

RESPECT FOR AGE: GOING, GOING OR GONE?

Views of older Australians

December 2018



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EXECUTIVE SUMMARY

Background

In a context of challenges to traditional patterns and expectations of ageing in Australia, National Seniors sought the views of its members on key elements of support and respect for older Australians. Excluding the many well-known technology challenges, some policy and cultural changes stand out in the current experience of older Australians:

1. Constant changes to the retirement income system without protection for affected older people who are then unable to rebuild their financial plans but are not provided with compensating income support;
2. Increasing barriers to applying for the age pension;
3. Increasing waiting lists for care for which they have been approved;
4. Increasing publicity about the poor quality of care in residential facilities and to some extent home care;
5. A provocative 'intergenerational' debate about whether younger people are suffering while older generations are doing better than ever; and
6. Progressive cultural analysis arguing that middle age now extends into the 70s, with the implication that Australians are healthier, wealthier and will work longer, living active mid-career lives to later ages without being dependent.

The views of older Australians reported here come from an online survey designed to collect information on the opinions and illustrative comments, in a disciplined way, as part of the National Seniors Social Survey (Wave 6). A total of 53,058 National Seniors members residing in all states and territories of Australia with an email address were invited to complete the survey. A total of 5,770 surveys were completed, a response rate of 11 per cent.

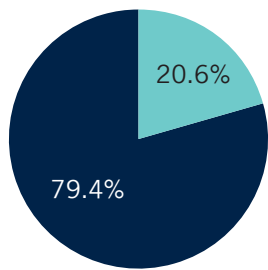
The opinions of older Australians about respect for and support of older people were:

- 79.4 per cent of respondents disagreed that older Australian receive privileged treatment by the government;
- 82.8 per cent agreed that older people should be rewarded in retirement because they've spent all their lives paying taxes, raising children, and contributing to the community;
- 66.7 per cent agreed that if you can do paid work in old age, then you should;
- 82.6 per cent agreed that people should not be compelled to keep working against their wishes;
- 91.2 per cent agreed that not everyone needs the Age Pension, but the government has a responsibility to provide it to those who do;
- 56.6 per cent disagreed that claiming the Age Pension is only justified as a last resort;
- 74.2 per cent agreed that older people deserve the respect of younger people because of their age;
- 73.2 per cent agreed that the downward flow of support from older parents to their adult children tends to be greater than upwards flow from adult children to their parents; and
- 53.6 per cent disagreed that adult children should let their ageing parents live with them.

When compared with previous studies, these proportions agreeing have been relatively stable over recent years. So, it seems the views of older Australians are not being heard or respected when major changes were made, particularly those directly affecting their finances. They feel they are targeted, for example, on tax concessions, whereas others who also benefiting from tax concessions are unaffected. Is it then the case that the traditional value of protection of the vulnerable and respect for age is disappearing?

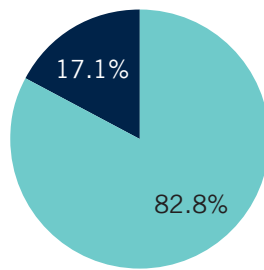
Key findings

Older Australians receive privileged treatment by the government (%)



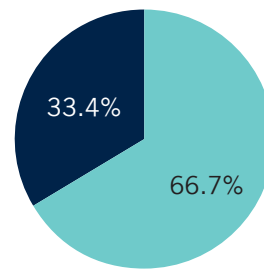
■ Agree ■ Disagree

Older people should be rewarded in retirement after a lifetime of paying taxes, raising children and contributing to the community (%)



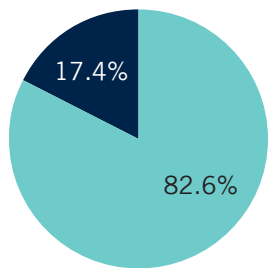
■ Agree ■ Disagree

If you're able to do paid work in old age, then you should (%)



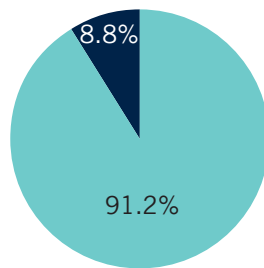
■ Agree ■ Disagree

People should not be compelled to keep working against their wishers (%)



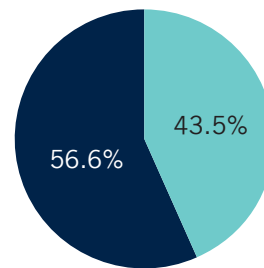
■ Agree ■ Disagree

The Government has a responsibility to provide Age Pension to those who need it (%)



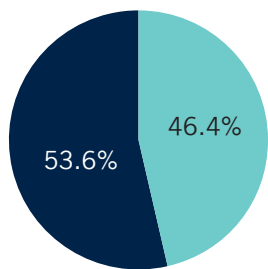
■ Agree ■ Disagree

Claiming the Age Pension is only justified as a last resort (%)



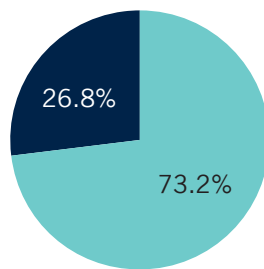
■ Agree ■ Disagree

Adult children should let ageing parent live with them (%)



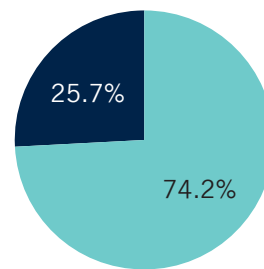
■ Agree ■ Disagree

The downward flow of support from older parents to their adult children is greater than upwards from children to parents (%)



■ Agree ■ Disagree

Older people deserve the respect of younger people because of their age (%)



■ Agree ■ Disagree

INTRODUCTION

Background

National Seniors Australia recently sought the views of senior Australians applying for the Age Pension from January 2016. Of 530 written responses, only 38.5% (n=205) described their experience positively, indicating that they were “Satisfied” with their Centrelink experience. A larger proportion 42.4% (n=225) described their experience negatively and were “Dissatisfied”. The remaining 19% (n=101) described their interaction with Centrelink in a way that was “Ambivalent” but many comments of these respondents were actually ‘politely’ negative.¹ As well as their difficulties with Centrelink, their discomfort in Centrelink offices indicated that older Australians did not regard themselves as welfare recipients when applying for or receiving the Age Pension. Nor was the process with a heavy emphasis on digital access well designed for older people. Some respondents felt that the difficulties with Centrelink had been deliberately created by the government to prevent or at least provide a barrier to them receiving the Age Pension. While there is no evidence for this, the poor experience of itself did cause people to withdraw from applying.²

This negative view of government should not be surprising since the Centrelink process is just one of many changes that has led to changed expectations of older Australians. They have also experienced a 10-year period of turbulence around national retirement income policy, which started with the Henry Report into the tax system in 2008. Most recently, significant changes to the Age Pension came into force on 1 January 2017 causing more than 300,000 people reportedly to have their pension entitlements cut. They complained to media and membership organisations about the frequent policy changes, the impact these changes have had on their retirement investment strategies and their ability to recover from lost income streams and plan for the future. This year federal Labor proposed policy changes to dividend imputation credits. Substantial media coverage of the issues associated with this policy included pension and superannuation changes and the “politics of intergenerational envy” (Mitchell, 2018). *The Australian*, for example, published an article on 10 April 2018 suggesting that “Opposition Leader Bill Shorten’s policy to cease cash refunds for dividend franking credits should Labor win the election has potentially left up to one million self-funded retirees out of pocket” and, thus, many self-funded retirees are beginning to wonder why they’d bothered saving (Caisley, 2018).

An attack on the “privileged status” of older people came from the Grattan Institute. Their *Age of entitlement: age-based tax breaks* report, November 2016 argued that certain specific senior tax-breaks were no longer affordable.⁴ It commented, provocatively, that “ending the age of entitlement is a reform priority”, and followed a series of reports suggesting that “older Australians are putting increasing pressure on Australian budgets” (Daley, Coates, & Young, 2016). Further, a series of Intergenerational Reports most recently in 2015 said “Over the next 40 years, Australian governments will face increasing fiscal pressure as the population grows and ages” (Commonwealth of Australia, 2015).

In November 2018, Grattan continued the argument with a broader focus in *Money in retirement: More than enough*, arguing that current reforms of retirement income should be shut down and branding them as a conspiracy being pushed by the financial services industry ‘fear factory’. This polemic was not supported by the evidence they provided, For example:

1. It is not based on representative data but on a series of cameos of individuals projected into the future then extrapolated to the whole population - for example, taking a single 30-year-old home owner and projecting their income to age 92 when we know 70% of retirees are married at retirement;

¹ Every free text comment provided by survey respondents was reviewed by four assessors acting independently and assigned a score that identified the overall attitude conveyed by the comment as either positive, negative or neutral.

² National Seniors and Retirement Essentials. (2018). *The Centrelink Experience: From “waiting”, “frustrating”, “hopeless” to “helpful”, “friendly”, “positive”*. Brisbane: National Seniors.

³ Treasury, Australia’s future tax system. Report to the Treasurer December 2009. www.taxreview.treasury.gov.au

⁴ The Seniors and Pensioners Tax Offset (SAPTO), the higher Medicare levy threshold for older Australians, and the more generous Private Health Insurance rebate available to seniors.

2. They overstate future retirement income by inappropriate discounting;
3. They assume everyone can top up their super with extra voluntary contributions that produces lifetime contributions up to 50% greater than the basic superannuation guarantee;
4. They assume an uninterrupted 37-year working life for contributions; and
5. They assume living standards in retirement shouldn't keep in pace with the rest of the community.

A number of experts have commented that the Grattan Institute methodology was flawed, and doesn't support the policy changes that the report recommended. Some commentators also asserted that the report fueled a 'young vs old' debate, as documented in the following section.^{5, 6, 7, 8}

One commentator called this debate a "fake intergenerational war", pointing out that the real divide was between "the haves and have nots", and many seniors "have compromised their own retirements by transferring money and assets to younger family members, to help them get a better start" (Fallick, 2017). National Seniors data concurred, with evidence that some seniors were indeed putting their retirement savings at risk to help children with housing deposits (National Seniors and Challenger, 2017), and many older Australians were not able to plan for the possibility of a longer life because they did not have the financial means (McCallum, Maccora, & Rees, Hope for the best, plan for the worst? Insights into our planning for a longer life, 2017). Further some seniors cannot downsize because they are providing housing to adult children and elderly parents: "In this way, there is already considerable intergenerational equity transfer" (Rees & McCallum, 2017).

This National Seniors survey found a sense of concern that retirees no longer have the opportunity to make up for any shortfall created when governments change pension and superannuation policy. Our study (McCallum, Maccora, & Rees, Hope for the best, plan for the worst? Insights into our planning for a longer life, 2017), reported on the dire state of many middle-class Australians whose financial or health circumstances allowed no options for planning and some of whom were seriously distressed. The *Attitudes to Ageing in Australia* study provided further support with evidence that:

Australia is continuing with a strong sense of intergenerational solidarity, which contrasts with the current government and media representations of 'intergenerational conflict' ... (T)he improving objective situation of ageing people relative to younger people, for example the increasing wealth of the baby boom cohort, sit alongside continuing financial hardship among old-age pensioners particularly those having few assets or little private income (Kendig, O'Loughlin, Hussain, & Cannon, 2017).

The anxiety among older Australians reported appears unrelated to intergenerational conflict, but rather the fear of running out of money in retirement, especially for those who are financially vulnerable. More than anything, seniors do not like government "changing the goalposts" on them after retirement. For the current cohort of Australians, personal control of one's own destiny is an often-expressed principle. We also found this in aged care preferences, where seniors desire choice and flexibility, and the ability to age in place (McCallum, Rees and Maccora 2018 *Accentuate the Positive*). This report provides evidence that it is also the case with staying in the paid workforce at older ages.

⁵ Daley, J. and Coates, B. (2018) *Money in retirement: More than enough*. Melbourne: Grattan Institute.

⁶ Podger, A. 'The wrong path to retirement incomes' Canberra Times online, 4 December, 2018

⁷ RiceWarner, 'Should the superannuation guarantee move to 12%', RICEWARNER Insight 13 November 2018

⁸ ABC News, 'Shut down the fear factory'. ABC online, 7 November 2018

Support and intergenerational issues is another key focus of our report. We asked respondents about their attitudes towards privileged treatment of older Australians by government, Age Pension entitlements, working longer, respect for older people, and the flow of support between the generations. What is now critical is that older Australian's values and views should be as much a part of the policy debate as the economic data. Both are important but one without the other won't produce sound and effective policies.

DATA AND METHODS

Design

The National Seniors Social Survey (NSSS) (Wave 6) was cross-sectional in design and conducted by National Seniors Research Director Professor John McCallum using a questionnaire survey of National Seniors Australia members aged 50 and over. The study was approved by the Bellberry Human Research Ethics Committee of South Australia on 17 May 2017, application number 2017-04-293.

Data

Data in this report was collected using the National Seniors Social Survey (NSSS) (Wave 6), designed by National Seniors Research staff. The survey was conducted from 24 May 2017 to 11 June 2017. The NSSS (Wave 6) asked participants about their experiences, intentions and attitudes across a range of areas including health and social wellbeing, finance, work, and retirement.

For this report, respondents were asked to agree or disagree with the following statements on a six-point Likert scale:

1. Older Australians receive privileged treatment by the government compared to younger people;
2. Older people should be rewarded in retirement because they've spent all their lives paying taxes, raising children, and contributing to their community;
3. If you are able to do paid work in old age, then you should;
4. People should not be compelled to keep working against their wishes;
5. Not everyone needs the Age Pension, but the government has a responsibility to provide it to those who do;
6. Claiming the Age Pension is only justified as a last resort;
7. Older people deserve the respect of younger people because of their age;
8. The downward flow of support (from older parents to their adult children) tends to be greater than upward flow (from adult children to their parents);
9. Adult children should let their ageing parents live with them if they need to.

A follow-up study was conducted by email from 14 September 2017 to 2 December 2017. A total of 144 members who agreed to be further contacted by email after completing the NSSS (Wave 6) were emailed a series of three questions on 14 September 2017 specific to one of the above questions. Email respondents were asked why they agreed or disagreed, whether they answered relative to their own family situation or more generally about Australians, and if they had specific examples to illustrate their responses. These questions were open-ended to prompt respondents to speak as widely about the topic as they desired.

Some questions for this study were designed to be compared with *Baby Boomers and Retirement: Dreams, fears and anxieties* (Hamilton & Hamilton, 2006), and the 2012 Australian Survey of Social Attitudes (Weston & Qu, 2016).

Method

A total of 53,058 National Seniors members residing in all states and territories of Australia with an email address were invited to complete the survey. The survey invitation was emailed and contained a link to the survey instrument.

The follow-up study respondents were chosen from the NSSS participants who had indicated their consent to be contacted again. Each participant was emailed further questions on one question included in the NSSS intergenerational opinions module, if they had expressed the majority view. Amongst that cohort, respondents were chosen at random.

The age breakdown of NSA members as of May 2017, compared with the 2016 Census data is as follows:

Table 1: NSA members compared with 2016 Census data.

	NSSS Frequency	NSSS %	All NSA members %	Census 2016 %
50-59	793	13.8	18.64	37.4
60-69	2497	43.2	39.96	31.3
70-79	1996	34.6	28.78	19.4
80+	484	8.4	12.62	11.9
Total Answers	5770			

Characteristics of the NSSS (Wave 6) sample compared with other waves is in Appendix 1.

Analysis

A total of 5,770 surveys were completed, a response rate of 11 per cent. The software packages SPSS and Stata were used to analyse the data. For quantitative analysis of the 6-point Likert scale, “slightly agree”, “somewhat agree” and “strongly agree” were cross tabulated by age and gender as “agree”, and “slightly disagree”, “somewhat disagree” and “strongly disagree” were cross tabulated by age and gender as “disagree”.

A total of 39 emails were received for the follow-up study, a response rate of 27 per cent. Text responses were analysed for themes.

FINDINGS

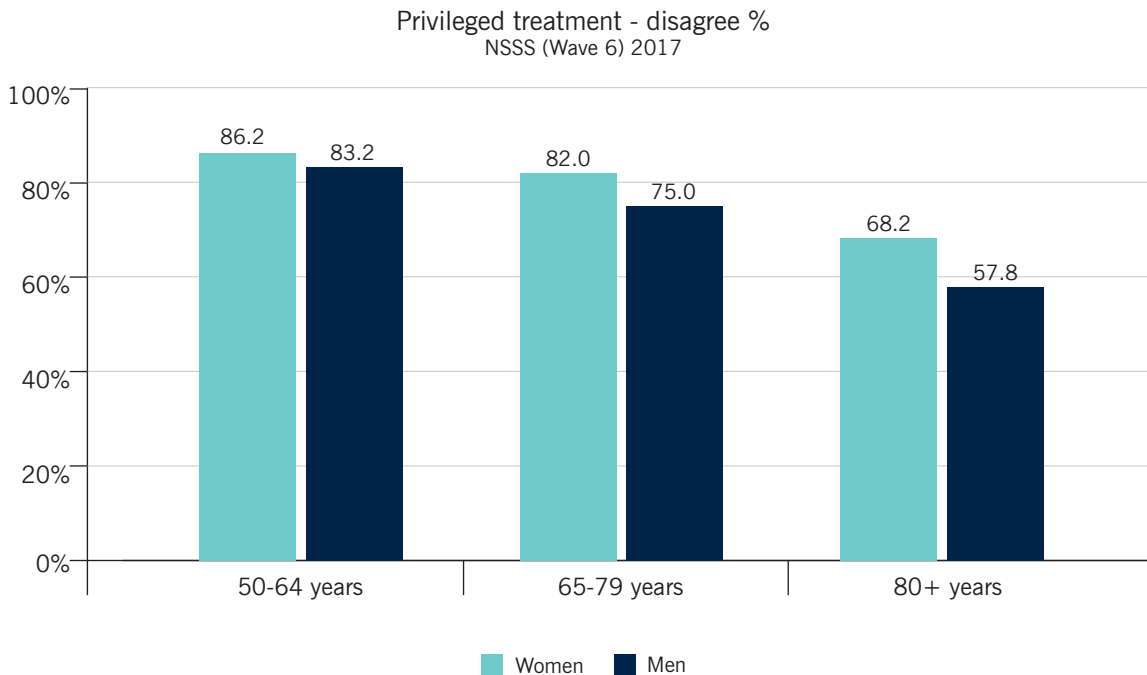
1. Feeling ‘entitled’?

The word ‘entitled’ has developed a negative tone when used in ‘the age of entitlement’ or ‘younger people today feel they’re entitled’. An entitlement, formally, is a provision made in accordance with a legal framework of a society. Typically, entitlements are based on concepts of principle or rights which are themselves based in concepts of social equality or enfranchisement. Informally, entitlement can also relate to social relationships, social conventions and social norms. It is in this context that the word has acquired a negative tone.

1.1 Privileged treatment by the government

Respondents were asked to agree or disagree with the statement “Older Australians receive privileged treatment by the government compared to younger people”.

Figure 1: Privileged treatment of older Australians by the government – disagree (%)
(NSSS Wave 6, 2017)



Overall, 79.4 per cent of respondents disagreed that older Australians receive privileged treatment by the government, with 43.9 per cent indicating they “strongly disagreed”. Women disagreed (82.7%) at a higher rate than men (75.4%), with the level of disagreement falling with age (Figure 1).

Significant predictors for those who disagreed were:

- Gender – women were more likely to disagree;
- Age – older age groups were less likely to disagree;
- Education level – those who didn’t complete high school were more likely to disagree;
- Having children – those who don’t have children were more likely to disagree;
- Paid work – those in paid work were more likely to disagree.

Factors not associated with this question were, health, retirement status, and the level of savings and investments in retirement.

One respondent commented on the view that older Australians are privileged by saying:

Some people would resent the “privileged” treatment because they have no experience or understanding of the contributions made by seniors, or maybe can’t imagine growing old themselves (Female, 65).

Another said while not all would feel they had been left behind, some feel they are treated unfairly by government:

Whenever money has to be found for the national budget, as has recently been the case, who cops the brunt? Yes, the pensioner (Male, 73).

A respondent who thanked National Seniors for the opportunity to comment was very passionate about this issue:

We DO NOT receive privileged treatment, FULL STOP. NO WAY ON GOD’S EARTH.

While the levels of ‘privilege’ awarded to older Australians can, and does, vary by political persuasions, WE DO NOT GET PRIVILEGES. Rather, we are, to a degree, rewarded for what we have contributed throughout our working lives. Sometime, and in some cases, those ‘rewards’ ARE VERY MEAGRE at best. Most importantly, when compared to the largesse those same politicians award themselves, and, again, especially considering THEY are the ones who set/ determine the ‘rules’.

Imagine this scenario: -

It is full-time in the grand final and the scores are level. I have just kicked for goal, after the siren, and while the ball is in the air, the politicians moved the goal posts!!! What possible chance have I got?????

I was receiving a part-pension based on the rules that applied at the time of my retirement and up until 1 January 2017. How on God’s earth can the rules be changed AFTER retirement???? Being retired means I am no longer working so how can I earn extra to make up for what has been taken away from me!!!! (Male, 75).

It is younger people who are privileged, according to one respondent:

Younger people these days start their working life on huge salaries and live life to the max – frequently spending before they earn it. Many are inheriting large estates from wealthy parents and grandparents and they have all the first home buyer’s grants, child care assistance, etc. Many start married lives in their own 4-bed 2-bath homes and still live life to the fullest and then wonder why they suddenly cannot manage if one salary ceases for child rearing etc. My children and grandchildren are “privileged”. They have been fortunate not to want for much and to now have a good way of living (Female, 71).

1.1.1 Reaction to the Grattan Report 2017

National Seniors’ blog on 7/12/17 captured members’ responses to the Grattan report through lively discussion among members. These exchanges occurred in the context of recent major changes to pension and superannuation rules. The main themes were clearly negative reactions.

Age of Entitlement?

The comments rejected any sense of an age of entitlement for older Australians:

My comment on the Grattan Institute measures is that we are receiving the services that are paid for by taxes and, therefore of course, if we are in the Top End of Town we can afford to pay our way. Personally, I’m not in that bracket, don’t live in a million-plus home, and don’t have hundreds of thousands in super.

Respondents thought it was others who were ‘entitled’:

A good government would look at all costs and all sectors, rather than limit their budget savings to welfare recipients. Yet they are today happily chopping pension payments and withdrawing seniors’ tax concessions, while padding the savings of wealthy individuals with not one, but three generous taxpayer-funded tax concessions. Is that not an age of entitlement?

Rather than entitlements, these were reasonable expectations:

It is quite reasonable for a person who started in the workforce long before Keating's 'look after yourself in retirement' mantra to expect the age pension in retirement and not be demonised for doing so. This happens whilst other elements of the tax-paying community get improved benefits quite free from any analysis or review.

Unfairness

The strongest and most prevalent comments related to perceived unfairness of the Grattan proposals and the Turnbull government's changes to pension and superannuation:

I am getting so sick of seniors and welfare recipients being targeted by this government. I understand that the government needs to find savings, but they always target people at the lower end of the wealth chart, while the tax concessions for the wealthy continue unabated.

Others were more explicit with proposed alternatives:

If seniors don't deserve some tax advantages for a lifetime of taxpaying, then no-one should get tax advantages. This makes sense doesn't it? So, before throwing the baby out with the bathwater, let's demand that the government list all tax concessions currently available, and list their costs to the budget. There are hundreds. At the coming referendum, each voter could be asked to tick which 20 tax concessions they would most like to have abolished. That will never happen? Why so cynical, surely the government has no agenda to keep us seniors as the sole source of budget savings?

Inevitably concessions for politicians came under fire:

If a sweeping review is justified into seniors' tax breaks, then we should also review other payments that are a drain on the budget. I suggest that we start with politicians. While they are paid at higher rates than many overseas countries, it is their allowances and perks that need review. That would save much more than the seniors' tax breaks. Next stop, public service and politicians' pensions. If their contributions and the Future Fund cannot fund their over generous pensions (so says Peter Costello), it must be reviewed. Pensions should be based on contributions and earnings, just like their private industry counterparts.

And again:

If more budget savings are required, why not share the load and abolish the taxpayer-funded giveaways to the wealthy, and cut the pollies' perks, and force them to wait until preservation age to access their super. Talk about double dippers, our pollies are the kings!

Grandfathering

Significant comment was made on the failure to 'grandfather' changes to retirement income ie. protect those who already had made plans in good faith that they were now unable to correct in order to maintain their planned income. As one blogger commented:

Get the mantra – GRANDFATHERING, GRANDFATHERING, GRANDFATHERING. And yes, we need to shout it out.

To which another responded that this might not be so simple:

I normally agree that grandfathering is the least disruptive way of bringing in change without it causing retrospective problems for people who structured their finances under the rules as they were at the time. I'm not sure it would work well in this situation unless existing super arrangements were locked into place and future earnings separated. I don't know how or if this would work in practice.

Another argued for the reasonableness of grandfathering:

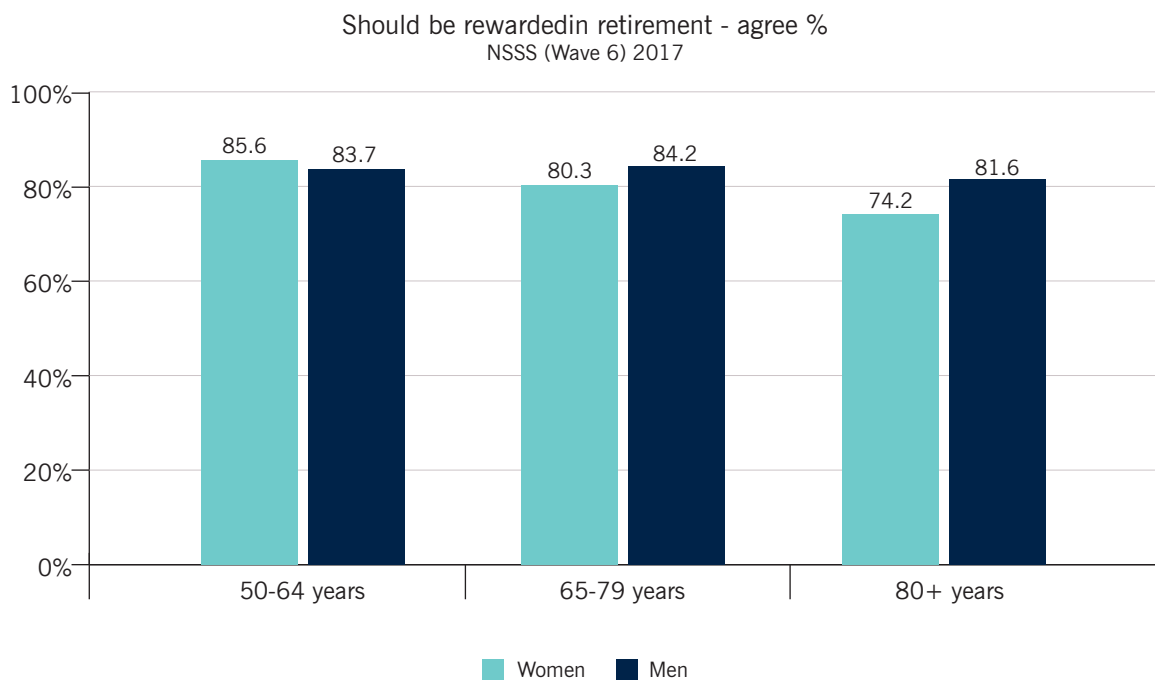
*Equitability across the board and grandfathering are essential elements for any adjustments proposed to age pensioners, both full and part pensioners. Oh, and by the way, I do pay tax on my income - much more than I receive in the age pension. Many pensioners pay no tax. For me, I wanted to be fully self-funded in retirement but after 26 years on defined benefits pensions adjusted initially by CPI, I have fallen way behind. Why? The pollies fiddled with how CPI was determined until it was not an adequate reflection of the cost of living increases. It has been very recently superseded by the 'wages' adjustment (just one of the two DF pensions). I now qualify for a part *pension so, as I'm entitled, I'm taking it.*

The 'Age of Entitlement' publication clearly had a significant negative impact on articulate older Australians which is also true for which is also true for the pension and superannuation changes. The 'consumer experience' receives little attention in economic policy change, although it is a cornerstone for business operations.

1.2 Reward in retirement

Respondents were asked to agree or disagree with the statement, “Older people should be rewarded in retirement because they’ve spent all their lives paying taxes, raising children, and contributing to the community”.

Figure 2: Should be rewarded in retirement – agree (%) (NSSS Wave 6, 2017)



Overall, 82.8 per cent of respondents agreed that older people should be rewarded in retirement because they’ve spent all their lives paying taxes, raising children, and contributing to the community, with 37.4 per cent indicating that they “strongly agreed”. The rate of agreement decreased with age for women but remained similar for men (Figure 2). Agreement was lower for respondents in the ACT (76.2%) than all other states, and highest in South Australia (88.2%).

Significant predictors for those who agreed were:

- Education – those who didn’t complete high school were more likely to agree;
- Paid work – those in paid work were more likely to agree;
- Level of savings – agreement decreased as level of savings and investments in retirement increased.

Factors not associated with this question were health, retirement status, and having children.

One respondent commented on the contribution older people made and continue to make to society:

The few extras that seniors receive include (income-tested) health care, pensions cards and pension payments are only a very small return on most seniors' lifetimes of investment in work, family and community. Being able to receive discounts on public transport and entry into venues fills sometimes empty or under-utilised places with customers who will inevitably spend the saved money on labour-intensive purchases like refreshments that employ younger Australians (Female, 65).

Another described having "lived through some pretty tough times":

My husband and I (and most of our friends) started married life with a rented one or two-bedroom property and second-hand or hand-me-down furniture and equipment. I did not have compulsory superannuation until I was in my 30s or 40s so have had to contribute extra in my later working life to have a reasonable liveable amount to retire on. People older than me had it harder still. Yes, we are fortunate that we have the modern facilities and living conditions available today, but we have usually saved up and paid cash for it and appreciate it as we worked hard for it.

We have set ourselves up for a comfortable retirement and can now sit back and enjoy life while we still have good health to enjoy it. We have many seniors' benefits thanks to hard work and advocacy by organisations such as National Seniors, (but) many self-funded and partly self-funded retirees are struggling to survive after recent changes (Female, 71).

Musing on contributions to society, one respondent said:

Let's face it, young people, by virtue of their place in society, are simply that, young people in the process of offering their contribution to society and life generally, whereas older Australians have made 50-odd years of contributions to society generally, and, most importantly, to government revenue/tax, which is the bottom line upon which assessments of privilege and rewards seems to be based (Male, 75).

Another respondent commented on the contributions of informal carers:

I don't believe governments take enough account of the immense contribution older people make to society, especially in unpaid caring roles, e.g. child care (Female, 63).

Finally, one member summed up the position by saying:

I believe it is the right of every person reaching retirement age to be able to enjoy the fruits of his labour and not to have to worry about survival ... Everybody contributes to society in one way or another throughout our working lives, for the state to provide for the individual in retirement (Male, 75).

People perceive the contribution they have made over their lives as beneficial to society and the community. Therefore any benefits should be viewed as a reward and enjoyed by themselves as individuals and their families.

Such considered sentiments behind these statements show that 'entitlement' is not only a debate about numbers and costs but also about perceptions and values. The public debate needs to be broadened to bring values and expectations into rationalist economics if we are to engage older Australians in policy changes that affect their life plans.

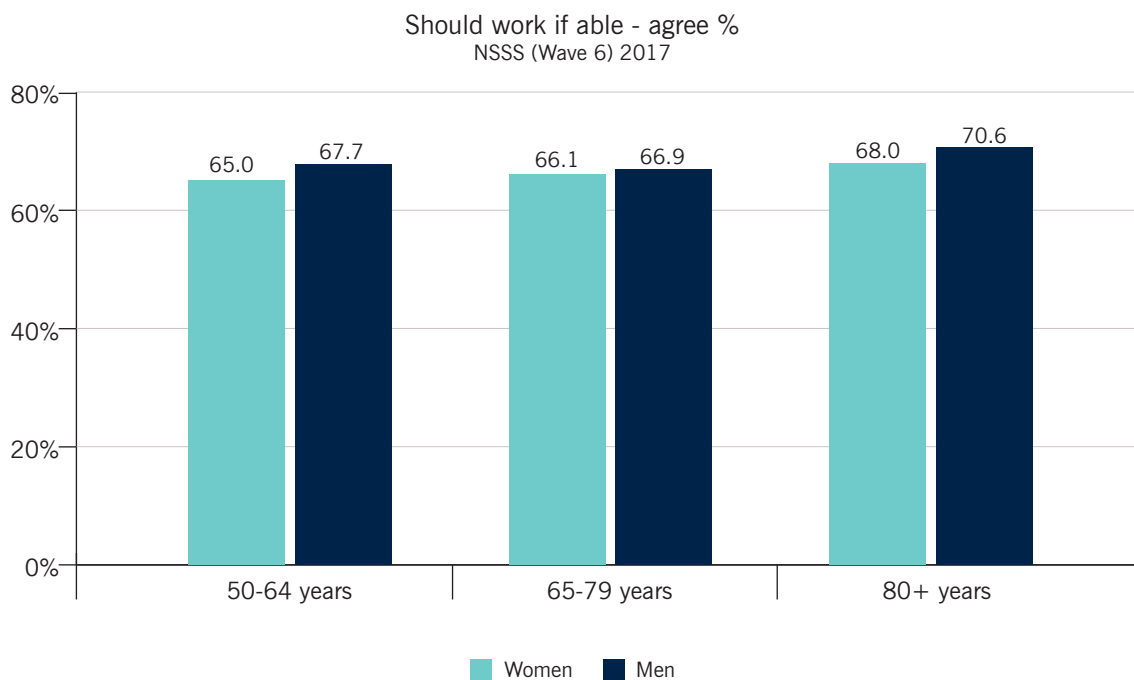
2. Attitudes to working longer

2.1 Doing paid work in old age

Respondents were asked to agree or disagree with the statement, “If you are able to do paid work in old age, then you should”.

Self-sufficiency is a generally desired value in later life and is increasingly being achieved by continuing to work. Older women particularly are increasing their participation rates at older ages. This dimension is explored by questions about moral imperatives to working, namely “should” or “compel” to work.

Figure 3: Should work in old age if able – agree (%) (NSSS Wave 6, 2017)



Overall, 66.7 per cent of respondents agreed that if you are able to do paid work in old age, then you should, with 21.7 per cent indicating that they “strongly agree”. Rate of agreement between women (65.9%) and men (67.5%) was similar, with highest agreement among men age 80+ (70.6%) (Figure 3). Rate of agreement was slightly higher (69-70%) among those who live in villages, towns and regional centres than those in capital cities or major regional centres (65-66%).

Significant predictors for those who agreed were:

- Paid work – those in paid work were more likely to agree;
- Level of savings – those with more savings were less likely to agree;
- Home ownership – those who owned their home were less likely to agree;
- Having children – those with children were more likely to agree.

Gender was not a significant factor for this question.

Respondents who disagreed that people should do paid work if they're able were asked about their response. Many respondents reacted to the word "should" in this question:

I think that older people should be allowed to choose whether they work (Male, 78).

I think it was the use of the word should. If you can do work in old age and you want to, then that's okay, however, I do not think people over 65/67 'should' be forced to work (Female, 60).

Another said it depended on the words "can" and "able":

I have big issues with how "can/able" may be defined in the future. It seems that, at various times, governments take a hard line on whether people should be able to access "welfare" payments (e.g. stricter work tests, extending retirement age). In these times, I can imagine "can/able" casting a very broad net. Consequently, people who are physically challenged (have worked at hard physical jobs over many years) may be forced into continuing to work. It is mostly "white collar" professionals who make these decisions (Female, 63).

A few respondents commented on seniors not being able to work due to bias in the workplace:

I have a lot of pensioner friends who left paid work because they were no longer respected because they were 'old', despite their experience and enthusiasm (Male, 78).

I had a change of career at age 50 and it took me months to secure employment due to the bias against older people (Male, 81).

One respondent put forward “the case for ‘no’”:

My analysis would divide the issue into a number of sub-questions:

- 1. Is the person able to do work of any kind – and who decides?*
- 2. Is suitable work available, and who decides what work is ‘suitable’?*
- 3. Why on ‘paid work’ to the exclusion of other types of work?*

Seniors are by no means homogenous, with enormous differences as to physical, cognitive and emotional functioning. Some are as helpless as newborn babes; some are fitter than 20-year-old professional athletes; some as sharp as tacks’ and some totally ga-ga! Who is going to decide who is who?

Exactly how does one do the mathematics to decide whether my physical, mental and emotional capacities are up to working, and whether my family responsibilities are outweighed by my responsibilities to maintaining corporate profits?

Then there is the question of ‘why paid work’? I am 73 and writing a book, which I am planning will turn me into a millionaire. My wife is making a full-length movie which she is equally certain won’t make her a red cent. And my mother, just a tad short of 100, is beavering (very slowly) on her third and (she says) final book, without caring whether it makes her any money. She recently (last year) declared her working life to be over. Does this count as ‘paid work’.

Finally, there is the issue of unpaid volunteer work. Given the huge number of seniors I know who devote volunteer time helping others around them, all unpaid and for free, I rather think the ‘if can, should’ philosophy is an exercise in shooting Australia in the foot (Male, 74).

Another respondent agreed that there are important ways to contribute, other than paid work:

Provided they have saved diligently during their working life, they will form the backbone of the volunteer force in our community ... We joined VISE – Volunteers for Isolated Students Education for seven years after we retired. We also volunteered for a number of other causes – homework group of largely Sudanese students, bush walking group, Australian Shareholders Group local convenor, Keenagers, church lay reader, National Seniors local group convenor and member of the Victorian policy advisory group (Male 76).

Some believe that seniors who stay in the workforce are “taking a job from a younger person” (Male, 76):

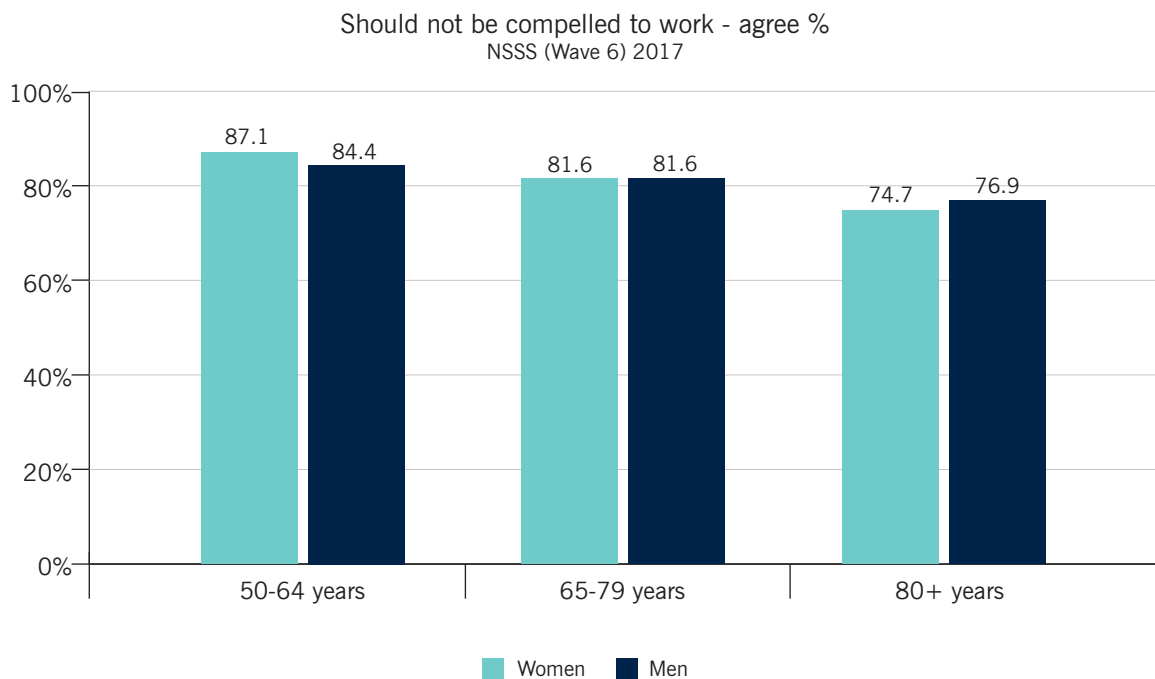
The greater the number of older workers who remain in employment, the fewer vacancies for youth just starting on the journey to gain their own self-sufficiency (Male, 75).

Given a degree of discomfort with ‘should’, people were positive about working longer while recognising the heterogeneity of older people and their different capacities and skills. Many also had a broader definition of work, including caring and volunteering. The bigger question is whether they would be able to get work even if they tried. Discrimination against older people in the labour market is one of the most widely experienced forms of age discrimination (The Benevolent Society 2017). The positive sentiments for making social contributions through work if you’re able contradict the negative notion of older people feeling ‘entitled’. They are consistent with the feelings that people should be rewarded for lifelong, communal contributions to society. Among other reasons, such as the effects of current policy changes, this may explain why they disagree they can be described as privileged.

2.2 Being compelled to keep working

Respondents were asked to agree or disagree with the statement, “People should not be compelled to keep working against their wishes”.

Figure 4: Should not be compelled to work – agree (%) (NSSS Wave 6, 2017)



Overall, 82.6 per cent of respondents agreed that people should not be compelled to keep working against their wishes, with 44.2 per cent indicating that they “strongly agreed”. The rates between women (83.2%) and men (81.9%) were similar, but decreased with age between women (83.2%) and men (81.9%) (Figure 4).

Significant predictors for those who thought they should not were:

- Age – those who were older were less likely to agree;
- Paid work – those who were in paid work were more likely to agree.

Factors not associated with this question were gender, having children, having friends, being a homeowner, the amount of savings and investments in retirement, health, and finishing high school.

Many respondents commented that people doing physical labour should not be compelled to work:

Ageing is indiscriminate and some people age at younger ages than their actual age. These people should not be forced to continue working, more especially if they are engaged in hard physical labour. There needs to be a test to release these people from forced labour (Male, 85).

Some respondents commented that some people are compelled to keep working due to financial hardship:

The cost of living is exorbitant these days if you don't want to live on the poverty line which is the aged pension. How do people keep warm and afford meat to eat when such huge bills come in constantly: not all people have their own home for various reasons... Yes, I do know of people who are forced to continue working and their health is failing. Not everyone has enough super to live on!! (Female, 69).

Economic necessity may compel people to continue working but that does not suggest that the government is compelling continuation of work ... There are many, including me, who would have liked to retire earlier than they did but had to continue to try to ensure a desired lifestyle as they aged. Were we continuing to work against our wishes? Probably so, but the compelling force was our own decision ... (I find that) personal control of one's own destiny is an often-expressed principle (Male, 75).

A few respondents used this chance to express their opinions about the Age Pension:

I personally believe the government should be encouraging more taxpayers to become “self-funded retirees” to ease the burden on budgetary requirements of people in their old age. With our population growth it will become impossible to provide pensions of the present value to retirees. If you will excuse the statement, this is when the “shit” will hit the fan (Male, 85).

The availability of the aged pension only compels those who have not made satisfactory provision for themselves ... We would all accept additional government support were it to be available and were it fiscally responsible of government to increase the already huge amounts paid through the welfare system (Male, 75).

People were inclined to accept the need to work when the compelling force was their own decision but generally did not support external compulsion. Practical observations included that some people were unable to work or were worn out by a lifetime of manual labour. This question appears to refer to paid work whereas the previous question had a much broader interpretation. It was interesting that people aged 80+ took a much harder line on this with a drop for women of 13 percent from those aged 50-64 to those age 80+. Sympathetic comments were made about the situation people may be in of de facto compulsion due to loss of income and poverty, which was regarded as unfair.

3. The pension as a right

On this issue Chamik and Piggott (2016) observed:

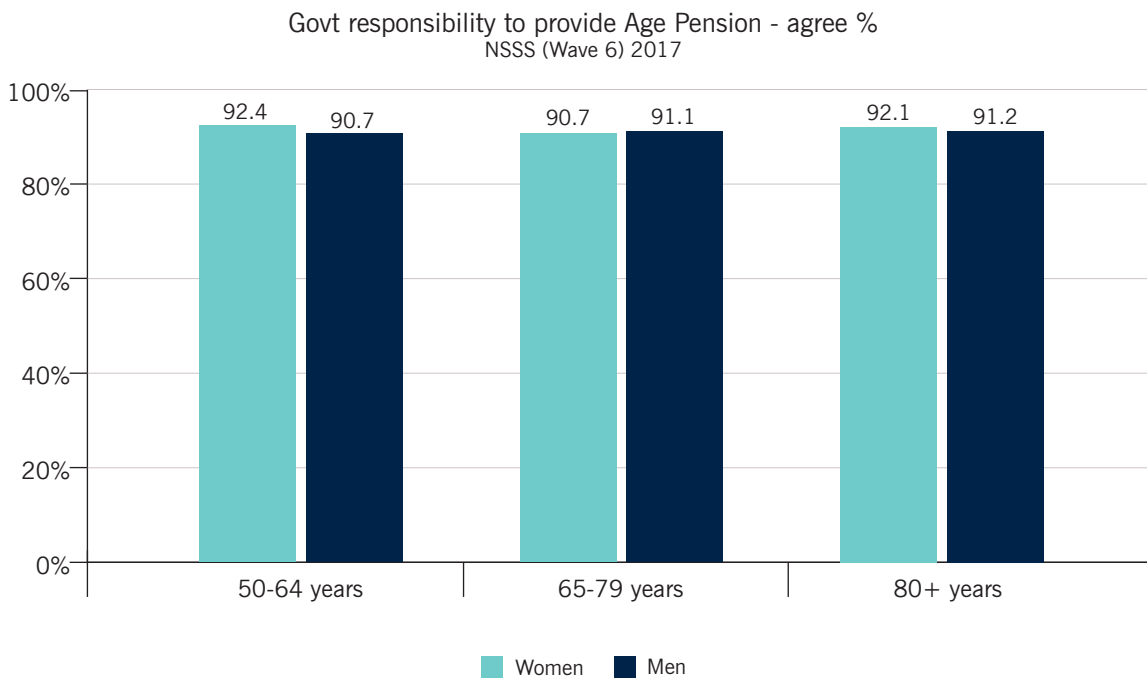
The Australian approach to social program payments is built around vertical equity and the perception of need rather than the more common entitlements framework.... 95% of social program spending is subject to means testing.... policymakers were well aware that most people will under-provide for their retirement, because of myopia or liquidity constraints, but that the affluent should be excluded by way of a means test....

The Age Pension is formally not an entitlement. Whether Australians regard themselves as having a right to it is canvassed in the next section, together with questions about whether the government ‘should’ provide it and whether this is as ‘a last resort.

3.1 The responsibility of the government to provide the Age Pension

Respondents were asked to agree or disagree with the statement, “Not everyone needs the Age Pension, but the government has a responsibility to provide it to those who do”.

Figure 5: Government responsibility to provide the Age Pension - agree (%) (NSSS Wave 6, 2017)



Overall, 91.2 per cent of respondents agreed that not everyone needs the Age Pension, but the government has a responsibility to provide it to those who do. 63.9 per cent indicated they “strongly agree. Rate of agreement was similar between men and women, and steady across the age groups (Figure 5).

Multi-variate analysis indicated no significant predictors existed for this question, indicating homogeneity of views across many different groups.

Echoing the high rate of agreement with the statement that the government has a responsibility to provide the Age Pension to those who need it, one respondent said:

I believe that it is the responsibility of governments to consider the needs of its senior citizens and fairly allocate funding to ensure that nobody is left destitute... Every society is judged by how it takes care of those members who are disadvantaged either physically or financially (Female, 71).

Another respondent expressed this sentiment with historic references saying:

In 1772BC the sixth King of Babylon included in his code of government the statement “The first duty of government is to protect the powerless from the powerful”.

In my opinion, that statement still holds true nearly 4000 years later. In the current era in an economically advanced country, there is nobody more powerless than an old person with few assets and little or no income. A measure of a civilised, wealthy society must be the opportunity given to those on the lowest socio-economic scale to live productive and fulfilling lives.

There is a practical imperative as well as a moral imperative for ensuring that aged people have a reasonable income. In his book entitled Utopia for Realists, Rutger Bregman argued that there is sufficient evidence available to prove that a universal basic income produces benefits to society in the form of reduced costs for health, education and crime prevention (Male, 72).

One respondent commented on the related need for seniors to have access to cheaper medicine:

I do feel the government has a responsibility for not necessarily giving a pension to everyone, but I do believe, once over the age of 65, everyone should be entitled to a health care card (Female, 66).

This would be a very expensive option and one already reasonably covered by Medicare.

Another respondent pointed out that, historically, the government had taken tax specifically to provide an aged pension, and it is “Not our fault they took the pension money out of the pension fund and put it in consolidated revenue”. He went on to make the following comments about the Age Pension:

It would be a better superannuation system if everyone had to take an income stream from their superannuation when they retired... To make this work the government would have to stop playing around with superannuation, people would have to take responsibility for their own retirement, and maybe put much more into their funds.

It doesn't make sense for the government to limit your input into your superannuation. People seem to take lump sums when they can obtain their superannuation, which leaves a shortfall. If the government were to stop this practice, we would be able to give government pensions to only those who, through no fault of their own, don't have superannuation.

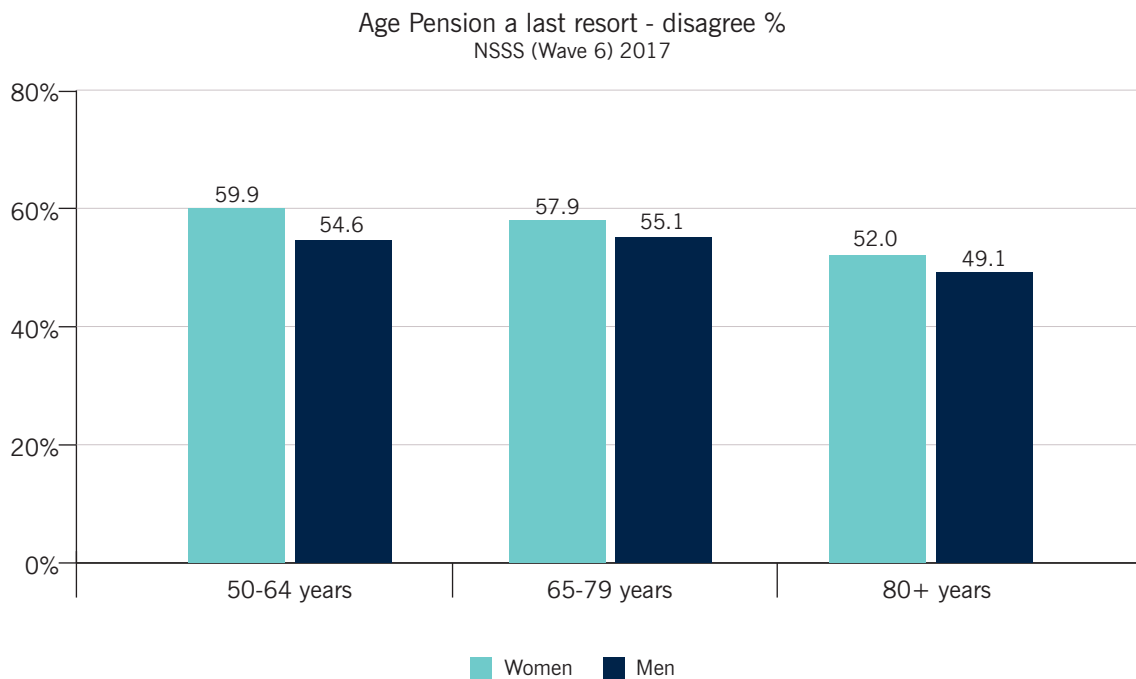
Just my thoughts (Male, 68).

There was extensive support for a needs-based age pension, particularly for those who have experienced misfortune or have lower socio-economic status. This is evidenced by the widely supported claim that every society can be judged by how well it takes care of its older citizens. In another form this was taken up by the Age Care Workforce Taskforce statement: “How we care is who we are”.

3.2 The Age Pension as a last resort

Respondents were asked to agree or disagree with the statement “Claiming the Age Pension is only justified as a last resort”.

Figure 6: Age Pension a last resort – disagree (%) (NSSS Wave 6, 2017)



Overall, 56.6 per cent of respondents disagreed that claiming the Age Pension is only justified as a last resort, with 28.6 per cent indicating they “strongly disagreed”. Women (58.3) had a slightly higher rate than men (54.3%), with disagreement falling with age (Figure 2). Disagreement also increased slightly from 55.4 per cent extent of those in capital cities to 59.1 per cent of those on a rural property or living in a village. Lowest in the ACT (46.2%) and highest in Tasmania (67.2%). The near 50/50 split on this question differentiates it from others it may indicate a changing attitude to age pensions as another element of a retirement income plan rather than a last resort, welfare benefit.

Two comments on the age pension from the National Seniors blog give some context to this issue:

I object to, and am disgusted by, people who can well afford to support themselves in style yet still take a pension/part pension. I thought a pension was meant to be a 'safety net' for those who NEED financial support.

And on the other hand:

I cannot agree that the government should only look after the truly destitute, especially since they may deem the family home to be a possible source of support.

It is certainly true that the age pension routinely included in financial advice on retirement income as an element of the income portfolio and not as a last resort.

Significant predictors for those who disagreed were:

- Gender – women were more likely to disagree than men;
- Age – older people were more likely to disagree;
- Self-rated health – those indicating their health was excellent to good were less likely to disagree;
- Level of savings – those with less savings and investments in retirement were more likely to disagree than those with a high level of savings.

Factors not associated with this question were having children, being in paid work, having friends, and retirement status.

While respondents agreed at very high rates that the government has a responsibility to provide the Age Pension to those who need it and, overall, most respondents disagreed that the Age Pension is only justified as a last resort, disagreement wasn't as high as the near universal support for the government providing the pension.

One respondent said simply that:

Although I do not claim this pension myself, and I agree with a means test, I consider every Australian who has paid taxes has a right to claim the Age Pension (Male, 75).

Another respondent thought the question was “a little loaded”, and commented that:

If someone has been working and paying taxes all their adult life, and meets the threshold at which a pension is payable (without manipulating their position), then I believe for that person to manage and only claim the pension “as a last resort” would be inequitable...

However, if you mean that in someone’s working life they should generally try to be self-funded in retirement, then I would wholeheartedly agree with the comment.

I spent my first 18 years in England, where one paid a national insurance premium as part of taxes to fund a pension, and your premium is paid for you if you are on benefits etc. In the light of that methodology, a rich person will receive a pension, having paid premiums to do so. I am quite sure I have paid as much tax in Australia as I would have done (in the UK), but I certainly won’t qualify for any government pension. That is fine as I understood the system.

So, I am quite happy with the current methodology of the Australian pension test but have a little beef with those who manipulate their circumstances to fit the tests just to get the pension (Male, 60).

Commenting on the Age Pension as an entitlement, another respondent also discussed honesty in claiming pension funds:

I cannot recall which Australian PM claimed the pension, but it was in the early days of pensions. His statement was along the lines, I have worked my entire life, paid all my taxes, and this entitles me to a pension... We have both worked from the age of 15 until 65 years of age and paid our taxes, supported our five children and help them as best we could so I don’t believe it should be a “last resort”. I believe that if you have paid your taxes fairly in full, not hidden money in trust accounts and other tax avoidance schemes, you should be entitled to the pension (Female, 67).

Agreeing that “I don’t think this is a simple question”, another respondent also commented on historical changes to the pension, as well superannuation policy:

Historically, the Age Pension was firstly a safety net but also the responsibility of government to support people, even to repay them, for their years of work and paying taxes... Successive governments of all colours have failed to deliver on a sustainable superannuation policy. Governments chop and change the detail to meet short-term fiscal needs. New benefits are added and removed to meet political needs.

This is an emotional question and will always get emotional answers. It can just as easily be asked of people avoiding taxes, unemployed being paid for work in cash, companies profit shifting. It is about risk and managing those risks (Male, 65).

Reiterating the reason agreement on this statement was almost split, a final respondent commented that:

The term ‘as a last resort’ is not defined... I see it as dangerous to accept the statement without clarification, particularly in the current political climate (Male, 68).

Whilst a majority did not think of the Age Pension as a last resort, almost universally they supported it as a needs-based pillar of the system and, as part of a retirement income portfolio. They were also aware of potential manipulation and gaming of the system to the meet pension means and asset tests. This behaviour is potentially encouraged rather than diminished by rule changes experienced by people with fixed incomes in later life. This sentiment aligns with the thinking that the age pension is now considered as a normal element of a broader retirement income plan, including income from assets, savings and owning a home.

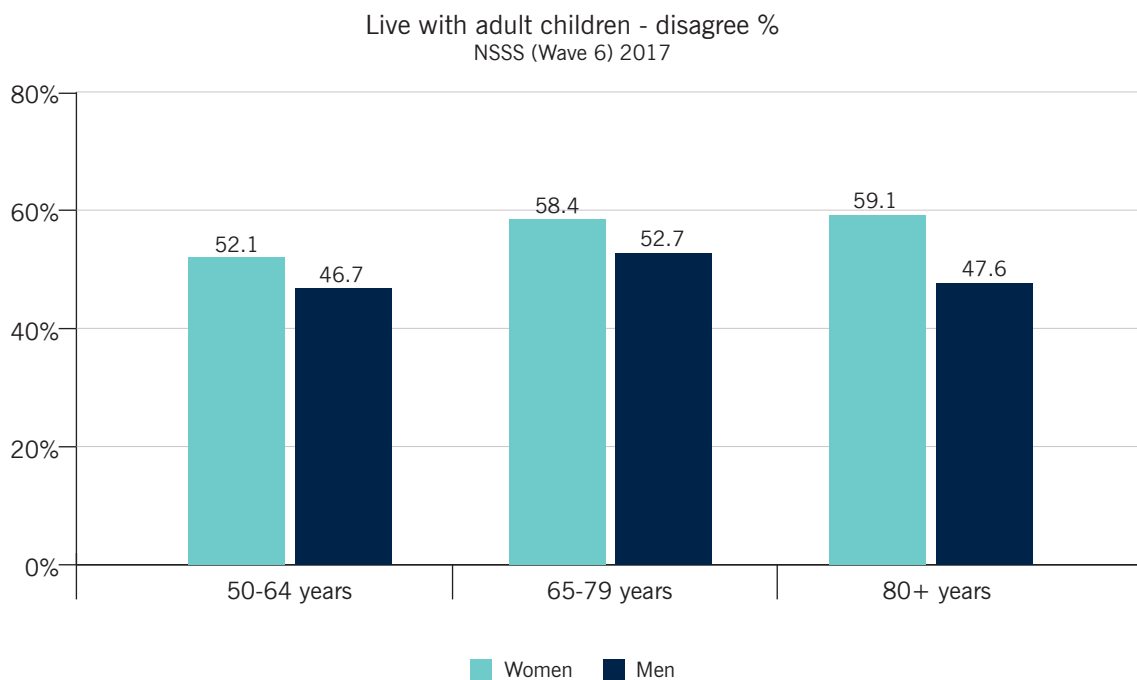
4. Filial Piety

Filial piety is a value very strong in Asian cultures but also a respected value for mainstream Australians. Is it weakening with increasing affluence and longevity in Australia?

4.1 Live with adult children

Respondents were asked to agree or disagree with the statement “Adult children should let their ageing parents live with them if they need to”.

Figure 7: Live with adult children – disagree (%) (NSSS Wave 6, 2017)



Overall, 53.6 per cent of respondents disagreed that adult children should let their ageing parents live with them if they need to, with 15.3 per cent indicating they “strongly disagree”, and the highest proportion (24.3%) indicating they “slightly agree”. Women disagreed (56.1%) at a higher rate than men (50.6%), and, while most people disagreed overall, most men aged 50-64 years (53.3%) and 80+ years (52.4%) indicated they agree adult children should let their ageing parents live with them (Figure 9). Disagreement was lowest in Tasmania (49.2%) and highest in South Australia (62.5%).

Significant predictors for those who disagreed adult children should let their parents live with them were:

- Gender – women were more likely to disagree than men;
- Age – older people were more likely to disagree;
- Retirement status – those who are retired are more likely to disagree;
- Paid work – those not in paid work were more likely to disagree.

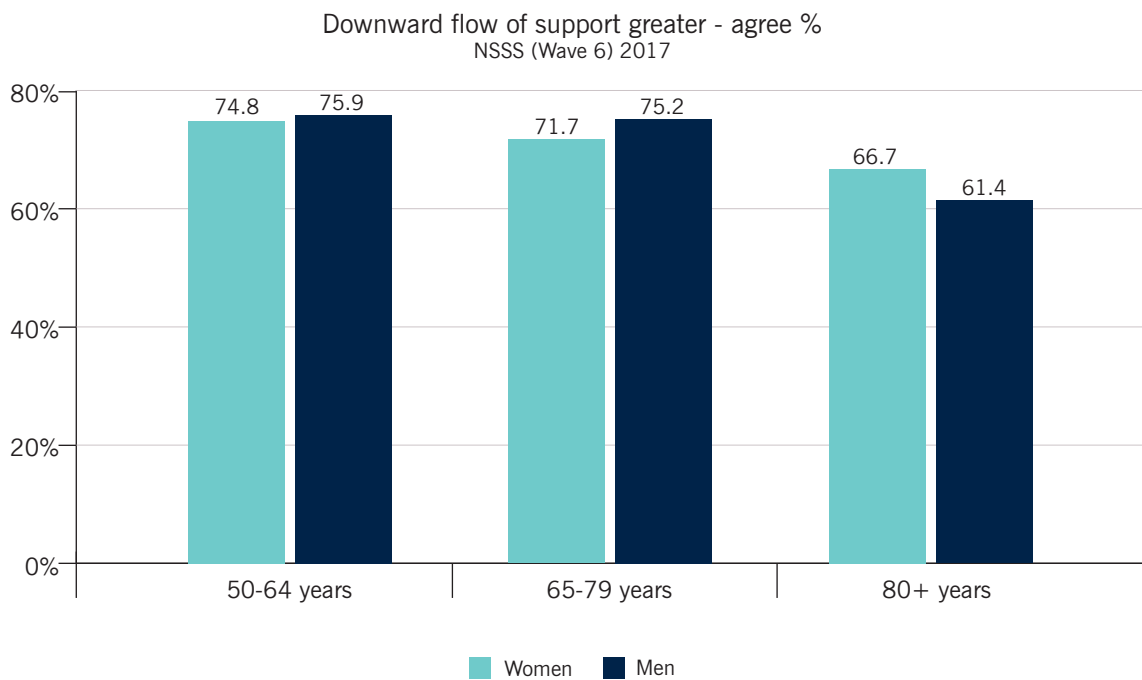
Factors not associated with this question were having children, having friends, and level of education.

The roughly 50/50 support for this is of interest in the context of preferences for home care over residential aged care. The lower female support relative to men may represent the greater likelihood of women having created greater resources in friends and family to remain independent.

4.2 The flow of support between generations

Respondents were asked to agree or disagree with the statement “The downward flow of support (from older parents to their adult children) tends to be greater than the upward flow (from adult children to their parents)”.

Figure 8: Downward flow of support greater – agree (%) (NSSS Wave 6, 2017)



Overall, 73.2 per cent of respondents agreed the downward flow of support from older parents to their adult children tends to be greater than upward flow from adult children to their parents, with 21.4 per cent indicating they “strongly agree”. Rate of agreement falls with age (Figure 8).

Significant predictors for those who agreed were:

- Age – older people were less likely to agree;
- Level of savings – as the level of savings increases, respondents were more likely to agree;
- Homeownership – those who own their home were more likely to agree.

Factors not associated with this question were having children, health, level of education and retirement status.

One respondent expressed sympathy for the current hardships faced by younger generations:

One thing is for sure, I would not like to be 25 now trying to do what I was doing at that age. The young are flat out surviving, let alone giving to us oldies. Not their fault most times. Unfortunately, it's the world we live in. We just have to be thankful we live in Australia (Male, 84).

Another commented on his own family circumstances by saying:

It is true. Currently carrying loans for three out of four surviving offspring (Male, 68).

However, another qualified his agreement by commenting that:

The older the parents get and as they become infirm, the flow of support tends to go the other way (Male, 63).

One respondent said parental support had been critical for her, and she could see this support is still widely provided by parents today:

I bought my first home at 22. I needed \$3000 and my father gave it to me. I wouldn't have made it without my parents' help... Younger people are now living at home much longer, e.g. my neighbour's kids are 25 and 30 and still at home. They don't pay board, their parents pay the electricity, do the washing and ironing, and cook the meals. The parents are helping pay for house deposit and car loans. Kids come out of uni with high HECS debt, they study for so long, sometimes are into their 30s before they earn a large income. They get married and have kids and then their parents babysit and do all the before and after school care.

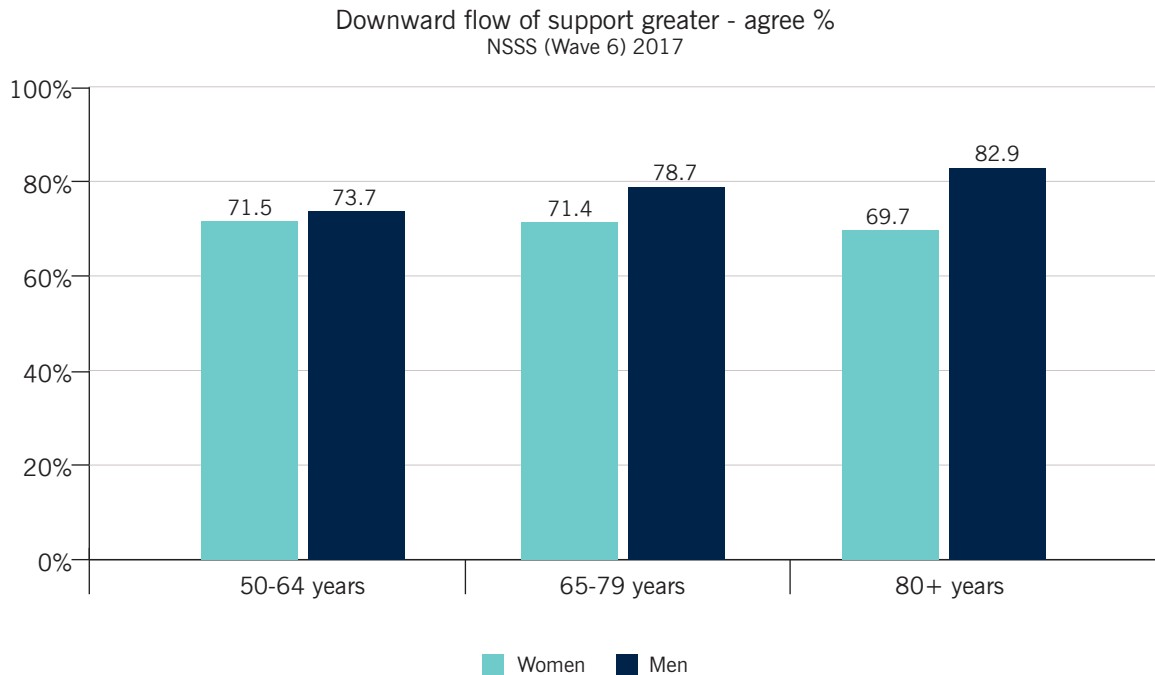
Previous evidence from the Dubbo study supported the sentiments here namely, while older people retired from work, they didn't 'retire' from family. Their contributions were prevalent and significant, for example practical help, minding grandchildren and paying out the remainder of a home loan for a child going through divorce. This relative imbalance in favour of older parents remained until later life when disease and disabilities set in (McCallum et. al. 1991).⁹ The contributions that adult children make at this stage can be very significant in both time and money.

⁹ McCallum, J, Simons, LA, Kulis, S, Simons, J, and Friedlander, Y. The Dubbo Study: Social Support in an Elderly Population. In R. B. Lefroy (ed) Proceedings of the Australian Association of Gerontology 1991 No. 26. Parkville: Australian Association of Gerontology, 1992, 41-43.

4.3 Deserving of respect for their age alone?

Respondents were asked to agree or disagree with the statement “Older people deserve the respect of younger people because of their age”.

Figure 9: Older people deserve respect – agree (%) (NSSS Wave 6, 2017)



Overall, 74.2 per cent of respondents agreed older people deserve the respect of younger people because of their age, with 28.3 indicating they “strongly agree”. Men agreed (77.6%) at a slightly higher rate than women (71.4%), with agreement decreasing with age for women and increasing for men (Figure 2). The greatest disparity in agreement occurred between those aged over 80.

Significant predictors for those who agreed were:

- Gender – women were less likely to agree than men;
- Age – older people were more likely to agree;
- Education level – those who didn’t finish high school were more likely to agree;
- Having friends – those with friends were more likely to agree.

Factors not associated with this question were having children, health, being in paid work, and the level of savings and investments in retirement.

General statements in agreement that older people deserve respect included the following:

I believe older people “have been there and done it”... Their knowledge should be acknowledged and respected (Male, 74).

It’s the “life experience” that should be the cornerstone of respect... In today’s ME society, there is no room for older people and their experiences (Male, 66).

I believe respect begins at birth... Elderly people are just as vulnerable as children and should be able to go about their daily business without harassment of any kind. Teach children that elderly people have lived a long time, probably had very little in material goods, and that they DESERVE respect because they have had a lot of experience in life and now that they are getting older, they may need more help than when they were younger (Female, 68).

One respondent framed her answer by commenting on geographical distances between the generations, as well as cultural differences:

Maybe the younger generation are not being brought up to respect the elderly as the family generations in this era seem to live apart... I find the Japanese and Chinese younger generations are far more respectful of seniors no matter what country we are from, as their oldies tend to live with those families more so than the Australians (Female, 72).

Another respondent commented at length about the “generational gap”, bias against older people in the workforce, and a lack of respect of seniors in public places:

Unfortunately, IMHO¹⁰, younger people don’t seem to accept that older people have made and continue to make a worthy contribution to society (in general). In my latter years in the workforce, I realised younger people showed complete disregard towards the people they were interacting with – unless they were of a similar age. I feel it would be almost impossible for somebody my age to re-enter the workforce because of this disdain towards my generation.

I am saddened that even with small matters like shopping/parking/driving – there is little, or no, thought given. Seats given up, allowing older people to go first, engaging with older people who seek greater advice/clarity when purchasing etc.

Saddened also by the moaning of younger people who believe they have it tough and older people had it very easy. Older people made sacrifices to achieve – younger people simply don’t (Male, 72).

¹⁰ In my humble opinion.

Another respondent agreed that older people are discriminated against, and that digital literacy is one of the reasons for this.

'Ageism' is rife in the workplace. The introduction of computers has exacerbated this as we older generations did not grow up with them. I have been a victim of ageism more than once. Workplaces need to address the fact that older people have a lot of experience, are THOROUGH, often have a lot of knowledge of the organisation, APPRECIATE having work, but are sometimes slower in learning new things (Female, 68).

Finally, looking at the results overall, the continuing strength of this traditional sentiment is interesting when many other traditions are waning. Why is it that someone should be respected simply because of age rather than what kind of person they are and what they've done and are doing? The traditional idea of 'elders' or 'seniors' and a hierarchy of social respect by age remains supported by older Australians.

5 CONCLUSION

5.1 Findings

Values and expectations about older age come from historical, ethical and cultural traditions. These traditions reflect expectations of support derived from lifetime, communal contributions and the major contributions still being made to families by older Australians. These values are now intersecting with major social, economic and technological changes.

In these values and expectations, statistically significant differences in sentiment related to age and gender. The older people were, the more likely they were to:

- agree that older people received privileged treatment from the government;
- agree that people should be compelled to work if they were able;
- agree that the Age Pension should only be justified as a last resort;
- agree that older people deserved respect because of their age but this was largely due to stronger sentiment among the men;
- disagree that the flow of support was stronger from older to younger, and
- agree that children should let older parents live with them but, again, this was largely due to stronger sentiment among the men.

Although the differences weren't large, it was true that the older they were, the more people tended towards a tougher view on privileged treatment, compulsion to work and receiving the age pension only as a last resort. Led by a stronger sentiment in men, older people were more likely to agree that people deserved respect because of their age and that children should let their parents live with them. The very old were most likely to recognise that the flow of family support shifts in their favour as they aged.

Some gender differences were also significant with women being more likely than men to:

- disagree that older people received privileged treatment from the government;
- disagree that the age pension should only be justified as a last resort;
- disagree that people deserved respect because of their age; and
- disagree that children should let their ageing parents live with them.

The trend was to a stronger expression of independence but also of a need for respect and support without stigma or compulsion, relative to men. As such they are in line with some of the emerging views on ageing.

The evidence provided here highlights some specific issues for today's seniors:

- Many of the current older cohort were disadvantaged by not having accumulated superannuation until later in life;
- Changes to pension and superannuation rules adversely affect seniors when they occur after people have retired;
- The contributions that older Australians have made to society need to be recognised, especially their lifetime contributions to tax revenue;
- Successive governments and Prime Ministers have failed to deliver "a sustainable and stable superannuation policy";
- People with few assets and little or no income are powerless and vulnerable;

- Seniors believe those who are not physically able to work should not be forced to work for financial reasons, and older people want to choose whether to remain in paid work as they age;
- The cost of utilities and low pensions require people to work longer to afford to pay their bills;
- Increased recognition of the unpaid caring and voluntary work done by seniors is needed, and the life experience of older people should be shown more respect;
- Cultural differences exist in the treatment of older generations;
- Older Australians continue to experience age bias in the workplace, and the digital divide is affecting the work prospects of older people;
- More retirees should be entitled to a Seniors Health Card for cheaper medicines; and
- Seniors provide a high level of support to adult children for housing deposits, loans, financial support for tertiary education, providing housing and child care.

5.2 Discussion: changing signposts for ageing

The progressive edge of the ageing literature is moving away from some of traditional expectations and values. Recent studies are redefining ageing as initially “an extended middle age” for people aged 50 to 79 years, a cohort being viewed as a burden on the economy rather than a resource that needs to be harnessed:

Australia has the capacity to develop a progressive longevity economy, an age-friendly community, offering fairness to all, in ways that best utilise the skills and resources of every age group. Either we change our approach to workforce participation, lifelong education and community engagement, or we face a growing economic burden through reliance on pensions, welfare payments, housing support and social disruption, hardship and conflict (Edgar, et al., 2017).

This position argues that older Australians are healthier, wealthier, can work longer and remain self-sufficient longer. As can be seen in the text comments of respondents, this societal shift has significant conflicts with the expectations and assumptions of current older Australians and have yet to be effectively communicated to them. On the one hand this is a positive shift for some; on the other, depending on their circumstances, it's negative in demanding self-sufficiency from people unable to do it. Inevitably income and status levels define people on either side of this divide.

Another study took a reported on negative attitudes to older people. *Ageing in Australia* (2017) agreed that older people are sometimes “depicted as a ‘social problem’ because of public concern about the costs to government of demographic change and an ageing population” and pointed towards evidence of age discrimination in the workplace. It used data from the 2009 Australian Survey of Social Attitudes for perceptions of intergenerational conflict, with 26 per cent of respondents indicating they perceived strong or very strong levels of intergenerational conflict: “we have to consider how attitudes towards older people might improve or deteriorate if there was increasing intergenerational competition, for example, in the labour force” (O’Loughlin, Kendig, & Browning, 2017).

It appears the sentiments reported here have remained relatively stable through high turbulence in retirement income policy and settings. Some questions for this study were designed to be compared with *Baby Boomers and Retirement: Dreams, fears and anxieties* (Hamilton & Hamilton, 2006), and the 2012 Australian Survey of Social Attitudes (Weston & Qu, 2016).

Similarities with the Hamilton & Hamilton study of 2006 were as follows:

- A high degree of opposition to being compelled to keep working against one's wishes;
- Many respondents commented on age discrimination in the workplace;
- A very high rate of agreement with the "implicit contract" that the government would "make the age pension available if they needed it";
- Rates at which people agreed the Age Pension should only be claimed as a last resort were similar, with results almost split between those who viewed it as a right and those who viewed it as a safety net.

Similarities with the 2012 Australian Survey of Social Attitudes were:

- Just under half of all respondents for both studies agreed adult children should let their ageing parents live with them if they need to, with men agreeing at a higher rate than women;

The stability of such considered sentiments shows that so-called 'entitlement' is not only about economic analysis but also about expectations and embedded values, particularly around fairness or fair treatment. The public debate needs to be broadened to bring values into economic analysis of policy settings if we are to engage older Australians in policy changes that affect their life plans. For example, the introduction of changes to retirement income rules and allowable actions when older people are unable to adjust to them is seen as unfair but easily redressed by 'grandfathering' such changes.

The title 'age of entitlement' is a "fake intergenerational war" and poorly evidenced. The real divide remains, as ever, between rich and poor. National Seniors evidence shows seniors were indeed putting their retirement savings at risk to help children with housing deposits (National Seniors and Challenger, 2017), and many older Australians were not able to plan for the possibility of a longer life because they did not have the financial means (McCallum, Maccora, & Rees, Hope for the best, plan for the worst? Insights into our planning for a longer life, 2017). Further some seniors cannot downsize because they are providing housing to adult children and elderly parents: "In this way, there is already considerable intergenerational equity transfer" (Rees & McCallum, 2017). A contemporary factor - the east coast state capital housing boom - deserves attention in its own right and not as a divisive and poorly supported debate about young versus old.

5.3 Where to?

The major disturbance to the values and expectations of older Australians has been the attempt to reconstruct the superannuation-driven retirement income system. The genesis of this can be traced back to the Henry Review of Australia's Future Tax System in 2008 which concluded, in its recommendations on the post-retirement aspects of the superannuation system, that there should be encouragement for the longevity risk management market and innovative retirement income stream products. Since then, numerous reviews and consultations have been undertaken by both Labor and Coalition governments to explore the need for retirement income products and examine how they could deliver better outcomes for Australian retirees. While these have the good intention of improving outcomes in retirement, the changes have had substantial impacts on the plans of many older Australians from which they are unable to recover by going back to work. The recently announced delay is this process to 2022 is not helpful. It needs to proceed immediately to take retirees out of 'limbo'.

Throughout the data and views reported here there is no evidence of intergenerational conflict. Any suggestion or promotion of this idea needs to be examined critically. On the current evidence the case has not been made to support the argument 'for' while the case 'against' is strong.

This National Seniors survey has found a sense of family and community "intergenerational solidarity", but with the concern of seniors that retirees no longer have the opportunity to make up for any shortfall created when government's change pension and superannuation policy. As a society that prides itself on 'fairness' there is a need to take 'grandfathering' more seriously as a value. Older Australians understand that aged care policies can be complex but they need to be treated fairly when changes are made and this requires 'grandfathering' of changes that impact them negatively.

We are as likely to find more older Australians in financial distress as lives extend, than those 'rolling in wealth'. (McCallum, Maccora, & Rees, Hope for the best, plan for the worst? Insights into our planning for a longer life, 2017), reported on the dire state of many middle-class Australians whose financial or health circumstances allowed no options for planning and some of whom were seriously distressed. Somerset Maugham has expressed accurately the attitude of many of our respondents:

"It is not wealth one asks for, but just enough to preserve one's dignity, to work unhampered, to be generous, frank and independent."

– W. Somerset Maugham (1874 - 1965), 'Of Human Bondage', first published 1915

The views of older Australians reported here pose challenging questions for all of us:

- Is it unreasonable to think that lifetime work, family and communal contributions can be expected to be returned as benefits in old age for you and your family;
- Is a hierarchy of respect by age a social value worth keeping?
- Is it fair not to 'grandfather' major changes which affect people who can't respond to them?
- Should we expect people to work at older ages but not force them to by need or legislation?
- Should policy, in particular policy change, pay more attention to the consumer experience?

The most important purpose of this report is to bring the sentiments and thinking of older people into this debate without prejudice. They don't feel empowered in these public discussions, nor are they.

We should pay attention to this gentle reminder from a woman aged 68 in our study:

*Teach children that elderly people have lived a long time, probably had very little in material goods, and that they **DESERVE** respect because they have had a lot of experience in life and not that they are getting older, they may need more help than when they were younger.*

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APPENDIX 1: SAMPLE

Table 2: Basic characteristics of NSSS sample, 2012-2017 (%)

Basic characteristics of the NSSS sample, 2012-2017 (%):

	2012	2013	2014	2015	2017
Age (unweighted)					
50-64	48.0	42.2	44.7	43.9	33.3
65-79	40.9	42.8	43.8	43.3	58.3
80+	11.2	15.0	11.6	12.8	8.4
Gender (unweighted)					
Female	54.3	55.9	53.3	54.2	56.2
Male	45.7	44.1	46.7	45.8	43.8
State (unweighted)					
NSW	29.9	28.8	29.5	30.7	21.8
VIC	25.8	25.8	25.9	24.7	14.9
QLD	17.1	18.1	17.4	18.7	42.2
SA	9.6	9.5	9.3	9.3	4.5
WA	10.3	11.1	10.1	11.2	8.9
TAS	4.1	4.1	3.5	3.0	2.5
ACT	2.2	2.0	2.3	2.0	3.7
NT	1.0	0.6	0.6	0.4	1.5
Education (weighted)					(unweighted)
Not completed high school	52.1	50.1	49.0	42.3	32.2
Completed high school	47.9	49.9	51.0	57.7	67.8
Other qualification					(unweighted)
Yes	-	-	-	-	77.5
No	-	-	-	-	22.5
Highest level of qualification					(unweighted)
Certificate	-	-	-	-	24.8
Diploma	-	-	-	-	26.1
Bachelor degree	-	-	-	-	26.5
Masters/Doctorate	-	-	-	-	13.2
Other	-	-	-	-	9.4
Employment		(weighted)	(unweighted)		
Currently in the paid workforce	43.2	41.5	40.3	40.5	27.0
Not currently in the paid workforce	56.8	58.5	59.7	59.5	73.0
Place of residence		(weighted)	(unweighted)		
Capital city	48.7	47.8	50.5	48.6	48.0
Major regional centre (above 80,000)	-	-	-	-	20.1
Regional centre (above 25,000)	-	-	-	-	12.8
Town (above 3000)	-	-	-	-	11.0
Village or rural property	-	-	-	-	8.1
Not capital city	51.3	52.2	49.5	51.4	-

Country of birth	(weighted)				(unweighted)
Australia	77.6	80.9	80.8	79.6	75.0
Other	22.5	19.1	19.2	20.4	25.0
Marital Status	(weighted)				(unweighted)
Married/de facto/living with partner	62.3	63.7	63.6	63.5	63.8
Divorced/separated/never married/ widowed	36.4	35.8	36.4	36.7	33.0
Other	1.4	0.5	0.0		3.2
Total					100%

CURRENT PUBLICATIONS

2017

- McCallum, J. & Rees, K. (2017) *Consumer Directed Care in Australia: Early stage analysis and future directions*. Brisbane: National Seniors. (35 pages) published 18/8/17.
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CURRENT NATIONAL SENIORS CAMPAIGNS

Fix Pension Poverty

This campaign is being undertaken in partnership with the Benevolent Society, Australia's oldest charity. The campaign draws attention to the significant poverty issues facing disadvantaged pensioners. The campaign is calling on government to create an Independent Age Pension Tribunal to set the pension rate. It is also calling for: increases to Commonwealth Rent Assistance; the introduction of a subsidy to assist older people to access the NBN or alternative internet service; and greater assistance to enable pensioners to meet the high cost of dental. [Learn more](#)

Energy Affordability

This campaign is working to cut energy bills for older Australians. The campaign is focused on reducing cost of living pressures caused by rapidly increasing energy costs. The campaign called for the creation of a regulated price for electricity, which is being created through the new default market offer for electricity. The campaign has also called for continued access to the Energy Supplement for new pension recipients and for the reintroduction of indexation for the Energy Supplement to ensure it adequately meets changing energy costs. [Learn more](#)

Better Housing

The Better Housing campaign focuses on improving housing options for older Australians. It encourages downsizing as a means of enabling older Australians to live in housing that is more suitable to their needs as they age. The campaign is currently calling on government to remove barriers to downsizing, including exempting downsizing proceeds from the pension means test for those with limited assets. It will also advocate for senior's stamp duty concessions, increased supply of accessible housing and for planning laws that encourage housing suited to older people. [Learn more](#)

Aged Care Quality

This campaign promotes the ongoing need for reform in the aged care sector and acts as a means of collating public input into National Seniors activities relating to the Aged Care Royal Commission. The campaign is currently gathering stories and feedback from members and supporters about their personal experiences of aged care. These stories will be used to inform any future submissions to the Aged Care Royal Commission. [Learn more](#)

Franking Credits

This campaign has been established in direct response to a proposal to remove franking credit refunds. The campaign seeks to promote a fair retirement system with consistent rules, one that continues to encourage self-reliance and self-sufficiency in retirement. [Learn more](#)

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