



## **ARC Centre of Excellence in Population Ageing Research**

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#### **Attitudes to Intergenerational Equity: Baseline Findings from the Attitudes to Ageing in Australia (AAA) Study**

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## **Introduction and Acknowledgements:**

The Attitudes to Ageing in Australia (AAA) Research Project is being carried out as a collaboration between the University of Sydney and the Australian National University. The ARC Centre of Excellence in Population Ageing Research (CEPAR) funded data collection and research support for the study.

This working paper presents baseline methodology, and selected analyses and findings related to intergenerational equity from the 2009-2010 baseline AAA survey. The second round of AAA survey data collection is now under way. In 2016, we will begin collaborative articles on attitudinal change on a wider range of topics. Our edited book *Ageing in Australia: Challenges and Opportunities* (O'Loughlin, Kendig, and Browning, in press), will become available. It will provide interpretations of the baseline attitudinal data and expert contributors will review a broader range of topics including policy implications.

We wish to acknowledge the contributions by our colleagues Colette Browning, Merrill Silverstein, and Victor Minichiello in advising on questions for our AAA module in the 2009-2010 AuSSA survey, while Victor also advised on some new questions in the 2015-16 module. Lisa Cannon conducted analyses, reviewed literature, and wrote drafts for this working paper, as did Karla Heese in earlier preliminary work. Rafat Hussain wrote the findings presented here and other parts of this working paper and advised Lisa on the statistical analyses. Betsy Blunsdon and Adam Zammit of ACSPRI provided guidance and assistance with the AuSSA survey. We also wish to acknowledge the leadership of Susan Ryan as Age-Discrimination Commissioner and the Australian Human Rights Commission.

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## Overview

This paper reports preliminary findings from the 2009-10 baseline data from the Attitudes to Ageing in Australia (AAA) survey. The questions were designed and the data then collected while Australia was adjusting to the impacts of the 2007 Global Financial Crisis (GFC) during the Rudd government. At that time there was relatively less government attention to restricting public expenditure related to ageing, and it was before the appointment of the Age Discrimination Commissioner in the Australian Human Rights Commission. This working paper reports findings related to intergenerational equity with comparisons between age, gender, and socio-economic groups.

### Method

Our Attitudes to Ageing in Australia (AAA) baseline survey was collected in the 2009 AuSSA Version B Survey. AuSSA is a biennial mail survey measuring social attitudes, beliefs and views of Australians (Evans, 2011). The survey was distributed to 5002 individuals aged 18 and older from the 2009 electoral role (response rate 33%; n=1525). Data editing reduced the sample for analysis to 1481 respondents.

The AAA module included questions on the life-long opportunities of baby boomers compared to younger people and older people, and attitudes towards age related welfare policies including government benefits, eligibility age for the pension, and intergenerational conflict. The analyses categorised respondents into four age cohorts: younger (18-29 years), middle (30-49 years), baby boomers (50-64 years), and older (65+).

### Key Findings:

- The majority of respondents (across all age cohorts) thought life-long opportunities were better for baby boomers compared to older people (57.7%), although respondents aged 65+ were the least likely to think this (48.1%).
- Comparing the life-long opportunities of baby boomers to those who are younger, 37.8% thought that the baby boomers were worse off, 22.9% about the same, and 39.3% better off. Nearly half of 18-29 year olds (47.8%) thought that the baby boomers were worse off.

- Over half of the respondents thought older people were getting ‘less than their fair share’ of government benefits (56.6%): 50-64 year olds were the most likely age cohort to hold this view (63.4%), while those aged 65+ were the least likely to think this (46.1%).
- More than half (59.3%) of respondents opposed raising the pension age, with the largest age group being the baby boomers (66.9%).
- A quarter (25.7%) of the respondents thought that the degree of conflict between older and younger people was ‘very strong/strong’, with the majority reporting conflict to be ‘not very strong’ (55.6%).
- Compared to men, women were more likely to report that the life-long opportunities were better for retired people compared to baby boomers; less likely to report that older people were getting more than their fair share of governmental benefits; and more strongly opposed to raising the pension age.
- When compared to those with less than a secondary education, respondents who had a degree or higher qualification were less likely to state younger people were better off than baby boomers; thought older people were more likely to have their fair share of governmental benefits; and were less likely to oppose raising the pension age.

# **1. Australian Background and Context**

## **1.1 Introduction**

Significant demographic change in Australia, including the ageing of the baby boom cohort, has raised concerns over generational equity and generational conflicts in Australia and other countries. The global financial crisis (GFC) in 2007 heightened concerns for secure retirement and the long-term financial sustainability of government, although Australia fared better than European countries and the US (Ellis, 2009; Australian Treasury, 2015; OECD, 2013). As governments took measures to help lessen the impact from the GFC, issues of intergenerational equity were brought into the public arena with the focus on perceived fairness in the distribution of welfare resources, policies and opportunities for current and future generations (e.g. for Australia see Bessant, 2008). Some limited research as reviewed here has examined Australian baby boomers' attitudes towards these changes (Humpel et al., 2010; O'Loughlin, Humpel and Kendig, 2010; Kendig, et al., 2013).

## **1.2 Background to the Australian Context**

Between 1945 and 1959 Australia experienced significant increases in birth rates along with massive post-war immigration. The baby boom cohort as a whole has benefited from improving health outcomes; better education, and better economic prospects than previous generations living in Australia. In 2013, the life expectancy in Australia for a 60 year old female was 27 years and 24 years for males (World Health Organization (WHO), 2015). While women continue to have a greater life expectancy than men, the gender gap in life expectancy as well as gender differentials in terms of education, employment and income have reduced over the last few decades. The baby boomer cohort has had particularly large increases for women in their education levels and workforce participation through mid-life relative to their predecessors (Australian Bureau of Statistics (ABS), 2006).

The 1950s and 1960s brought improved standards of living with employment growth that benefited the life-long financial prospects of most people now in later life or approaching it. Economic reforms in the 1980s and 1990s contributed to Australia's increase in productivity, although productivity growth subsequently slowed (Australian Treasury, 2015). The recession of the early 1990s and subsequent structural change in labour markets had led many ageing men, particularly those in less skilled occupations, to premature departures from the workforce. The cohort that followed the baby boomers has experienced greater job insecurity and more poverty than their predecessors. There has been concern for a possible shift in

intergenerational inequality, with older generations becoming advantaged rather than the younger ones (Bessant, 2008; Daley and Wood, 2014).

Changes are underway in Australia, with the three pillar retirement income system - Age Pension, superannuation and voluntary savings (Australian Treasury, 2015) – and these will have major consequences for successive cohorts. The main source of income for the cohort of Australians currently in retirement remains pensions and government allowances (ABS, 2013). This cohort as a whole has benefited relative to earlier cohorts from the increasing availability and levels of the pension and other welfare benefits from the 1970s, with further real improvements in the wake of the GFC. However, the level of the Age Pension has remained low by international standards: as of the mid-2000s over a quarter (26.9%) of Australians aged 65 and over had an income less than the poverty threshold, in contrast to only 1.5% in New Zealand (OECD, 2011; 2013), although high rates of home ownership do reduce living costs for many older Australians. Over recent years attempts to reduce government expenditure have focused largely on the unemployed and single parents, although changes of indexation arrangements and tighter means tests also are under active debate for the Age Pension.

Compulsory occupational superannuation was not introduced in Australia until 1992 but within a year 80% of working Australians were accumulating modest superannuation benefits, and this increased to 91% by 1999 (Australian Taxation Office (ATO), 2011). It will take decades, however, before occupational superannuation matures and provides a major resource for significant numbers in the next cohort of older people (Kendig et al., 2013; Ozanne, 2009). While taxation arrangements for superannuation are currently under active consideration for policy changes, tax-subsidised superannuation benefits at present disproportionately benefit those with higher levels of resources during the accumulation period as well as in retirement (Daley and Wood, 2014). Australians at all ages are facing considerable uncertainty as to policies influencing the accumulation of resources for retirement and their taxation treatment.

The GFC had a significant impact on Australia's private pension funds with a decline in 2008 (26%) comparable to that in the USA at the time (OECD, 2009). According to the Ageing Baby Boomers in Australia (ABBA) project, many baby boomers were found to be financially worse off following the onset of the GFC, with a high proportion postponing their retirement plans (Humpel et al., 2010; O'Loughlin et al., 2010). The ABBA project also

found those most affected were older, women, retired, on low incomes and in poor health (National Seniors, 2012). Although female baby boomers have participated more in the workplace than previous generations, women still tend to have a higher representation in part-time/casual work and time-out of work during childrearing years, resulting in a lower level of superannuation compared to men (Snoke, Kendig and O'Loughlin, 2011). In 2011, gradual transition to retirement was still prominent, with only a small proportion of ageing Australian baby boomers considering moves to retiring completely (Taylor et al., 2014).

Increasing longevity and economic uncertainty are heightening concern for fiscal sustainability (Australian Treasury, 2015), as well as how well the baby boomer cohort will manage the transitions through retirement and the subsequent effects on future generations. The Australian Government's Intergenerational Reports (IGRs) make a widely publicized case for restraint on health and social spending so as to not encumber future generations unfairly. Each of the IGRs (Australian Treasury, 2002; 2007; 2010; 2015) raised the spectre of population ageing as a central reason for an economic and fiscal strategy based on 'three Ps': Population growth, increased Productivity, and increased workforce Participation. The IGRs provide useful fiscal projections that nonetheless have several problematic assumptions and implications that should be considered in terms of their impacts on age and socio-economic groups (see: Kendig, 2010; Woods and Kendig, in press).

Use of private wealth for support in later life will have consequences for living standards, demands on public resources, and transfers to the next generations. If older people were to rely on more of their own assets for their incomes, housing and care, there would be less family wealth for the next generation to inherit. Caregiving across the life span also has direct costs and substantial opportunity costs through reduced workforce participation. Along with increased life span and uncertain returns on retirement income investments, there is increasing policy attention to inclusion of housing in the pension means test, user charges for care, and home equity conversion products. In their examination of inheritance patterns, Rosenman et al. (2015) review the broader trends in ageing and conclude that large inter-generational transfers of assets may become less available in the future.

The future prospects of birth cohorts and related public attitudes are being shaped by evolving national policies that can be expected to influence intergenerational attitudes. It was announced in 2009 that the eligibility age for access to the Age Pension will gradually increase from 65 years to 67 years by 2023. Age eligibility for superannuation draw-downs

will also increase from 55 years to 60 years by 2025, whilst tax-free superannuation benefits will remain under the 'transition to retirement' arrangements. The mandated superannuation guarantee currently stands at 9.5% (ATO, 2015). A recommendation from Australia's Future Tax System Review (Australian Treasury, 2009; 2010) to increase the superannuation guarantee to 12% by 2019-20 and other policy changes are being actively debated at present. Although those already retired may be largely unaffected by the phasing in of new reforms, future generations will be affected with consequences for potential generational conflict and inequalities.

Over recent years the Australian Human Rights Commission (AHRC), in line with international actions, has conducted widely publicized campaigns to improve attitudes to ageing and combat ageism. The appointment of an Age Discrimination Commissioner in 2011 has focused efforts on addressing age discrimination at a national level and in all areas of society, with a particular focus on employment (e.g. AHRC, 2015; 2013). Related emphases have been placed on understanding and acknowledging the value of older workers and on retraining and supporting older workers. These include the AHRC working directly with employers, and government introducing schemes and incentives such as the 'Productive Ageing Package' and 'Corporate Champions Program' in an effort to increase the supply of, and retain the services of older workers (Adair and Temple, 2012; AHRC, 2015; Australian Treasury, 2010; Department of Employment, 2015; National Seniors, 2012). While the evidence to date points to a reluctance on the part of employers to change their attitudes and employment practices, a number of these commentators conclude that it would seem to be in their own economic interests to do so as well as in the interests of the broader economy.

### **1.3 Intergenerational equity and attitudes: Australian and International Literature**

Intergenerational equity refers to four main concepts: 1) equity between current generations including opportunities, respect, and living arrangements; 2) private transfers between generations such as providing care and support, and financial transactions; 3) public transfers between generations including the burden of taxes, pensions and debt; and 4) equity between current and future generations (Piachaud, Macnicol and Lewis, 2012). Research on attitudes towards intergenerational equity in various countries has found a number of socio-structural determinants, for example class related factors such as income and age (Busemeyer, Goerres and Weschle, 2009; Svallfors, 2008), and gender (Daatland, Veenstra and Herlofen, 2012).

A recent study conducted by the AHRC (2013), found that the mean age given to define 'old age' among respondents aged 18-24 was 11 years younger than the mean age given by people aged 65 and over (55.9 vs 66.9 years old). Many people aged 55 years and older stated that the term 'old age' did not apply to them.

As one of the original American researchers on ageism has observed, ageism is imbedded in society, with intergenerational tensions and inequity clearly evident in our perceived social attitudes towards different age cohorts (Palmore, 2015). Nelson (2011) suggests that providing more opportunities for older people to continue to work may help increase the status of older people in society, reduce age stereotypes and improve intergenerational solidarity. In 2009, the United Nations (UN) held a general assembly in Germany to provide information and recommendations regarding 'the rights of older persons', while highlighting the negative stereotypes assigned to older workers (UN, 2009). A recent study (AHRC, 2015), found over a quarter of Australians 50 years and older experienced some form of age discrimination in 2013-14, with those aged 55-64 being more likely to experience age discrimination than people over 65 years old. Age discrimination in the workplace was also found to have negative psychological, financial and social impacts, with many people considering changing their jobs or retraining themselves.

Notwithstanding these prejudices, there is a suggestion that tensions between generations may be declining in the USA. By analyzing data collected in 1975 and 2000, Plikuhn and colleagues (2014) compared the stereotypes American adults aged 18-64 and 65 and over had towards people aged 65 and over. In the 2000 survey, although the younger age group was more likely to see issues more negatively, there was an overall decline in negative attitudes for both age groups since 1975.

A survey conducted in the USA before the GFC found that older adults had little faith in the future of today's children, with the majority of people aged 65 and over thinking children will be worse off when they grow up compared to people today (Pew Research Centre, 2006). Researchers have argued that each cohort has a level of self-interest which will be reflected in their attitudes to perceived fairness of opportunities and policies (Blekesaune and Qudango, 2003; Svallfors, 2008). A number of papers have shown that attitudes toward welfare state spending can be seen to vary according to age group, with older people supporting increases in social security and the young favouring policies such as educational spending (Busemeyer et al., 2009). While others have found older respondents to be more altruistic and less likely

to favour their own generation for more favourable welfare policies (Street and Cossman, 2006; Huddy, Jones and Chard, 2001). Busemeyer and colleagues (2009) point out that these studies aggregated attitudes towards a variety of different welfare policies (p.197). Younger and middle aged people may also be more supportive of ageing policies than older people, who in turn do not wish to burden younger generations (Moody, 2008). An OECD report (2011) found that older people were more likely than younger groups to think that increasing the pension age would mean fewer jobs for younger people.

In Australia and many other countries, public pensions are based on contributions and taxes from current workers to current retirees rather than based on contributions through working life. This policy approach depends on intergenerational solidarity, with the understanding that upcoming generations pay for current workers retirement benefits who, in turn, paid for their predecessors pensions (OECD, 2011). As retired people are the beneficiaries of pension policies, it would be expected that they would strongly support increases in pension spending, but this could also be true for the working age population, as they would expect to benefit once they leave the workforce (Svallfors, 2008). The level of intergenerational solidarity may therefore shift as the government emphasises self-funded retirement, and changes the age pension entitlements for future generations. On the other hand, a report by the OECD (2011) found that people are less likely to perceive older people as a burden in countries where private pensions and income from working play a large role in providing income in old age, compared to countries where the state is the dominant provider:-

Little is currently known about the impact of age and the relative importance of age compared to other socioeconomic factors on attitudes towards intergenerational equity. Daatland et al. (2012) examined the intergenerational attitudes of Norwegian respondents aged 18-79 years. After controlling for age related variables such as health, age remained one of the most important determinants. Similarly, Busemeyer and colleagues (2009) examined the impact of age and income on attitudes towards welfare state policies in 14 OECD countries, including Australia. They concluded that age is a more important predictor of preferences than income, but the predictive power of age and income on attitudes towards age-related policies varied between OECD countries. For example in Australia, along with the USA, age was more important across all policy fields than income and therefore may be more at risk of intergenerational conflict. While Daatland and colleagues (2012) found higher support for the welfare state among women, Busemeyer et al's study (2009) found that older people, irrespective of gender, had a higher inclination to support welfare state policies and

suggested that this was related to people's position in the life stage, rather than effects associated with gender, income or education.

Previous research, which investigated attitudes to intergenerational equity, generally has focused on one age cohort or investigated one particular variable such as gender; additionally these studies tended to use working age populations (exceptions include Svallfors, 2008; Busemeyer et al., 2009). Our Attitudes towards Ageing in Australia study includes a range of age and socio-economic groups, considers life-long cohort experiences, and considers a range of policy actions.

## **2. Methods**

### **2.1 Data**

The Attitudes towards Ageing in Australia (AAA) study was developed as a component of the Australian Survey of Social Attitudes (AuSSA), a biennial mail survey which since 2003 has gathered opinions from Australians aged 18 and over. AuSSA is the main source of data for the study of social attitudes, beliefs and views of Australians and is also Australia's component of the International Social Survey Programme (ISSP) (see: <http://www.issp.org/>).

### **2.2 Measures**

#### **2.2.1 Dependent (Outcome) Variables**

To measure views on generational opportunities, the following questions were designed by the research team in the AAA component of the AuSSA survey:

C8. 'Each generation has different social and economic opportunities over their lives. How would you say the life-long opportunities for baby boomers (aged 50 to 64 years now) compare to those for younger people today?' (Response categories: Better; About the same; Worse);

C.9: 'How would you say the life-long opportunities for baby boomers (aged 50 to 64 years now) compare to those for older people who have already retired?' (Response categories: Better; About the same; Worse).

In order to measure attitudes towards age related policies, the research team devised two further questions:

C.7: 'Right now, do you think older people are getting more than their fair share, less than their fair share, or about their fair share of government benefits?' (Response categories: More than fair share; About fair share; Less than fair share; Don't know).

C10: ‘The Australian Government is gradually raising the eligibility age for the pension to 67 years by 2023’. Do you: (Response categories: Support; Oppose; Don’t know).

Intergenerational conflict was measured by the following question, adapted from the International Social Survey Programme: Social Inequality III (ISSP Research Group, 1999):

B11e ‘In all countries, there are differences or even conflicts between different social groups. In your opinion, in Australia how much conflict is there between older people and younger people?’ (Response categories: Very strong conflict; Strong conflicts; Not very strong conflicts; There are no conflicts; Can’t choose).

The responses to B11e were recoded to create four response categories with merging of two categories (very strong & strong) and was analysed as: Strong conflict; Not very strong; No conflicts; and Can’t choose.

### **2.2.2 The AuSSA Questionnaire**

The core component of AuSSA has approximately 130 questions, with the addition of modules that focus on specific topics. Further information on AuSSA is available from the Australian Consortium for Social and Political Research Incorporated website (<https://www.acspri.org.au/aussa>).

The 2009 AuSSA survey (version B) covered the following 12 sections:

A: Government Services	G: Elderly Care
B: Social Inequalities	H: Australia’s Population
C: Older People in Society	I: Loneliness
D: Body Image	J: Politics and Society
E: Crime and Criminal Justice	K: Personal Background
F: Dental Care	L: Partner’s Information

For the purpose of this paper four questions from Section C: Older People in Society Module, and one question from Section B: Social Inequalities Module were utilized, along with basic demographic information on the respondents (age, gender, education, employment, income support, household income and housing tenure) taken from Section K: Personal Background. These variables are explained in more detail in the section below on Measures.

### 2.2.3 The Sample

The AuSSA 2009 Version B Survey (Evans, 2011) was distributed to 5002 individuals aged 18 and older who were randomly selected from the 2009 electoral roll. To minimize sample loss, a pre-survey letter, which introduced the survey, was sent out approximately one week before the questionnaire. About 10 days later, a reminder postcard was delivered, and a replacement questionnaire was sent to those who were willing to participate, but had misplaced/lost their original questionnaire. This was followed by a final reminder and thank you postcard. Out of the original 5002 individuals selected to participate in the study, 1525 (33%) completed questionnaire B (AuSSA, 2009). A total of 44 cases were removed from all analyses (3 cases did not match the age criteria and 41 cases did not provide their age). Thus the analysis sample comprises responses from 1481 respondents.

The *AuSSA User Guide and Question Mapping* (2009) reports that, compared to the Australian population, AuSSA respondents were more likely to be women, more highly educated, and older people. Of the 1481 respondents included in the analysis sample, 10.9% were aged 18-29 years (born 1980-1991); 29.2% were aged 30-49 years (born 1960-1979); 34.9% were baby boomers aged 50-64 years (born 1945-1959); and 24.9% comprised the older group aged 65 years and over (born before 1945). The analysis sample had a slight preponderance of female respondents (57.0%) compared to males (43.0%). Nearly a third (28.6%) of the respondents had a university degree, 41.5% held a diploma/TAFE qualification, 8.8% had completed secondary school (Year 12) and the remaining 21.1% had less than a secondary education (<Year 12).

The majority of the respondents (52.8%) were currently in paid employment, 22.6% were retired, and 1.6% were not employed and looking for work, with the remaining categorized as students (2.8%) and other (20.2%). Approximately a third of the sample (31.9%) reported having some form of income support. This included 69.5% of retired respondents (n=230). Of the respondents who provided information on their household income (n=1313), 38.9% were in the high income group (classified as > \$77,999 per annum), 31.90% were in the medium income group (\$31,200-\$77,999), and 29.1% were earning less than \$31,200 per annum. Analysis of data on housing tenure showed that 77% owned their own house, whereas the remaining were renters (14.9%) or lived in 'other accommodation' (8.1%). The specific breakdown of types of accommodation for the other category was not asked in the survey.

#### **2.2.4 Independent Variables**

Age at the time of interview was explored as the core independent variable and in order to explore intergenerational equity. In order to reflect the different generations/birth cohorts, the variable (age) was categorized into four groups (cohorts): Younger (18-29 years); Middle (30-49 years); Baby Boomers (50-64 years); and Older (65 years and over). An age cohort is defined as a group of people born in a specific period of time. Cohort members have experienced the same economic and cultural trends and significant events and therefore are likely to display similar attitudes, values and behaviours (Macionis and Plummer, 2005; Watson, 2003). This age categorization also provides an indication of (and to a degree is confounded by) 'cohort effects' and 'period effects' which arise from the ongoing influence of people's experiences in earlier social and historical periods.

Gender was included as an independent variable due to the different roles played by men and women. Previous research has indicated that compared to men, women are relatively more positive to older people (Street and Cossman, 2006).

An individual's socio-economic position has previously been shown to influence attitudes towards intergenerational equity. In the AuSSA survey, variables associated with socio-economic position were limited to educational attainment and current employment, household income, and housing tenure. Other important indicators of socio-economic position, such as earlier life employment/ income, were not included in the data collected.

In relation to income, it has been reported that those on higher incomes have been shown to have more negative attitudes about older Australians (AHRC, 2013). This may be because higher income earners may oppose an increase in pension and other social benefits for older people, as they are more likely to have private savings, whereas those on lower incomes can be expected to be more in favour of increasing welfare spending, as they are likely to be relying on such welfare (Australian Council of Social Service, 2015). In this paper, household income was categorized into three groups (\$0-\$31,199; \$31,200-\$77,999; and > \$77,999 per annum).

Education may have a contrasting effect to that of income, as those who are more educated may be more 'solidaristic' (Arts, Van Oorschot, and Halman, 2005). On the other hand people with a university degree have also been shown to have more negative attitudes towards older Australians (AHRC, 2013). For this paper, Education level was grouped into

four categories: Degree or above; Diploma/TAFE (and apprenticeship); Secondary education (Yr12); and Less than secondary education (<Yr12).

Employment status was measured as: Employed; Unemployed and looking for work; Retired; Student; and Other (household duties, looking after family member or living with a disability). Employment status is considered to be associated with peoples' intergenerational attitudes, as the most common form of age discrimination has been linked to employment, particularly employment of older people (AHRC, 2013).

Income Support was a derived variable of those receiving an Age Pension, Unemployment benefit or Disability support pension. This variable was recoded as a dichotomous variable: Receive income support - yes/no. It was included in the present analysis as those dependent on welfare assistance could be more vulnerable to changes in ageing policies, which in turn could influence their attitudes.

Housing tenure was included as an indicator of wealth as it was thought that those who have been able to purchase a home would have differing attitudes to those who rented. Housing tenure was measured as: Owner (including outright ownership and mortgagee); Renter (including private and public renters); and Other (which included boarding houses and living at home).

### **3. Data Analysis**

The first stage was preliminary data exploration through bivariate frequency analysis by Age for the five earlier-mentioned outcome (dependent) variables: Lifelong opportunities for baby boomers compared to life-long opportunities for younger people (Table 1); Lifelong opportunities for baby boomers compared to life-long opportunities for older retired people (Table 2); Are older people getting their fair share of government benefits (Table 3); Support/Oppose the government raising the pension eligibility age to 67 years (Table 4); and Degree of Conflict between younger and older people (Table 5).

The second stage of analysis was to undertake separate univariate and multivariable regression analyses for each of the five dependent variables for a range of explanatory variables such as age, gender, education, employment, income support, household income and housing tenure. Before undertaking the regression analyses, we also examined correlation coefficients for explanatory variables for multicollinearity. None of the variables met the cut-

off of 0.6 and above set for exclusion and therefore they were included in the stepwise logistic regression models. The model fit for all models was significant at  $p < 0.001$ . The results for the univariate and multivariable regression analyses are presented in Tables 6 and 7 respectively. All analysis was undertaken using statistical software SPSS v21 (IBM Corp, 2012).

## **4. Findings**

### **4.1 Life-long opportunities for baby boomers (aged 50 to 64 years now) compared to those for younger people today**

Results of the bivariate analysis show that overall, 37.8% of the respondents thought that baby boomers were worse off than younger people. This did not differ significantly from the number of respondents who thought the life-long opportunities were about the same (22.9%), or better for the baby boomers (39.3%). Exploring this further by age cohorts, we found that the largest proportion of respondents that perceived baby boomers to be worse off than young people were the youngest age group (18-29 years), with nearly half (47.8%) of this age cohort reporting life-long opportunities to be worse for baby boomers. However, a little over a third of the same age cohort sample (35.4%) reported the reverse; that is, life-long opportunities were better for baby boomers than younger people. There were marginal differences between the mid-aged cohort (30-49 years) and the baby boomers themselves in relation to whether opportunities were worse, same or better for baby boomers (see Table 1). Amongst the older cohort (65 years and over), there were some differences with 38.4% reporting that opportunities were better for baby boomers and 33.9% reporting that they were worse, with the remaining respondents (27.7%) providing a neutral response (see Table 1).

In relation to gender, women were slightly more likely to report that opportunities were worse for baby boomers compared to younger people (40.3% vs 37.8%), whereas the respective values for men were 34.4% vs 41.4%. People who had a university degree were significantly less likely to state baby boomers were worse off than younger people (31.9% vs 48.4%). In addition to age and education, income support, household income and housing tenure were also found to have a significant association with respondents' attitudes regarding the life-long opportunities of baby boomers compared to younger people, whereas no significant differences were observed for employment status (see Table 1).

**Table 1.** Comparison between life-long opportunities for baby boomers (aged 50 to 64 years now) compared to those for younger people today

		Worse for BB vs young (%)	About the same (%)	Better for BB vs young (%)
Overall		37.8	22.9	39.3
Age	18-29 (n=161)	47.8 <sup>†</sup>	16.8*	35.4
	30-49 (n=426)	37.8	20.9	41.3
	50-64 (n=510)	37.3	23.1	39.6
	65+ (n=357)	33.9	27.7*	38.4
Gender	Men (n=625)	34.4*	24.2	41.4
	Women (n=828)	40.3*	21.9	37.8
Education	Less than secondary (n=301)	40.9	25.6	33.5*
	Secondary (n=127)	41.7	22.9	35.4
	Diploma/TAFE (n=589)	40.2	22.6	37.2
	Degree and above (n=411)	31.9 <sup>†</sup>	19.7	48.4 <sup>‡</sup>
Employment Status	Employed (n=763)	38.7	20.4*	40.9
	Unemployed (n=23)	43.5	13.0	43.5
	Retired (n=324)	34.6	25.9	39.5
	Student (n=40)	50.0	20.0	30.0
	Other (n=289)	36.3	27.4	36.3
	Income	No (n=992)	39.6*	20.0 <sup>‡</sup>
Support	Yes (n=462)	33.8*	29.2 <sup>‡</sup>	37.0
Household income	\$0-31,199 (n=374)	35.8	28.4	35.8
	\$31,200-\$77,999 (n=414)	40.6	20.8	38.6
	> \$77,999 (n=509)	36.8	20.4	42.8*
Housing Tenure	Owner (n=1106)	36.1*	23.5	40.4
	Rent (n=213)	39.4	22.1	38.5
	Other (n=117)	50.4 <sup>†</sup>	19.7	29.9*

\* p < 0.05; <sup>†</sup>p < 0.01; <sup>‡</sup>p < 0.001

In Table 6, we present results of univariate logistic regression analyses (see column 1). Henceforth all data exploration is limited to a recoded binary dependent variable: “baby boomers have better life-long opportunities compared to those for younger people today” with the intermediate (neutral) category of “almost the same” not being used in the regression analyses. In line with the findings presented in Table 1, we found that young people (18-29yrs) were more likely to report better life long opportunities for younger people (unadj OR 1.48, 95% CI 0.99-2.21) compared to the baby boomers themselves (unadj OR 1.03, 95% CI 0.77-1.38). However neither of these results was statistically significant.

Unlike age, gender was significantly associated with more women reporting that younger people were better off than baby boomers (unadj OR 1.28, 95% CI 1.0-1.63). The only significant results for education were people with a university degree or other higher qualifications thought that younger people were less likely to be better off than baby boomers (unadj OR 0.54, 95% CI 0.38-0.76). None of the regression results for variables such as employment status, income support or total household income were statistically significant. Housing tenure showed that compared to those who owned their own homes or were in rental accommodation, those in the ‘other’ category were more likely to report that younger people

were better off than baby boomers (unadj OR 1.89, 95% CI 1.22-2.93) (see Table 6, column 1). Due to small number of respondents in the 'other' housing category we were not able to undertake further analysis by age.

In Table 7, the results for multivariable logistic regression analysis are presented. All the variables listed in Table 6 were included in the model using stepwise regression method. As indicated in the methods section, the data were checked for multicollinearity between variables. None of the variables had a correlation coefficient that was above the cut-off of 0.6 and above. Therefore all the variables were retained in the multivariable regression model. At the multivariable level, the only variables that remained statistically significant with simultaneous control for age, gender, education, employment status, receiving income support, household income and housing tenure were education and housing tenure. Within the education category, only respondents who had a degree or other higher qualifications were found to consider that younger people were less likely to be better off than baby boomers (adj OR 0.50, 95% CI 0.33-0.876,  $p < 0.001$ ). In comparison, those who lived in 'other housing' category were twice more likely to report that younger people were better off than baby boomers compared to those who owned a house (adj OR 1.88, 95% CI 1.05-3.39,  $p < 0.05$ ). As stated before the wide confidence intervals are reflective of the small number of respondents in this category (see Table 7, column 1).

#### **4.2 Life-long opportunities for baby boomers (aged 50 to 64 years now) compared to those for older people who have already retired**

Most respondents thought baby boomers were better off than those who had already retired (57.7%). Although most of the respondents across age cohorts had a similar view (see Table 2), those aged 65 years and older were more likely to report that life-long opportunities for baby boomers were better than those who had retired (48.1% vs 13.8%); and also had the highest number of respondents who gave a neutral response (38.1%). There was also an association regarding gender with proportionately more women than men (14.7% vs 9.8%,  $p < 0.01$ ) who thought that life-long opportunities were worse for baby boomers compared to retired people (see Table 2).

Similar to the results reported for section 1, respondents with a degree or higher qualifications were more likely to report that life-long opportunities were better for baby boomers than retired people (67.7% vs 11.8% who reported the opposite). Additionally at the other end of the education spectrum, respondents with less than secondary education also

thought life-long opportunities were better for baby boomers (45.4%) than older people (14.2%), but there were also a significant number of respondents who were ambivalent (neutral responses). Furthermore, more than half of respondents who were employed (63.2%), retired (52.0%) or did not receive income support (63.1%) reported that life-long opportunities were better for baby boomers (see Table 2). In relation to household income most respondents (70.2%) in the highest income brackets (> \$77,999 per annum) thought that life-long opportunities were better for baby boomers than those who are retired ( $p < 0.001$ ). When considering housing tenure, the only group for whom significant results were observed were renters with many of them (49.5%) considering opportunities to be better for baby boomers and 36.8% providing neutral responses (see Table 2).

**Table 2.** Comparison between life-long opportunities for baby boomers (aged 50 to 64 years now) compared to those for older people who have already retired

		Worse for BB vs old (%)	About the same (%)	Better for BB vs old (%)
Overall		12.5	29.8	57.7
Age	18-29 (n=159)	11.3	27.1	61.6
	30-49 (n=423)	9.5*	27.9	62.6*
	50-64 (n=508)	14.6	26.4*	59.0
	65+ (n=360)	13.8	38.1 <sup>†</sup>	48.1 <sup>‡</sup>
Gender	Men (n=625)	9.8 <sup>†</sup>	31.5	58.7
	Women (n=828)	14.7 <sup>†</sup>	28.4	56.9
Education	Less than secondary (n=302)	14.2	40.4 <sup>‡</sup>	45.4 <sup>‡</sup>
	Secondary (n=124)	8.9	32.2	58.9
	Diploma/TAFE (n=589)	13.1	30.0	56.9
	Degree and above (n=409)	11.8	20.5 <sup>‡</sup>	67.7 <sup>‡</sup>
Employment Status	Employed (n=758)	11.5	25.3 <sup>‡</sup>	63.2 <sup>‡</sup>
	Unemployed (n=23)	34.8 <sup>‡</sup>	30.4	34.8*
	Retired (n=325)	11.4	36.6 <sup>†</sup>	52.0*
	Student (n=40)	17.5	15.0*	67.5
	Other (n=289)	13.2	34.6*	52.2*
Income Support	No (n=985)	10.5 <sup>‡</sup>	26.4 <sup>‡</sup>	63.1 <sup>‡</sup>
	Yes (n=465)	17.0 <sup>‡</sup>	37.0 <sup>‡</sup>	46.0 <sup>‡</sup>
Household income	\$0-31,199 (n=376)	16.2 <sup>†</sup>	40.2 <sup>‡</sup>	43.6 <sup>‡</sup>
	\$31,200-\$77,999 (n=414)	11.6	30.7	57.7
	> \$77,999 (n=504)	9.3*	20.5 <sup>‡</sup>	70.2 <sup>‡</sup>
Housing Tenure	Owner (n=1101)	12.2	28.9	58.9
	Rent (n=212)	13.7	36.8*	49.5 <sup>†</sup>
	Other (n=118)	14.4	23.7	61.9

\*  $p < 0.05$ ; <sup>†</sup>  $p < 0.01$ ; <sup>‡</sup>  $p < 0.001$

In Tables 6 and 7 (column 2), we present the results of the univariate and multivariable logistic regression analyses. A similar approach was taken as reported in the regression analysis for section 1, with the outcome variable recoded as a binary dependent variable: “baby boomers have had better life-long opportunities compared to those for retired people today” with the intermediate (neutral) category of “almost the same” not being used in the

regression analyses. At the univariate level, all the variables except housing tenure were statistically significant. In relation to age, respondents aged 65 years and older were twice as likely to report that life-long opportunities were better for retired people compared to baby boomers (unadj OR 1.91, 95% CI 1.21-3.03,  $p < 0.01$ ). Respondents aged between 50-64 years were also likely to report similar results, though the odds ratios were smaller and the lower bounds of the 95% confidence interval was closer to the null value (unadj OR 1.63, 95% CI 1.07-2.48,  $p < 0.05$ ). Women were also more likely to report similar results (unadj OR 1.55, 95% CI 1.11-2.17,  $p < 0.01$ ).

For education, compared to those with less than secondary education, respondents in all other categories were less likely to report that life-long opportunities for older people were better compared to baby boomers, but the statistically significant categories were those with high school education and those with university or higher-level qualifications (see Table 6, column 2). With regards to employment status, respondents who were unemployed were five times more likely compared to those who were employed to report that conditions were better for older people compared to baby boomers (unadj OR 5.51, 95% CI 2.01-15.06,  $p < 0.001$ ). Respondents on income support had twice the odds of those who had no income support to report that life-long opportunities for retired people were better than for baby boomers (unadj OR 2.23, 95% CI 1.60-3.11,  $p < 0.001$ ). In relation to household income, both the mid-income group as well as the higher income group were less likely to indicate that conditions for older retired people were better than for baby boomers (see Table 6, column 2).

Results of the multivariable logistic regression are presented in Table 7 (see column 2). As none of the variables listed in the univariate regression presented in Table 2 had correlation coefficients higher than the designated cut-off point for exclusion, all of them were included in the multivariable model. The significant variables were age, gender, employment status, income support and household income. For age, the only statistically significant category was respondents aged between 50-64 years (adj OR 1.69, 95% CI 1.05-2.74,  $p < 0.05$ ). The adjusted odds ratio values varied little in relation to gender from those presented for Table 6, with women more likely than men to report that life-long opportunities for older retired people were better than baby boomers (adj OR 1.60, 95% CI 1.09-2.35,  $p < 0.05$ ). Interestingly, retired people were less likely than those employed to report that life-long opportunities for their cohort were better than for baby boomers (adj OR 0.51, 95% CI 0.27-0.95,  $p < 0.05$ ). Those on income support had higher odds of considering life-long opportunities for retired people to be better than baby boomers (adj OR 1.73, 95% CI 1.01-

2.97,  $p < 0.05$ ). Lastly, those in the highest income group ( $> \$77,999$  per annum) were less likely to report that life-long opportunities were better for retired people compared to baby boomers (adj OR 0.46, 95% CI 0.25-0.86,  $p < 0.05$ ) (see Table 3, column 2).

### **4.3 Perceptions of whether older people are getting more than their fair share, less than their fair share, or about their fair share of government benefits**

In this section we report on perceptions about government (health and welfare benefits) for older people using the same variables as listed for the first two results sections. A similar reporting format is also used with first providing information on overall frequency distribution followed by bivariate analysis for four categories of outcome variable – ‘more than (their) fair share’, ‘less than (their) fair share’, ‘about (their) fair share’, and ‘don’t know’ (see Table 3). In Tables 6 and 7 (column 3 of each of these Tables) we present results of univariate and multivariable logistic regression analyses.

Over half (56.6%) of respondents thought older people were getting less than their fair share of governmental benefits. Of these, 59.4% were women and 40.6% were men; 10.7% were in the young age group (18-29 years), 30% were aged 30-49 years, 39% were baby boomers and 20.2% were 65 years or older. At the bivariate level (see Table 3), there were some significant associations observed between the respondents’ perceptions of whether older people were receiving about their fair share of government benefits. With regards to age, the only significant category for younger people was ‘don’t know’ (10.5%,  $p < 0.01$ ), whereas for the middle aged group it was those reporting ‘about fair share’ (29.6%) and those in the ‘don’t know’ (9.1%) category. However, a large proportion of the baby boomer group themselves (63.4%,  $p < 0.001$ ) reported that older people were getting ‘less than their fair share’ of government benefits, and the older age group (65 years and older) were split between perceiving older people were getting ‘less than their fair share’ (46.1%,  $p < 0.001$ ) and those who thought they were getting ‘about their fair share’ (48.9%,  $p < 0.001$ ) of government benefits. An association was also found for gender with over half of the respondents (53.7% of men and 58.9% of women) reporting that older people were getting ‘less than their fair share’ ( $p < 0.05$ ).

Education, employment status and income support were also found to be associated with respondents’ attitudes towards older people’s share of government benefits. All education categories apart from tertiary education, showed that nearly two-thirds of the respondents perceived governmental benefits to be less than fair, whereas nearly 45% of those with a

degree or higher qualifications felt the same with close to 42% also feeling that older people were receiving ‘about their fair share’ (see Table 3). An overwhelming majority of those unemployed (87%,  $p < 0.01$ ) felt that older people were receiving less than their fair share, whereas nearly half of the retired group (49.4%,  $p < 0.01$ ) had similar views, but a similar proportion (46.6%) also felt that older people were getting a fair share of governmental benefits. No remarkable difference was found in perceptions by whether respondents were receiving income support or by household income. Although over half of those who owned or were renting a house felt that older people were receiving less than their fair share of governmental benefits, the only significant categories were those who reported that they were receiving ‘about their fair share’ (see Table 3).

**Table 3.** Perceptions of whether older people are getting more than their fair share, less than their fair share, or about their fair share of government benefits

		More than fair share (%)	Less than fair share (%)	About fair share (%)	Don't know (%)
Overall		2.8	56.6	35.3	5.3
Age	18-29 (n=162)	4.3	54.9	30.3	10.5 <sup>†</sup>
	30-49 (n=429)	3.3	58.0	29.6 <sup>†</sup>	9.1 <sup>‡</sup>
	50-64 (n=511)	2.2	63.4 <sup>‡</sup>	32.1	2.3 <sup>‡</sup>
	65+ (n=364)	2.5	46.1 <sup>‡</sup>	48.9 <sup>‡</sup>	2.5 <sup>†</sup>
Gender	Men (n=628)	4.3 <sup>†</sup>	53.7 <sup>*</sup>	37.7	4.3
	Women (n=837)	1.7 <sup>†</sup>	58.9 <sup>*</sup>	33.4	6.0
Education	Less than secondary (n=305)	0.7 <sup>*</sup>	64.3 <sup>†</sup>	33.4	1.6 <sup>†</sup>
	Secondary (n=127)	3.9	65.4 <sup>*</sup>	23.6 <sup>†</sup>	7.1
	Diploma/TAFE (n=593)	2.4	60.2 <sup>*</sup>	33.2	4.2
	Degree and above (n=413)	4.6 <sup>†</sup>	44.8 <sup>‡</sup>	41.6 <sup>‡</sup>	9.0 <sup>‡</sup>
Employment Status	Employed (n=766)	3.7 <sup>*</sup>	57.8	32.1 <sup>†</sup>	6.4 <sup>*</sup>
	Unemployed (n=23)	0.0	87.0 <sup>†</sup>	8.7 <sup>†</sup>	4.3
	Retired (n=328)	2.2	49.4 <sup>†</sup>	46.6 <sup>‡</sup>	1.8 <sup>†</sup>
	Student (n=41)	7.3	48.8	31.7	12.2 <sup>*</sup>
	Other (n=293)	0.7 <sup>*</sup>	60.1	33.8	5.4
Income Support	No (n=997)	2.7	57.5	33.3 <sup>*</sup>	6.5 <sup>†</sup>
	Yes (n=469)	3.0	54.8	39.7 <sup>*</sup>	2.5 <sup>†</sup>
Household income	\$0-31,199 (n=379)	2.4	57.0	36.4	4.2
	\$31,200-\$77,999 (n=416)	2.2	59.1	35.1	3.6
	> \$77,999 (n=508)	3.9	54.1	35.5	6.5 <sup>*</sup>
Housing Tenure	Owner (n=1114)	2.3	55.6	37.1 <sup>*</sup>	5.0
	Rent (n=216)	3.7	61.6	27.8 <sup>*</sup>	6.9
	Other (n=118)	5.1	55.9	33.9	5.1

\*  $p < 0.05$ ; †  $p < 0.01$ ; ‡  $p < 0.001$

In Tables 6 and 7 we present the univariate and multivariable analyses (see column 3). At the univariate level, women were less likely to report that older people were getting more than their fair share of governmental benefits (unadj OR 0.35, 95% CI 0.18-0.69,  $p < 0.01$ ). With regards to education, the results were quite interesting, with respondents with secondary education reporting nearly six times the odds of more than fair share (unadj OR 5.90, 95% CI

1.12-31.04,  $p < 0.05$ ) and those with a degree or higher education having almost ten times higher odds (unadj OR 10.06, 95% CI 2.32-43.81,  $p < 0.01$ ) compared to those with less than secondary education.

Results of multivariable analysis showed significant results for three of the seven variables entered in the regression model (see Table 7, column 3). These include gender, education and income support. As mentioned above, women respondents were less likely to report that older people were getting 'more than their fair share' of governmental benefits (adj OR 0.36, 95% CI 0.17-0.76,  $p < 0.01$ ). The only significant results for perceptions of fairness of governmental benefits for older people in terms of education were respondents with a degree or higher qualifications who felt that older people were far more likely to have 'more than their fair share' of governmental benefits (adj OR 8.27, 95% CI 1.69-40.48,  $p < 0.01$ ). The only other variable significant at the multivariable level was income support with respondents who received income support reporting three times higher odds of considering older people getting 'more than their fair share' of governmental benefits (adj OR 3.09, 95% CI 1.08-8.85,  $p < 0.05$ ).

#### **4.4 Support or oppose raising the eligibility age for the pension to 67 years by 2023**

In this section we report on AuSSA survey responses to raising the eligibility age for the Age Pension to 67 years. The format for presenting the findings is the same as for the previous three sections. We first report on the overall findings, followed by bivariate analysis and univariate and multivariable regression analyses. More than half (59.3%) of the respondents opposed raising the pension age. Of these 59.3% were women and 40.7% were men; 11.3% were in the young age group, 28.7% were 30-49 years old, 39.4% were baby boomers and 20.7% were in the older cohort (65 years and older). The largest portion who opposed raising the pension age were baby boomers (66.9%), women (61.8%), while those with a university degree qualification or higher were less likely to oppose raising the pension age (48.4%).

Looking at the data more closely in terms of statistical significance across the three response categories of 'support', 'oppose', 'don't know/unsure', we found that whilst in the baby boomer group 25.4% supported raising the pension age ( $p < 0.05$ ), the corresponding figure in age cohort 65 years and older was 40.1% ( $p < 0.001$ ). Amongst those with less than secondary education, 22.3% ( $p < 0.01$ ) and 67.2% ( $p < 0.01$ ) respectively supported and opposed the increase in eligibility for Age Pension whereas 62.5% ( $p < 0.05$ ) of respondents with diploma/TAFE qualifications opposed the rise in age. Those with tertiary education

(degree or higher qualifications) were most likely to be conflicted about whether eligibility for the Age Pension should rise to 67 years (38.0% and 48.4% respectively,  $p < 0.001$ ) with 13.6% of the respondents ticking the ‘don’t know/unsure category’ (see Table 4).

Respondents who were retired were less likely to support the age increase (33.7%,  $p < 0.05$ ). Although nearly two-thirds (62.3%) of low income households opposed the increase in age, the only statistically significant category was respondents on the highest income with 54.8% ( $p < 0.05$ ) opposing a rise in the age to 67 years. No statistical differences were observed for income support and housing tenure (see Table 4).

**Table 4.** Support for increase in the eligibility age for the pension to 67 years by 2023.

		Support (%)	Oppose (%)	Don't know/not sure (%)
Overall		28.9	59.3	11.8
Age	18-29 (n=161)	23.6	60.9	15.5
	30-49 (n=430)	25.6	57.9	16.5
	50-64 (n=511)	25.4*	66.9‡	7.7
	65+ (n=364)	40.1‡	49.5‡	10.4
Gender	Men (n=631)	34.4‡	55.9*	9.7*
	Women (n=834)	24.8‡	61.8*	13.4*
Education	Less than secondary (n=305)	22.3†	67.2†	10.5
	Secondary (n=127)	24.4	61.4	14.2
	Diploma/TAFE (n=597)	26.8	62.5*	10.7
	Degree and above (n=411)	38.0‡	48.4‡	13.6
Employment Status	Employed (n=766)	28.6	60.0	11.4
	Unemployed (n=23)	21.7	60.9	17.4
	Retired (n=329)	33.7*	56.2	10.1
	Student (n=41)	41.5	41.5*	17.0
	Other (n=292)	23.6*	62.0	14.4
Income Support	No (n=998)	28.8	58.9	12.3
	Yes (n=468)	29.3	60.0	10.7
Household income	\$0-31,199 (n=377)	27.3	62.3	10.4
	\$31,200-\$77,999 (n=416)	29.6	59.4	11.0
	> \$77,999 (n=509)	32.6	54.8*	12.6
Housing Tenure	Owner (n=1113)	29.9	58.3	11.8
	Rent (n=215)	27.4	61.4	11.2
	Other (n=119)	25.2	60.5	14.3

\*  $p < 0.05$ ; †  $p < 0.01$ ; ‡  $p < 0.001$

For regression analyses, we opted for a binary variable (‘support’ vs ‘oppose’ raising pension age) and excluded cases where respondents had provided responses that were in the ‘don’t know/unsure’ category. Results of the univariate regression analysis are presented in Table 6 (see column 4). Five of the seven variables were significant at  $p < 0.05$ . These include age, gender, education, employment status and household income. The only age category that was statistically significant was the older cohort (65 years and older) who were less likely to oppose raising the pension age (unadj OR 0.54, 95% CI 0.40-0.74,  $p < 0.001$ ). Women were found to be strongly opposed to raising the pension age (unadj OR 1.53, 95% CI 1.21-1.93,  $p < 0.001$ ).

Respondents with a degree or higher qualifications were less likely to oppose raising the pension age (unadj OR 0.42, 95% CI 0.30-0.60,  $p < 0.001$ ) compared to those with less than secondary education. With regard to employment, the only statistically significant category was students who also were less likely to oppose raising the pension age (unadj OR 0.48, 95% CI 0.24-0.95,  $p < 0.05$ ). Those in the highest income group were also less likely to oppose raising the pension age (unadj OR 0.74, 95% CI 0.54-0.99,  $p < 0.05$ ).

Multivariable analyses were conducted using all the seven variables listed in Table 4, as none of the correlation coefficients were above the designated cut-off point of 0.6 for exclusion to avoid multicollinearity in the model. These results are presented in Table 7 (see column 4). The results were similar to those for the univariate (unadjusted) regression modelling and showed statistically significant results for five of the seven variables including age, gender, education, employment and household income. Similar to the univariate regression results, the only age category that was statistically significant at the multivariable level was the older cohort (65 years and older) who were less likely to oppose an increase in pension age (adj OR 0.25, 95% CI 0.15-0.42,  $p < 0.001$ ). However, women were found to be more likely to be opposed to raising pension age (adj OR 1.37, 95% CI 1.05-1.80,  $p < 0.05$ ).

The adjusted odds for respondents with a degree or higher qualifications were 0.41 (95% CI 0.26-0.62,  $p < 0.001$ ); that is, they were less likely to oppose a raise in pension age compared to those with less than secondary education. With regard to employment, the only statistically significant category was students who also were less likely to oppose raising the pension age (adj OR 0.29, 95% CI 0.12-0.69,  $p < 0.01$ ). Those in the highest income group were also less likely to oppose raising the pension age (adj OR 0.55, 95% CI 0.35-0.88,  $p < 0.05$ ).

#### **4.5 Perceptions of attitudinal concerns about the degree of conflict between older people and younger people**

Across the age groups, the highest proportion of respondents who reported perceived attitudinal concerns about very strong/strong conflict between older and younger people were the baby boomers (38.4%). A quarter of older group (25.1%) and almost a similar proportion of the mid-aged group (23.8%) also perceived a high degree of conflict, whilst only 12.7% of the 18-29 years reported very strong/strong conflict. Perceptions regarding little or no conflict between older and younger people showed a similar trend (data not shown).

Results of the bivariate analyses are presented in Table 5. There were four response categories for the outcome variable 'How much conflict is there between older people and younger people': 'very strong/strong', 'not very strong', 'no conflict' and 'can't choose'. A quarter of respondents across various age groups considered the conflict to be very strong/strong and over half as not very strong. Taken together this means that a quarter of the respondents perceived either no conflict or were undecided. However, the only statistically significant association at the bivariate level was for the mid-age group (see Table 5). A similar pattern to age cohorts was observed for gender -that is nearly a quarter of the sample of both men and women reported very strong/strong conflict (24.1% vs 26.7% respectively) and over half (57.4% and 54.3% respectively) reported 'not very strong conflict'. However these results were not statistically significant. Stratification by education showed that the largest proportion of respondents who considered the conflict levels to be high between older and younger people were those with less than secondary education (30.6%,  $p < 0.05$ ) and those with secondary education (30.3%), though the latter results were not statistically significant. Respondents with a degree or higher qualifications had the lowest proportion who reported strong conflict (18.2%,  $p < 0.001$ ), but 59.9% ( $p < 0.05$ ) of this group also reported 'not so strong conflict'. The significant categories by employment were respondents who were employed with 23% ( $p < 0.05$ ) reporting very strong/strong conflict and 59.0% ( $p < 0.01$ ) reporting not so strong conflict.

Of respondents who provided their household income, 81.3% said there was some form of conflict (i.e. they had chosen one of these categories: very strong/strong conflict; or not very strong conflict) or conversely, only 16.5% of people who provided their household income thought that 'there are no conflict' between older and younger people. Amongst those with the lowest income, nearly a third (31.7%,  $p < 0.001$ ) reported very strong/strong conflict and 49.7% ( $p < 0.01$ ) reported not very strong conflict. On the other hand, only 17.6% of respondents in the highest income group perceived very strong/strong conflict ( $p < 0.001$ ), but 61.5% perceived some level of conflict ( $p < 0.01$ ) with nearly 20% ( $p < 0.05$ ) reporting no conflict. The significant categories by housing tenure were owners with a quarter (24.2%,  $p < 0.05$ ) and renters (31.3%,  $p < 0.05$ ) reporting very strong/strong conflict respectively (see Table 5).

**Table 5.** Perceptions of attitudinal concerns about degree of conflict between older people and younger people.

		Very strong/ strong (%)	Not very strong (%)	No conflict (%)	Can't choose (%)
Overall		25.7	55.6	16.1	2.6
Age	18-29 (n=159)	29.6	56.6	12.6	1.2
	30-49 (n=418)	21.1 <sup>†</sup>	58.4	17.9	2.6
	50-64 (n=508)	28.0	53.1	16.5	2.4
	65+ (n=356)	26.1	55.3	14.9	3.7
Gender	Men (n=617)	24.1	57.4	16.9	1.6*
	Women (n=823)	26.7	54.3	15.6	3.4*
Education	Less than secondary (n=297)	30.6*	50.2*	15.2	4.0
	Secondary (n=122)	30.3	49.2	15.6	4.9
	Diploma/TAFE (n=587)	27.8	56.2	14.3	1.7
	Degree and above (n=407)	18.2 <sup>‡</sup>	59.9*	19.9*	2.0
Employment Status	Employed (n=749)	23.0*	59.0 <sup>†</sup>	15.6	2.4
	Unemployed (n=22)	27.3	54.5	9.1	9.1
	Retired (n=324)	27.5	54.6	15.1	2.8
	Student (n=41)	31.7	39.0*	29.3*	0.0
	Other (n=290)	28.6	51.0	17.3	3.1
Income Support	No (n=979)	24.5	55.8	17.4	2.3
	Yes (n=462)	28.1	55.2	13.4	3.3
Household income	\$0-31,199 (n=376)	31.7 <sup>‡</sup>	49.7 <sup>†</sup>	15.4	3.2
	\$31,200-\$77,999 (n=409)	28.1	55.8	13.9	2.2
	> \$77,999 (n=499)	17.6 <sup>‡</sup>	61.5 <sup>†</sup>	19.4*	1.5
Housing Tenure	Owner (n=1095)	24.2*	56.9	16.4	2.5
	Rent (n=211)	31.3*	51.6	14.7	2.4
	Other (n=117)	28.2	53.8	15.4	2.6

\* p < 0.05; † p < 0.01; ‡ p < 0.00

Univariate logistic regression results are presented in Table 6 (see column 5). As explained for previous sections, only two categories of the outcome variable were selected for further analyses (no conflict vs very strong/strong conflict). The only age group that was significant was the youngest group who thought that there was strong conflict (unadj OR 2.00, 95% CI 1.09-3.68, p < 0.05). No difference was seen by gender. Across the various educational level categories, the only significant category was for respondents with a degree or higher qualifications who were less likely to consider conflict between older and younger people as very strong/strong (unadj OR 0.45, 95% CI 0.28-0.73, p < 0.001). Results for employment status, household income and housing tenure were not statistically significant (see Table 6, column 5), but receiving income support was, with respondents more likely to consider the presence of conflict (unadj OR 1.48, 95% CI 1.03-2.13, p < 0.05).

Results of the multivariable logistic regression showed that after simultaneous control for age, gender, education, employment, income support, household income and housing tenure, the only two significant results were for age and household income (see Table 7, column 5). With regards to age, the adjusted ratios for the youngest age cohort became higher (adj OR

3.04, 95% CI 1.34-6.85,  $p < 0.01$ ). Respondents in the highest household income group were significantly less likely to perceive strong conflict between older and younger people (adj OR 0.45, 95% CI 0.24-0.84,  $p < 0.05$ ). The implications of these findings are discussed in the section below.

## **5. Discussion**

The primary aim of this working paper was to analyse changes in attitudes towards intergenerational equity and welfare policies after the onset of the GFC across a range of sociodemographic and socio-economic factors, and assess the relative importance of these variables in explaining attitudes towards intergenerational equity in Australia. The data source was the 2009 wave of AuSSA, which was also the time when the full impact of the GFC was being better understood in terms of global interconnectedness of the financial sector and its consequences with regards to potential and real collective and individual financial risks and losses. Although the Australian economy fared much better than many of its OECD counterparts in navigating through the GFC and its immediate aftermath, it would be fair to say the GFC has also led many Australians, particularly the baby boomer generation as well the mid-aged cohort, to become more aware of social structural issues in their own futures in later life as well as intergenerational equity. In the lead-up to the 2009 baseline survey and in its aftermath, proposed changes to health, social welfare and age pensions and action on age discrimination would also have been expected to have had an impact on attitudes towards intergenerational equity.

Our findings also show multiple intersecting differences. Across the five key measures examined in this paper, the pattern by age was variable. Across all age groups, there was a perception that baby boomers were worse-off than younger people, but very few respondents perceived them to be worse-off than retired people. Also in our analysis we found that most respondents perceived that older people had less than their fair share of government benefits, and nearly two-thirds opposed an increase in pension age. Two notable points from the multivariable analyses with simultaneous control for a number of covariates are also worthy of discussion. First, people aged 65 and older were less likely to oppose increasing the pension age to 67 years; and second, the youngest age cohort (18-29 years) perceived a very strong/strong degree of conflict between older and younger people. Although it has been reported that in Australia (along with US, New Zealand and Canada), older people were found to be less in favour of more spending on pensions than middle-aged people, based on analysis of the 1996 ISSP Role of Government Data (Busemeyer et al., 2009), the

consequences of the GFC may have led to shifting of such opinion with regard to older respondents being less likely to oppose an increase in pension age. The results perhaps reflect the combined reality of projections of increasing life expectancy for those aged 65 years, thereby increasing the number of years lived in “retirement” and limited financial resources available to do so comfortably.

Another Australian survey conducted in the same year as the AuSSA survey data presented in this paper found that of 1009 people aged 50-64 years, a third of the sample of baby boomers were already retired by 2009; and 46% of these retired respondents felt that they were financially worse off than the year before, with some considering returning to work (O’Loughlin et al., 2010). Older people seeking work are less likely than younger people to find a job simply because of their age. The AHRC national survey on age discrimination in the workplace conducted in 2014 found that the two most common types of age discrimination experienced by Australians aged 50 years and over were limited employment opportunities, including promotion and training, and the perception that older workers have outdated skills or are too old to learn new things (AHRC, 2015). Fine (2014) has argued that raising the retirement age for employees – in the absence of broader action addressing employers’ and others’ attitudes towards older workers as well as the limited employment opportunities currently available - is a simplistic solution and it is unlikely to increase participation in the workforce and would accentuate significant socio-economic inequalities (Fine, 2014).

Younger people aged 18 to 29 years have stronger perceptions of intergenerational conflict than do the older age groups. An indication of changing wealth profiles for cohorts, that may underlie these views on cohort inequalities, is the rapidly rising value of house prices in most major cities and regions in Australia (Stebbing and Spies-Butcher, 2015). This has increased the wealth of older owners while it has denied access to home ownership for many younger people of modest means. For many older Australians, most of their wealth is locked into one single asset – their home. Unlike many European countries, where housing tenure shows a mixed pattern, owning your own home has been a ‘right of passage’ to adulthood for most Australians and a mainstay of financial security in later life. Many young Australians find themselves ‘locked out’ of the possibility of home ownership as a result of high housing costs, increased costs of living, and retracting employment opportunities. Another factor is that younger people with university education face ongoing repayment, on reaching a certain threshold of employable income, in contrast to the baby boom cohort which had access to

free university education. These socio-economic issues, along with tightening of social benefits and increasing longevity of the parental and grandparental generations thus limiting access to family wealth, contribute to a sense of growing injustice and hence inter-generational conflict. A quote from Albertini et al's paper on intergenerational equity in Europe is equally relevant in the Australian context:

*“It is at the very heart of the problems presented by population ageing: protecting the old and investing in the young while keeping a balance between financial sustainability and the principles of social justice and fairness”*

(Albertini, Kohli, and Vogel, 2007, p.319).

Gender was found to be significant across three of the five intergenerational dimensions with women perceiving lifelong opportunities for baby boomers to be worse than for those already retired; older people getting less than their fair share of governmental benefits; and opposing raising the pension age to 67 years. These findings are consistent with previous research (OECD, 2011; Daatland et al., 2012), as it has been argued that women's roles in society, such as primary caregivers, lead to more compassion for others. Research has suggested that women are more pro-elderly than men (Street and Cossman, 2006) and, as women have longer life expectancies and tend to have less superannuation, it would be expected that they would support policies favourable to older people.

Education and employment were shown to be bases for variation across the five dimensions of intergenerational attitudes. Individuals with university or higher qualifications were more likely to consider conditions being worse for baby boomers compared to younger people, felt very strongly as a group that older people were getting less than their fair share of government benefits but, conversely, were less likely to oppose an increase in pension age to 67 years. Previous research suggests that those who are more highly educated are likely to show more solidarity with those who experience greater socioeconomic disadvantage (Arts et al., 2005).

Household income had a relevant effect on three intergenerational areas. The highest income earners (> \$77,999 per annum) were less likely to believe that baby boomers were worse off than retired people, were less likely to oppose an increase in pension age, or feel that there was strong intergenerational conflict between older and younger people. Conversely, those respondents who received some form of income support perceived that lifelong opportunities for baby boomers were worse than for those who had already retired, and they very strongly

believed that older people were getting less than their fair share of government benefits. People with higher levels of income are less likely to rely on government benefits when they retire, as they are more likely to have private savings and superannuation than those who have a lower income (Australian Council of Social Service, 2015). Higher income earners may therefore not be as concerned about issues that are unlikely to affect them when they retire such as the Age Pension or government benefits.

Before concluding this preliminary analysis, we need to acknowledge some of the strengths and limitations of the current findings. The large sample size and robust data collection methods make the findings both valid and generalisable. As with any data that uses self-reported methods, there is a potential for reporting bias. The fact that the AuSSA survey tool is aligned to, and is part of, a much larger international consortium undertaking consecutive multi-country surveys as part of the International Social Survey Program, does mitigate the risk of such bias. On the other hand, the current analysis is based on cross-sectional data from one survey wave of AuSSA conducted in 2009. Cross-sectional data have limited utility in predicting longer term attitudinal changes and intergenerational cleavages. It is difficult to predict how individual perceptions may have changed over time, particularly in relation to further cuts to government benefits to manage budget deficits caused by a sharp downturn in revenues from export of natural resources. Current interest rates on personal bank savings are one of the lowest on record, which has impacted on the savings of a large number of baby boomers and those who have retired, who relied on their own personal savings.

### **5.1 Future Directions**

Our Attitudes to Ageing in Australia (AAA) study will begin a new stage when findings are available during 2016 from the 2015-2016 round of the AuSSA survey. First, we will compare data from these two time periods to identify national changes of intergenerational attitudes over a period of significant social and economic change. This includes policy changes introduced by the Rudd-Gillard and Abbott-Turnbull governments (2008 onwards) – as well as ongoing advocacy by the Age Discrimination Commissioner and the release of the 2010 and 2015 Intergenerational Reports. For example, how are Australian attitudes responding to government efforts to increase workforce participation at older ages and to shift eligibility for age-related benefits and services? We also will investigate attitudinal change with the movement of more baby boomers into later life, more difficult employment markets particularly for younger people, and more public recognition of the generational implications of public debt.

Second, the Attitudes Study has collected information on generational views on the social treatment of older people in terms of respect, influence, workforce experiences, and fairness in government benefits. Because these questions were asked in both rounds of our Ageing Attitudes module (i.e. version A and B), the sample sizes are twice as large, which will enable us to better discern differences among specific groups of people in analysing these topics.

Third, in the second round of AuSSA now being completed, we have added new questions on experiences of prejudice from the European Social Survey (2008), and others on perceptions of the treatment of older people in the media from the AHRC Stereotypes report (AHRC, 2013).

Fourth, with many of our questions based on validated surveys in the USA and Europe, we have the capacity to make cross-national comparisons that could shed light on how Australia stands in relation to broadly comparable countries that have different cultural, socio-economic, and policy contexts of ageing.

Finally, if we are able to continue these data collections into the future, we may be able to better understand how Australian attitudes on ageing will be changing as population ageing moves ahead during what could be very different social structural and policy contexts of ageing.

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**Table 6. Intergenerational Attitudes by Demographics (Unadjusted)**

		Better for baby boomers vs young	Better for baby boomers vs retired	Less than fair share vs more than fair share	Support vs oppose raising Pension	No conflict vs Strong conflict
		Unadjusted OR (95% CI)	unadjusted OR (95% CI)	unadjusted OR (95% CI)	unadjusted OR (95% CI)	unadjusted OR (95% CI)
Age	18-29	1.48 (0.99, 2.21)	1.22 (0.67, 2.22)	1.40 (0.55, 3.58)	1.14 (0.74, 1.76)	<b>2.00 (1.09, 3.68)*</b>
	30-49	1.00	1.00	1.00	1.00	1.00
	50-64	1.03 (0.77, 1.38)	<b>1.63 (1.07, 2.48)*</b>	0.60 (0.27, 1.35)	1.16 (0.86, 1.57)	1.44 (0.96, 2.17)
	65+	0.96 (0.70, 1.34)	<b>1.91 (1.21, 3.03)†</b>	0.95 (0.40, 2.25)	<b>0.54 (0.40, 0.74)‡</b>	1.49 (0.95, 2.36)
Gender	Men	1.00	1.00	1.00	1.00	1.00
	Women	<b>1.28 (1.01, 1.63)*</b>	<b>1.55 (1.11, 2.17)†</b>	<b>0.35 (0.18, 0.69)†</b>	<b>1.53 (1.21, 1.93)‡</b>	1.20 (0.86, 1.67)
Education	< Secondary	1.00	1.00	1.00	1.00	1.00
	Secondary	0.97 (0.60, 1.56)	<b>0.48 (0.23, 0.99)*</b>	<b>5.90 (1.12, 31.04)*</b>	0.83 (0.51, 1.37)	0.96 (0.50, 1.86)
	Diploma/TAFE	0.89 (0.64, 1.22)	0.73 (0.48, 1.12)	3.84 (0.86, 17.08)	0.77 (0.55, 1.08)	0.96 (0.62, 1.49)
	Degree & above	<b>0.54 (0.38, 0.76)‡</b>	<b>0.55 (0.35, 0.87)*</b>	<b>10.06 (2.31, 43.81)†</b>	<b>0.42 (0.30, 0.60)‡</b>	<b>0.45 (0.28, 0.73)‡</b>
Employment Status	Employed	1.00	1.00	1.00	1.00	1.00
	Unemployed	1.06 (0.43, 2.58)	<b>5.51 (2.01, 15.06)‡</b>	N/A <sup>^</sup>	1.33 (0.47, 3.75)	2.04 (0.40, 10.29)
	Retired	0.92 (0.69, 1.25)	1.20 (0.79, 1.84)	0.68 (0.29, 1.60)	0.79 (0.60, 1.05)	1.24 (0.81, 1.88)
	Student	1.76 (0.85, 3.67)	1.43 (0.60, 3.38)	2.37 (0.66, 8.47)	<b>0.48 (0.24, 0.95)*</b>	0.74 (0.32, 1.67)
	Other	1.06 (0.77, 1.45)	1.39 (0.91, 2.11)	<b>0.18 (0.04, 0.76)*</b>	1.25 (0.91, 1.72)	1.13 (0.74, 1.72)
Income Support	No	1.00	1.00	1.00	1.00	1.00
	Yes	0.93 (0.72, 1.20)	<b>2.23 (1.60, 3.11)‡</b>	1.16 (0.60, 2.24)	1.00 (0.78, 1.28)	<b>1.48 (1.03, 2.13)*</b>
Household income	\$0-31199	1.00	1.00	1.00	1.00	1.00
	\$31200-\$77999	1.05 (0.76, 1.45)	<b>0.54 (0.35, 0.83)†</b>	0.88 (0.34, 2.25)	0.88 (0.64, 1.21)	0.98 (0.63, 1.54)
	> \$77999	0.86 (0.63, 1.17)	<b>0.36 (0.23, 0.54)‡</b>	1.74 (0.78, 3.91)	<b>0.74 (0.54, 0.99)*</b>	<b>0.44 (0.29, 0.68)‡</b>
Housing Tenure	Owner	1.00	1.00	1.00	1.00	1.00
	Rent	1.15 (0.82, 1.60)	1.33 (0.84, 2.08)	1.43 (0.63, 3.23)	1.15 (0.82, 1.60)	1.45 (0.91, 2.31)
	Other	<b>1.89 (1.22, 2.93)†</b>	1.12 (0.64, 1.96)	2.16 (0.86, 5.45)	1.23 (0.79, 1.92)	1.24 (0.68, 2.28)

\* p < 0.05; † p < 0.01; ‡ p < 0.001

N/A<sup>^</sup> - among those who stated they were unemployed, none thought older people were getting more than their fair share of government benefits (Table 3)

**Table 7. Intergenerational Attitudes by Demographics (Adjusted)**

		Better for baby boomers vs young	Better for baby boomers vs retired	Less than fair share vs more than fair share	Support vs oppose raising Pension	No conflict vs Strong conflict
		Adjusted OR (95% CI)	Adjusted OR (95% CI)	Adjusted OR (95% CI)	Adjusted OR (95% CI)	Adjusted OR (95% CI)
Age	18-29	1.19 (0.71, 1.98)	0.78 (0.34, 1.76)	0.77 (0.22, 2.65)	1.45 (0.83, 2.53)	<b>3.04 (1.34, 6.85)<sup>†</sup></b>
	30-49	1.00	1.00	1.00	1.00	1.00
	50-64	0.96 (0.69, 1.33)	<b>1.69 (1.05, 2.74)*</b>	0.52 (0.20, 1.31)	0.99 (0.71, 1.39)	1.37 (0.85, 2.22)
	65+	0.86 (0.53, 1.40)	1.52 (0.77, 3.02)	0.65 (0.15, 2.75)	<b>0.25 (0.15, 0.42)<sup>‡</sup></b>	1.15 (0.58, 2.29)
Gender	Men	1.00	1.00	1.00	1.00	1.00
	Women	1.29 (0.99, 1.69)	<b>1.60 (1.09, 2.35)*</b>	<b>0.36 (0.17, 0.76)<sup>†</sup></b>	<b>1.37 (1.05, 1.80)*</b>	1.15 (0.79, 1.69)
Education	< Secondary	1.00	1.00	1.00	1.00	1.00
	Secondary	0.81 (0.46, 1.44)	0.54 (0.21, 1.38)	3.96 (0.65, 24.27)	0.70 (0.39, 1.26)	0.77 (0.34, 1.75)
	Diploma/TAFE	0.89 (0.62, 1.28)	1.20 (0.73, 1.99)	2.76 (0.58, 12.98)	0.69 (0.47, 1.01)	1.11 (0.67, 1.84)
	Degree & above	<b>0.50 (0.33, 0.76)<sup>‡</sup></b>	1.09 (0.61, 1.96)	<b>8.27 (1.69, 40.48)<sup>†</sup></b>	<b>0.41 (0.26, 0.62)<sup>‡</sup></b>	0.63 (0.36, 1.13)
Employment Status	Employed	1.00	1.00	1.00	1.00	1.00
	Unemployed	0.64 (0.22, 1.87)	2.41 (0.62, 9.39)	N/A <sup>^</sup>	1.11 (0.29, 4.31)	2.60 (0.27, 25.38)
	Retired	1.07 (0.69, 1.67)	<b>0.51 (0.27, 0.95)*</b>	0.69 (0.17, 2.79)	1.15 (0.73, 1.80)	0.91 (0.49, 1.69)
	Student	1.26 (0.52, 3.05)	1.63 (0.54, 4.88)	1.10 (0.22, 5.42)	<b>0.29 (0.12, 0.69)<sup>†</sup></b>	0.44 (0.15, 1.34)
	Other	0.96 (0.65, 1.40)	0.66 (0.38, 1.15)	0.22 (0.04, 1.11)	1.03 (0.68, 1.55)	0.75 (0.43, 1.29)
Income Support	No	1.00	1.00	1.00	1.00	1.00
	Yes	0.87 (0.59, 1.30)	<b>1.73 (1.01, 2.97)*</b>	<b>3.09 (1.08, 8.85)*</b>	1.04 (0.69, 1.57)	1.12 (0.63, 1.99)
Household income	\$0-31199	1.00	1.00	1.00	1.00	1.00
	\$31200-\$77999	1.07 (0.73, 1.58)	0.62 (0.37, 1.05)	0.60 (0.20, 1.85)	0.74 (0.50, 1.10)	0.92 (0.54, 1.59)
	> \$77999	0.92 (0.59, 1.44)	<b>0.46 (0.25, 0.86)*</b>	1.05 (0.31, 3.48)	<b>0.55 (0.35, 0.88)*</b>	<b>0.45 (0.24, 0.84)*</b>
Housing Tenure	Owner	1.00	1.00	1.00	1.00	1.00
	Rent	1.02 (0.69, 1.49)	1.15 (0.67, 1.97)	1.58 (0.58, 4.30)	0.85 (0.57, 1.25)	1.10 (0.64, 1.87)
	Other	<b>1.88 (1.05, 3.39)*</b>	1.47 (0.69, 3.13)	3.55 (0.97, 13.05)	0.86 (0.48, 1.56)	0.90 (0.40, 2.04)

\* p < 0.05; † p < 0.01; ‡ p < 0.001

N/A<sup>^</sup> - among those who stated they were unemployed, none thought older people were getting more than their fair share of government benefits (Table 3)