

ARTICLE

Australian attitudes to intergenerational equity: impacts of social and policy change

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Abstract

Attitudes to ageing can predispose decision-making as governments, interest groups and electorates negotiate competing demands in the context of economic constraints and social change. This paper, based on national survey data, investigates change and stability in Australian attitudes to intergenerational equity from 2009–2010 to 2015–2017, alongside concurrent socio-economic and policy change as well as cohort succession. The emphasis is on the baby-boom cohort who are viewed as significant beneficiaries of social change relative to opportunities of younger and older cohorts. Views of older people as a needy group may be changing slightly as more enter later life with substantial wealth and resources. Our results show that there is little perception of intergenerational conflict with the exception of the Millennial cohort whose life chances are compromised by economic and expenditure constraint over the past decade. Overall, attitudes remain sympathetic to older people, especially among women and people rendered vulnerable by poor health, non-home-ownership and low socio-economic positions. The findings do not align with government portrayals of intergenerational inequalities notwithstanding many having negative views of the future and ongoing expenditure restraint strategies. At what appears to be a critical turning point in the life chances of successive cohorts, the findings indicate the interplay between attitudes and social and policy change, as well as implications for social equity and processes of attitudinal change.

Keywords: intergenerational equity; baby-boomers; attitudes to ageing; social class; Australia

Introduction

International context

Governments throughout the world are challenged by population ageing during times of uncertain economic growth and significant events such as the 1997

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Credit Crisis, the 2007–2009 recession in the United States of America (USA) and subsequent economic slowdown in many developed countries. Major questions are arising as to the sustainability of policies that have traditionally redistributed resources from those in younger and middle ages (relatively recent cohorts) to those in later life (earlier cohorts). The implicit assumption has been that older people are disadvantaged not only by the vulnerabilities and risks of later life, but also by their birth cohort; that is, the relatively reduced opportunities of having lived in earlier periods when standards of living were relatively lower. Over recent years, attitudes sympathetic to the needs of those now in later life have been confronted by increasing indications that the economic and fiscal outlook could be significantly worse for future cohorts (Hurley, Breheny and Tuffin 2017).

Over the post-Second World War era of rising real incomes and expansion of the public sector, the growth of what Binstock (2010) termed an era of ‘compassionate’ ageing recognised the intense and widespread needs of ‘the elderly’ and the case for expansion of programmes beneficial for them. The US system of voluntary voting, in which older people made up a disproportionate share of the electorate, reinforced their electoral strength. Walker (1990) presaged later policy debate by suggesting that issues of intergenerational equity, fuelled by the fiscal injunctions of the International Monetary Fund and other international agencies, had been driven largely by ideologies that raised the spectre of population ageing as an economic ‘burden’ to argue against welfare expenditure. More recently, the political context in the USA has changed along with economic stringencies and more conservative ideologies. In this context, political forces in the USA began to argue for reductions of Social Security and Medicare provisions in order to limit taxation or redistribute benefits to younger people in greater need (Hudson 2016).

In the welfare states in Europe, issues of intergenerational transfers also are heightened as younger people (more recent cohorts) have faced the spectre of modest economic prospects, while the public sector faces the rising costs of growing numbers of older people in an increasingly difficult fiscal climate. Drawing on Kohli’s earlier work on intergenerational justice, Kohli and Arza 2011: (260–262) argue for ‘political recognition of the full patterns of intergenerational exchange and of the whole life course’. Drawing on the United Kingdom (UK) experience, Higgs and Gilleard (2010) posit that recent cohorts have been entering retirement with more of them maintaining levels of consumption from middle age, with wealth in home-ownership emerging as a major social divide along with income and social class. In New Zealand, universal state-funded superannuation can exacerbate inequalities between generations but ameliorate them within generations by protecting older tenants from poverty (Hurley, Breheny and Tuffin 2017).

Australia and a changing social contract

Australia over the post-Second World War era has experienced enormous economic growth and considerable policy advances that have been particularly beneficial for the baby-boom cohort now entering later life. Most notable among these developments have been substantial increases in real incomes, rising home-ownership levels, and improved provision for income support and health services (Kendig 2017a). Through the 1980s and into the 1990s, a reforming Labor

government progressively raised the age pension, implemented national superannuation, and improved health and care programmes (Kendig 2017a). In the early 1990s, however, a sharp, short recession led to the return in 1996 of a conservative Coalition government under the rallying cry of 'reigning in Labor's debt'. There is substantial evidence that the advances made by older cohorts in earlier decades are not being achieved by those coming after them and, further, that substantial inequalities persist within the older as well as younger age groups (Daley and Wood 2014; Kendig 2017b).

A new era of avowed austerity was ushered in during the mid-1990s by the first of what eventuated as a series of Intergenerational Reports (IGRs). These reports, authored by Treasurers and Treasuries, made the argument that fiscal caution would need to be exercised with costly social and care programmes that might not be affordable into a future heavily influenced by demographic change (Commonwealth of Australia 2002, 2007, 2010, 2015). The political argument made by the Conservative government in 1996 was that social expenditure on older people (and other disadvantaged groups) would have to be restrained in order to spare future generations from onerous tax burdens and cutbacks on government programmes. The 'intergenerational' theme has been promulgated widely in the media, not only by Conservative political forces but also as an economic and fiscal necessity by powerful Treasuries and Finance departments. This dominant political narrative of fiscal restraint has continued notwithstanding changes of governments that have nonetheless maintained ongoing spending and deficits.

A range of comments on the IGRs have been raised in public policy debates. Commentators sympathetic to the interests of older people have 'named' the political and ideological imperatives behind the IGR reports and the risks of scapegoating older people for the consequence of population ageing (Kendig 2010; Woods and Kendig 2015). They have countered that the narrow fiscal issues could be addressed more constructively through positive actions such as enabling more labour force participation by older people and combatting ageism in the workforce (Australian Human Rights Commission 2015). Duckett (2015) argues that the IGRs have missed the point on health spending and neglected further opportunities for constructive actions. Bessant, Emslie and Watts (2011) observe that the IGRs, with their focus on fiscal sustainability, have paid relatively little attention to fundamental matters of generational and distributive justice.

Australian policy debates on intergenerational equity have had similarities of rhetoric to those in the USA and UK but the policy context is very different, *e.g.* levels of national debt are far lower. Australia also has a more moderate trajectory of demographic ageing, attributable largely to continuing immigration, and largely uninterrupted economic growth since the 1991 recession. Indeed, the global Credit Crisis of 1997 raised concerns at the time that led to policy action to raise the pension and widen eligibility for those with private incomes and home-owners (Kendig *et al.* 2013). While older populations in Australia, the USA and other developed countries have comparable levels of income and health profiles (Kendig and Cannon 2016), important Australian differences are (compared to the USA) the less contentious racial, ethnic and social class divides; and (compared to European countries) fewer universal principles in taxation and services.

This paper investigates Australian population attitudes concerning intergenerational equity at two time-points: the period immediately following the international Credit Crisis (2009–2010) and five to six years later (2015–2017). Using similar questions at both time-points, the research was designed to detect the ways in which attitudes may have responded to the changing socio-economic and policy context outlined above. We report national survey data providing appraisals of the life-long economic prospects of several generations: the Baby-boom Cohort (born 1946–1964) relative to those born before 1946, Generation X (born 1965–1980) and Generation Y (born after 1980). The primary analytical focus is on attitudinal change by each of the birth cohorts which are posited to be sensitive to the particular lifespan transitions that they have been experiencing over this period. For example, the massive baby-boom cohort was moving into the 60+ age group at the time of the surveys and would have been exposed particularly to issues concerning retirement. Conversely, Generation Y, otherwise known as the ‘Millennials’, were entering adulthood and their life directions were being set by employment markets at the time. In addition to the age/cohort comparisons, we point to social differences in terms of gender, socio-economic resources, urban/rural areas and vulnerability in terms of health.

Methods

Study design and sample

The data for the present paper are drawn from the Australian Survey of Social Attitudes (AuSSA), a cross-sectional survey conducted biennially on a nationally represented sample of Australian adults aged 18 years or older; and is Australia’s component of the International Social Survey Program (ISSP) (Australian Consortium for Social and Political Research Inc. 2015). The AuSSA contains several modules on various dimensions of social attitudes that are relevant to contemporary societal-level challenges. Earlier rounds of AuSSA also have examined Australian attitudes, *e.g.* Australian attitudes to inequality and redistribution (Saunders and Wong 2013). The data used for analyses for the present paper were extracted from the module on Attitudes to Ageing in Australia (AAA) designed by our research team and supported by the ARC-funded Centre of Excellence in Population Ageing Research (Kendig *et al.* 2015). Preliminary baseline findings were presented in Kendig *et al.* (2017). The module was administered in the 2009–2010 survey (N = 1,525; response rate 33%) and the latest 2015–2017 survey rounds (N = 2,174; response rate 27%). The self-completion, mail-out collection explains why comparisons to the Census reveal some under-enumeration of non-English-speaking migrants and less-educated people in the surveys.

Measures

A range of socio-demographic questions are asked in AuSSA, ten of which are included in the analyses: age, gender, marital status, location of residence, education, employment status, occupational status, housing tenure, self-rated general health and self-rated societal status. Due to very small numbers of survey

respondents identifying as Indigenous (*i.e.* of Aboriginal or Torres Strait Islander descent), no meaningful comparisons could have been drawn and therefore indigeneity was not used as a variable in the current analysis.

Outcome variables

Each of the two rounds of the AAA component of AuSSA contained several questions on perceptions of ageing ranging from intergenerational opportunities, discrimination in the workplace and other questions on perceptions of ageist attitudes. The first three outcome variables used in this paper were developed for the 2009–2010 survey and replicated in 2016–2017. The fourth on intergenerational conflict was replicated in both surveys from the ISSP Social Inequality Survey (ISSP Research Group 1989).

- (1) Life-long opportunities for baby-boomers compared to younger people: '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 [in 2009–2010]) compare to those for younger people today?' (response categories: 'better for baby-boomers'; 'about the same'; 'better for younger people').
- (2) Life-long opportunities for baby-boomers compared to those who had already retired: 'How would you say the life-long opportunities for baby-boomers (aged 50 to 64 years [in 2009–2010]) compare to those for older people who have already retired?' (response categories: 'better for baby-boomers'; 'about the same'; 'better for the already-retired people').
- (3) Fair share of government benefits for older people: '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 their fair share'; 'less than their fair share'; 'about their fair share'; 'don't know').
- (4) Intergenerational conflict: '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: 'strong conflicts'; 'not very strong conflicts'; 'no conflicts'; 'can't choose').

Analyses

The analyses comprised univariate and bivariate techniques; correlational matrices and multivariable logistic regression using the software SPSS version 24 (IBM Corp 2016). Ten socio-demographic characteristics were included in the current analysis to explore social variation: age, gender, marital status, location, education, employment status, occupational status, housing, self-reported general health and self-rated societal status (*see* Table 1).

Before undertaking univariate analyses, we categorised and recoded some of the covariates. As per Table 1, age was categorised into four groups: young (born after 1980), middle (born 1965–1980), baby-boomer (born 1946–1964) and older (born before 1946). Marital status was categorised into two categories: ever been married

and never been married. Education was categorised (based on years of formal schooling) into three categories: up to Year 12, technical and further (vocational) education (TAFE), and tertiary or higher education. Occupation, originally listed in categories as per standard definitions used by the Australian Bureau of Statistics, was compressed into three more manageable categories of managerial and professional, trades and clerical, and machinery operators and labourers. The variable 'self-rated societal status', originally applied in the 1987 ISSP survey, provided a basis for equivalency across people who were employed and those who were not in the labour force. It used a ten-point Likert ranking scale (1–10), with 1 being the lowest and 10 the highest. It was recoded into three broad categories of bottom (1–4), middle (5–7) and top (8–10).

To assess change across the two survey periods, a range of dummy variables were created, and statistical significance was tested using *t*-tests. To examine the variation in perceptions, outcome measures were recoded as dichotomous variables using a consensus-based approach of examining contrasting perceptions and opinions. For each of the four outcomes, the dichotomous variables were selected based on contrasts in opinions with more than 5 per cent change over time, and were as follows: (a) 'better for baby-boomers' and 'better for younger people'; (b) 'better for baby-boomers' and 'better for already-retired people'; (c) 'about fair share' and 'less than their fair share'; (d) 'no conflict' and 'strong conflict'. Only variables with values of less than 0.6 on a correlational analysis were included in the regression models. The logistic regression findings reported in the text were significant at $p < 0.05$. However, some statistically significant results were not included due to small cell sizes as this produces unstable estimates of odds ratios with very wide 95 per cent confidence intervals (CI) (Büttner and Muller 2011).

Results

Sample characteristics

The sample characteristics are summarised in Table 1. There were some differences in age and gender profile with a predominance of baby-boomers and older people in both survey rounds; and slightly more female respondents (57%) in the 2009–2010 survey, but no appreciable gender difference in 2015–2017. Approximately 75 per cent of respondents at both time periods were born in Australia (data not shown). Consistent with the residential pattern of the Australian population, the majority of survey respondents were in metropolitan areas. There were only minor occupational, employment and educational differences across the two survey periods, with a higher proportion of respondents having a tertiary education in the latest round compared to 2009–2010. Similarly, there were only small differences regarding housing tenure, with two-thirds of respondents being outright homeowners or purchasers at both times (see Table 1). The variable where major change was noticeable across the two survey periods was self-rated general health. In 2009–2010, about 28 per cent of respondents reported their health to be fair/poor compared to only 18 per cent in 2015–2017. Lastly, across both survey periods an important question in the AuSSA survey measured individuals' self-rated societal status. At both survey periods almost two-thirds of the respondents ranked

Table 1. Sample characteristics in 2009–2010 and 2015–2017

Characteristics	2009–2010		2015–2017	
	%	N	%	N
Age cohort:				
Young (born after 1980)	10	155	13	268
Middle (born 1965–1980)	19	311	21	471
Baby-boomers (born 1946–1964)	31	616	38	967
Older (born before 1946)	39	402	28	343
Gender:				
Male	43	647	49	1,029
Female	57	847	51	1,067
Marital status:				
Ever been married	78	1,166	81	1,669
Never been married	22	325	19	391
Location:				
Metropolitan	62	921	60	1,240
Region	12	176	25	515
Rural	26	390	15	320
Education:				
Up to Year 12	30	447	29	608
Diploma/TAFE	41	610	35	727
Tertiary education	28	420	37	769
Employment status:				
Employed	53	785	59	1,217
Unemployed	2	23	4	77
Retired	23	336	27	560
Household duties	12	171	4	82
Other	12	173	6	115
Occupational status:				
Managers and professionals	41	560	44	848
Trades and clerical workers	47	639	46	889
Machinery operators and labourers	13	175	10	189
Housing:				
Own (outright)	45	669	44	902
Own (mortgage)	32	472	33	688
Rent	15	222	17	340

(Continued)

Table 1. (Continued.)

Characteristics	2009–2010		2015–2017	
	%	N	%	N
Other	8	123	6	129
General health:				
Excellent	18	264	14	170
Very good/good	54	807	68	798
Fair/poor	28	422	18	215
Societal scale:				
Top (8–10)	12	183	22	430
Middle (5–7)	72	1,074	66	1,301
Bottom (1–4)	16	230	12	235
Total	100	1,525	100	2,174

Notes: Percentages that do not add up to 100 are due to rounding error. TAFE: technical and further education.

themselves in the ‘middle of society’ (72 and 66%, respectively). More noteworthy is that in 2009–2010 only 12 per cent ranked themselves in the top category of the scale compared to 22 per cent in 2015–2017 (see [Table 1](#)). Apart from sampling variation, it is also plausible that such a finding may have been influenced by the people who felt relatively less confident of their financial situation immediately after the international Credit Crisis.

Life-long socio-economic opportunities

There are two components to this domain which provide a general appraisal of life-long opportunities: baby-boomers compared to younger people, and baby-boomers compared to older retired people. Overall, more respondents perceived that life-long opportunities were better for baby-boomers than for either younger or already-retired people (see [Figure 1](#)). In 2009–2010, a similar proportion of people thought the opportunities were better for baby-boomers and for younger people (39 and 38%), while in 2015–2017 there were more people who thought the opportunities were better for baby-boomers (49%) than for younger people (27%). This change over time was greatest amongst the youngest cohort who were the least likely to think baby-boomers had better opportunities in 2009–2010 (34%) and were the most likely to think so in 2015–2017 (58%) (see [Figure 1](#); [Table 2](#)). At both time periods, very few people thought retired people (13 and 17%, respectively) had better opportunities than baby-boomers (58 and 49%, respectively). Overall, there was a slight decline in the proportion of respondents who thought baby-boomers had it better, with the largest change found amongst the baby-boom cohort itself (from 61 to 46%) (see [Figure 1](#); [Table 3](#)).

Compared to their respective counterparts at both time periods, a higher portion of people with a tertiary education, and those who were managers and

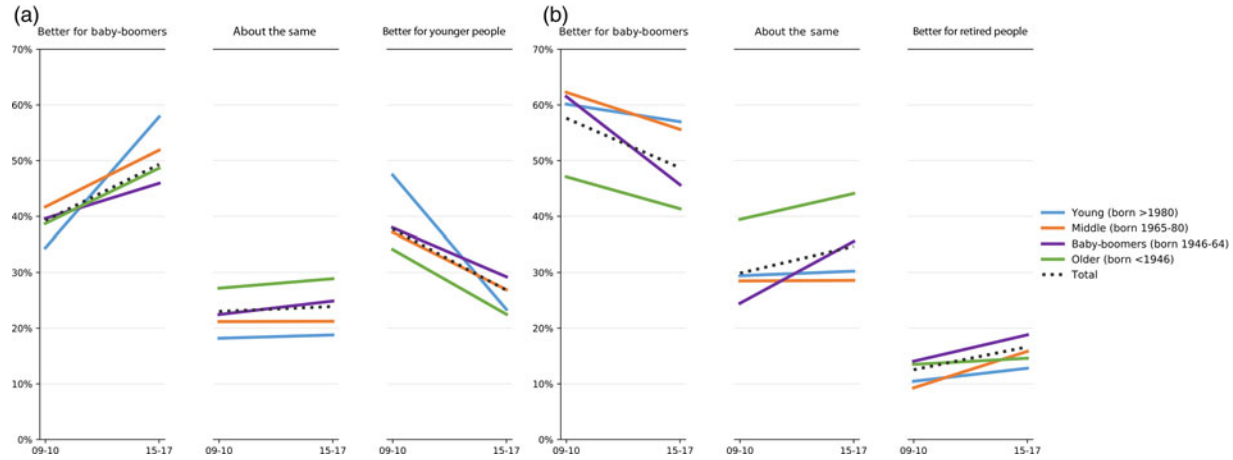


Figure 1. Life-long opportunities of baby-boomers compared to (a) young people or (b) already-retired people.

Table 2. Sub-group responses to the perceived life-long opportunities of baby-boomers compared to younger people and change between the two time periods (2009–2010 and 2015–2017)

Characteristics	Better for baby-boomers			About the same			Better for younger people			Total N	
	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10	2015–17
Age cohort											
Young (born after 1980)	34	58	*	18	19		47	23	*	154	261
Middle (born 1965–1980)	42	52	*	21	21		37	27	*	307	457
Baby-boomers (born 1946–1964)	40	46	*	22	25		38	29	*	606	941
Older (born before 1946)	39	49	*	27	29		34	22	*	390	329
Gender:											
Male	41	51	*	25	25		34	25	*	636	1,005
Female	38	48	*	22	23		40	29	*	831	1,027
Marital status:											
Ever been married	40	48	*	24	25		36	28	*	1146	1,617
Never been married	35	56	*	22	20		43	24	*	320	381
Location:											
Metropolitan	41	52	*	22	22		37	26	*	904	1,199
Region	41	46		20	27		39	28	*	176	504
Rural	35	45	*	26	26		39	29	*	381	311
Education:											
Up to Year 12	34	44	*	26	25		40	31	*	440	584
Diploma/TAFE	37	44	*	23	26		40	30	*	596	705
Tertiary education	48	58	*	20	20		32	21	*	415	753

Employment status:										
Employed	41	51	*	21	22	39	27	*	774	1,189
Unemployed	43	45		13	22	43	34		23	74
Retired	39	47	*	26	28	35	25	*	329	539
Household duties	38	43		30	23	32	34		165	77
Other	33	45	*	23	26	44	29	*	170	113
Occupational status:										
Managers and professionals	46	55	*	18	22	36	23	*	550	832
Trades and clerical workers	36	45	*	24	25	40	30	*	632	857
Machinery operators and labourers	36	39		29	28	34	33		173	184
Housing:										
Own (outright)	42	50	*	25	25	32	25	*	656	877
Own (mortgage)	37	49	*	21	25	41	27	*	467	670
Rent	38	47	*	22	18	40	35		217	327
Other	30	52	*	21	25	50	23	*	121	125
General health:										
Excellent	41	57	*	26	15	*	34	28	262	164
Very good/good	39	47	*	23	26	37	27	*	793	769
Fair/poor	38	39		21	22	41	39		414	202
Societal scale:										
Top (8–10)	45	53		23	26	32	22	*	180	420
Middle (5–7)	37	50	*	24	23	39	28	*	1,056	1,270
Bottom (1–4)	44	43		19	25	37	32		227	224
Total	39	49	*	23	24	38	27	*	1,484	2,077

Notes: Percentages that do not add up to 100 are due to rounding error. TAFE: technical and further education.
Significance level: * $p < 0.05$.

Table 3. Sub-group responses to the perceived life-long opportunities of baby-boomers compared to older already-retired people and change between the two time periods (2009–2010 and 2015–2017)

Characteristics	Better for baby-boomers			About the same			Better for retired people			Total N	
	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10	2015–17
Age cohort:											
Young (born after 1980)	60	57		29	30		10	13		153	258
Middle (born 1965–1980)	62	56		28	29		9	16	*	302	455
Baby-boomers (born 1946–1964)	61	46	*	24	36	*	14	19	*	605	942
Older (born before 1946)	47	41		39	44		13	15		393	329
Gender:											
Male	59	49	*	32	36		10	14	*	636	1,008
Female	57	48	*	28	33		15	19	*	827	1,020
Marital status:											
Ever been married	57	48	*	30	35	*	13	17	*	1,142	1,614
Never been married	61	51	*	28	34		11	15		318	378
Location:											
Metropolitan	61	52	*	27	31		12	16	*	906	1,194
Region	54	43	*	33	41		13	16		174	504
Rural	52	46		33	36		15	17		377	310

Education:											
Up to Year 12	49	41	*	38	44	*	13	15		437	587
Diploma/TAFE	57	48	*	30	34		13	18	*	596	701
Tertiary education	68	55	*	21	28	*	12	17	*	413	750
Employment status:											
Employed	63	53	*	25	30	*	12	17	*	769	1,182
Unemployed	35	46		30	35		35	19		23	74
Retired	52	43	*	36	43		12	14		330	543
Household duties	56	49		32	31		12	19		163	77
Other	52	39	*	33	38		16	22		172	112
Occupational status:											
Managers and professionals	65	54	*	23	30	*	12	16	*	552	829
Trades and clerical workers	57	47	*	31	35		12	18	*	626	857
Machinery operators and labourers	51	33	*	35	51	*	14	16		172	181
Housing:											
Own (outright)	57	47	*	30	38	*	13	14		654	877
Own (mortgage)	62	52	*	27	30		12	18	*	464	665
Rent	49	48		37	30		14	21	*	216	326
Other	61	48	*	25	41	*	15	11		122	124
General health:											
Excellent	67	57	*	24	27		9	15		260	162
Very good/good	58	49	*	30	34		12	17	*	792	770

(Continued)

Table 3. (Continued.)

Characteristics	Better for baby-boomers			About the same			Better for retired people			Total N	
	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10	2015–17
Fair/poor	51	41	*	32	40		17	18		412	201
Societal scale:											
Top (8–10)	72	53	*	25	33	*	4	14	*	179	419
Middle (5–7)	58	49	*	29	34	*	14	18	*	1,055	1,270
Bottom (1–4)	47	41		37	41		15	18		226	221
Total	58	49	*	30	35	*	13	17	*	1,480	2,072

Notes: Percentages that do not add up to 100 are due to rounding error. TAFE: technical and further education.

Significance level: * $p < 0.05$.

professionals, thought that the life-long opportunities were better for baby-boomers than for younger people or those who had already retired. A larger portion of those with self-reported excellent health and those who perceived their societal status to be the highest thought that the life-long opportunities were better for baby-boomers than for already-retired people; especially when compared to those with fair/poor health and those at the bottom-end of the societal scale (see Tables 2 and 3).

In the following section, we present results of the multivariable logistic regression for baby-boomers compared to younger people, and then in relation to those who had already retired.

In the multivariable analyses for the 2009–2010 survey round, the significant variables were education, home-ownership and self-rated societal status. Respondents with high school or vocational education compared to tertiary education reported a statistically significant higher adjusted odds ratio (AOR) of perceiving better life-long opportunities for younger people compared to baby-boomers (AOR = 1.8, 95% CI = 1.2–2.7 and AOR = 1.7, 95% CI = 1.2–2.4, respectively). Similarly, compared to home-owners (outright) those with a mortgage reported better life-long opportunities for younger people compared to baby-boomers (AOR = 1.7, 95% CI = 1.2–2.4 and AOR = 2.2, 95% CI = 1.2–4.1, respectively). In contrast, those who rated themselves at the bottom of the societal scale perceived the opportunities to be less for young people (AOR = 0.6, 95% CI = 0.4–0.8). The findings for 2015–2017 were in a similar direction but the statistically significant covariates were gender, with females having higher odds of perceiving better life-long opportunities for younger people (AOR = 1.5, 95% CI = 1.1–2.1), and housing tenure, with renters having higher odds of perceiving better life-long opportunities for younger people (AOR = 1.8, 95% CI = 1.1–3.1) compared to home-owners (outright).

In the regression model on life-long opportunities for baby-boomers compared to those who had retired, the statistically significant variables for the 2009–2010 survey period included age, gender and self-rated societal status. The oldest group, *i.e.* those aged 65 years or older, had higher odds of considering life-long opportunities to be better for those already retired compared to baby-boomers (AOR = 1.9, 95% CI = 1.1–3.4). Females were also likely to report similar results. Those who ranked themselves at the top of the societal status showed lower odds ratios (AOR = 0.3, 95% CI = 0.1–0.6), indicating that compared to baby-boomers those who had already retired were less likely to have perceived better life-long opportunities. For the 2015–2017 survey period, similar trends were observed but the statistically significant variables included age. Younger and middle-aged respondents both had lower odds of reporting better life-long opportunities for those already retired compared to baby-boomers (AOR = 0.4, 95% CI = 0.2–0.8 and AOR = 0.5, 95% CI = 0.3–0.9, respectively).

Fair share of government benefits for older people

At both time periods (2009–2010 and 2015–2017), a majority of respondents thought older people were getting less than their fair share of government benefits (60 and 53%, respectively). However, the proportion within each age cohort who

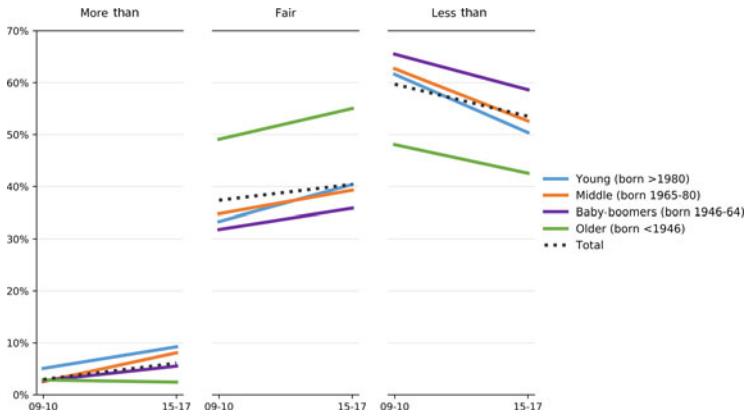


Figure 2. Older people's perceived share of government benefits.

thought older people were getting less than their fair share was lower in the 2015–2017 round. There was a noticeable difference between the older cohort and the other three cohorts at both time periods. Older people were the least likely cohort to think they were getting *less than* their fair share (48 and 43%, respectively) (see Figure 2). Men, those with tertiary education, managers and professionals, and/or those who were at the top-end of the self-rated societal status were less likely than their respective counterparts to perceive that older people were getting less than their fair share of government benefits (see Table 4).

For the first survey period (2009–2010), the statistically significant variables in the multivariable analyses ('about fair share' versus 'less than their fair share') include age, education, housing tenure and self-rated societal status. Respondents who were middle-aged (AOR = 1.6, 95% CI = 1.0–2.7) or baby-boomers (AOR = 1.9, 95% CI = 1.3–2.8) perceived older people to be getting less than their fair share of government benefits. Similarly, those with Year 12 and vocational education also showed higher odds of considering older people to be getting less than their fair share compared to those with tertiary education (AOR = 2.2, 95% CI = 1.5–3.2 and AOR = 1.7, 95% CI = 1.2–2.4, respectively). Respondents who had a mortgage (AOR 1.6, 95% CI = 1.2–2.3) were also more likely to think so compared to those who owned their house (outright). On the other hand, those who perceived themselves at the top-end of societal status were less likely than those in the middle to consider that older people were getting less than their fair share (AOR = 0.6, 95% CI = 0.4–0.9). For the 2015–2017 survey data, similar results were observed for age (middle: AOR = 2.3, 95% CI = 1.2–4.5; baby-boomers: AOR = 2.1, 95% CI = 1.2–3.5), education (Year 12: AOR = 2.2, 95% CI = 1.4–3.4; vocational education: 1.6, 95% CI = 1.1–2.4) and housing tenure (mortgage: AOR = 1.5, 95% CI = 1.0–2.3).

Intergenerational conflict

At both time periods (2009–2010 and 2015–2017), a minority of respondents (26 and 20%, respectively) perceived strong conflict and a relatively larger proportion of respondents perceived not very strong conflict between older and younger people

Table 4. Sub-groups response to the perceived fairness of older people's level of government benefits and change between the two time periods (2009–2010 and 2015–2017)

Characteristics	More than fair share			About fair			Less than fair share			Total N	
	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10	2015–17
Age cohort:											
Young (born after 1980)	5	9		33	40	*	62	50		138	260
Middle (born 1965–1980)	3	8	*	35	39	*	63	53		276	458
Baby-boomers (born 1946–1964)	3	6	*	32	36		65	59	*	591	943
Older (born before 1946)	3	2		49	55		48	43		387	329
Gender:											
Male	5	8	*	40	42		56	51		613	1,009
Female	2	4	*	36	40	*	63	56	*	790	1,026
Marital status:											
Ever been married	3	6	*	39	42		58	53	*	1,106	1,622
Never been married	4	9	*	32	38	*	64	53		296	379
Location:											
Metropolitan	4	7	*	38	41	*	58	52		854	1,197
Region	3	3		39	39		58	58		171	509
Rural	1	6	*	34	44	*	65	49	*	372	310
Education:											
Up to Year 12	2	2		33	38		65	59		432	592
Diploma/TAFE	3	5	*	35	37		63	58		575	703
Tertiary education	5	10	*	45	46		50	44		381	749

(Continued)

Table 4. (Continued.)

Characteristics	More than fair share			About fair			Less than fair share			Total N	
	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10	2015–17
Employment status:											
Employed	4	7	*	34	38	*	62	55		729	1,189
Unemployed	0	4		9	26		91	70		22	73
Retired	2	3		48	50		50	47		327	542
Household duties	0	6	*	39	35		61	59		160	78
Other	4	7		32	36		64	57		159	113
Occupational status:											
Managers and professionals	3	9	*	44	45		53	46		519	828
Trades and clerical workers	2	4	*	32	38	*	66	58	*	607	859
Machinery operators and labourers	4	3		32	34		64	63		170	185
Housing:											
Own (outright)	3	7	*	45	48		53	45	*	642	880
Own (mortgage)	2	6	*	31	36	*	67	58		433	668
Rent	4	6		30	31		66	63		206	327
Other	5	6		35	40		59	53		116	124
General health:											
Excellent	7	9		36	41		57	50		244	159
Very good/good	3	5	*	40	39		57	56		758	774
Fair/poor	1	2		34	35		65	63		404	203

Societal scale:											
Top (8–10)	8	11		49	45		43	43		171	417
Middle (5–7)	2	5	*	37	41	*	61	55	*	1,011	1,274
Bottom (1–4)	2	4		31	33		67	63		218	225
Total	3	6	*	37	41	*	60	53	*	1,420	2,080

Notes: Percentages that do not add up to 100 are due to rounding error. TAFE: technical and further education.

Significance level: * $p < 0.05$.

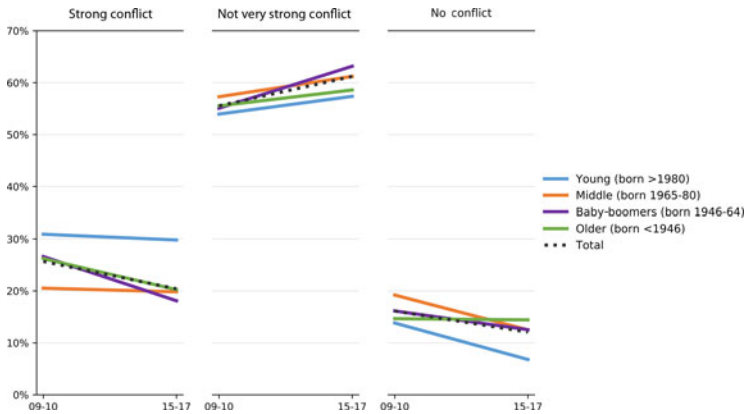


Figure 3. Perceived intergenerational conflict between older and younger people.

(55 and 61%, respectively). The proportion perceiving no conflict was relatively stable (16 and 12%, respectively) but these overall figures mask age and cohort effects. Younger people were the most likely to perceive strong conflict at both times (31 and 30%, respectively), while the baby-boomers had the largest decline in perceived strong conflict (from 27 to 18%) (see Figure 3). Respondents with self-reported fair/poor health and those who ranked themselves in the lowest societal status were more likely to perceive strong conflict than those with better health or higher societal standing (see Table 5). Statistically significant variation was seen in the difference by marital status for the two survey rounds. Respondents in the category ‘never married’ reported more perceived intergenerational conflict than those in the category ‘ever been married’ (Table 5).

In the 2009–2010 survey round, the only statistically significant variables in the multivariable analyses (‘no conflict’ versus ‘strong conflict’) were marital status, self-rated health and self-rated societal status. Respondents who were never married reported the perception of more conflict (AOR = 1.9, 95% CI = 1.0–3.5). Those with fair/poor health reported higher odds of perceived conflict compared to those with good health (AOR = 1.7, 95% CI = 1.1–2.8), while respondents who perceived themselves to be in the top third of societal status were less likely to perceive conflict compared to those who reported being in the mid-range (AOR = 0.5, 95% CI = 0.3–0.9). In the 2015–2017 survey data, statistically significant AOR was observed for region of residence and self-rated societal status. Respondents in rural areas were less likely than those in regional areas to perceive strong conflict (AOR = 0.3, 95% CI = 0.1–0.9). The odds of perceived conflict for those in the top third of societal scale were lower than those in the mid-range (AOR = 0.4, 95% CI = 0.2–0.8).

Discussion

Our AAA survey was carried out nationally at times when intergenerational budget issues had high visibility in Australia: the first round was conducted in 2009–2010

Table 5. Sub-groups responses to the perceived level of intergenerational conflict between older and younger people and change between the two time periods (2009–2010 and 2015–2017)

Characteristics	Strong conflict			Not very strong conflict			No conflict			Total N	
	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10	2015–17
Age cohort:											
Young (born after 1980)	31	30		54	57		14	7	*	152	265
Middle (born 1965–1980)	21	20		57	61		19	13	*	302	464
Baby-boomers (born 1946–1964)	27	18	*	55	63	*	16	13	*	601	950
Older (born before 1946)	26	20	*	56	59		15	14		389	326
Gender:											
Male	24	19	*	58	63	*	17	14		629	1,010
Female	27	22	*	54	60	*	16	10	*	826	1,041
Marital status:											
Ever been married	25	19	*	55	62	*	18	13	*	1,134	1,632
Never been married	28	27		59	59		11	8		319	386
Location:											
Metropolitan	24	20	*	57	63	*	16	12	*	895	1,215
Region	31	25		50	58		16	8	*	174	507
Rural	27	15	*	54	62		16	15		379	310

(Continued)

Table 5. (Continued.)

Characteristics	Strong conflict			Not very strong conflict			No conflict			Total N	
	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10 (%)	2015–17 (%)	<i>p</i>	2009–10	2015–17
Education:											
Up to Year 12	30	22	*	51	56		16	13		431	588
Diploma/TAFE	28	21	*	56	62	*	15	11		594	712
Tertiary education	18	18		60	66	*	20	12	*	412	759
Employment status:											
Employed	23	20		59	63	*	16	11	*	761	1,203
Unemployed	27	31		55	51		9	9		22	75
Retired	28	19	*	55	61		15	14		329	538
Household duties	23	27		54	58		20	9	*	167	78
Other	34	22	*	46	58	*	17	11		170	114
Occupational status:											
Managers and professionals	20	16		60	66	*	19	12	*	547	836
Trades and clerical workers	29	22	*	54	59		15	13		627	864
Machinery operators and labourers	29	27		55	54		14	8		168	186
Housing:											
Own (outright)	25	17	*	58	64	*	15	13		655	878
Own (mortgage)	23	19		56	62	*	19	11	*	457	680
Rent	31	30		51	52		15	11		216	332
Other	27	27		54	63		17	7	*	121	126

General health:											
Excellent	20	19		58	61		20	12	*	261	164
Very good/good	23	19	*	57	63	*	16	12	*	788	779
Fair/poor	33	28		50	55		13	7	*	407	205
Societal scale:											
Top (8–10)	19	15		53	63	*	26	17	*	182	421
Middle (5–7)	26	20	*	56	63	*	15	11	*	1,047	1,278
Bottom (1–4)	31	33		54	50		11	9		222	228
Total	26	20	*	55	61	*	16	12	*	1,474	2,095

Notes: The percentage values for the outcome variable is less than 100 due to a very small number of respondents opting for a 'don't know' option (not shown). TAFE: technical and further education.

Significance level: * $p < 0.05$.

after three years of policy responses to the international Credit Crisis in 2007; and then the second round in 2015–2017 during an economic slowdown. Over the last decade, the national media in Australia has had widespread coverage of ongoing policy responses to the 2007 Credit Crisis, further IGRs in 2010 and 2015, annual Budget announcements, and several election campaigns between 1998 and 2016. The Grattan Institute, an independent think-tank, has documented the economic disadvantages of recent cohorts relative to those now in later life (Daley and Wood 2014), as well as the advantaged tax and policy treatment of older people (Daley *et al.* 2016). Further, unfunded expenditure and ongoing tax subsidies have had major benefits for the current cohort of people aged 65 years and over, especially so for those who had accumulated substantial wealth in owning their homes and superannuation, while the ongoing debt would fall on younger people. These basic facts have been well known in specialised policy circles (e.g. Productivity Commission 2013), but were not well publicised nor understood by the general public.

Our findings on intergenerational attitudes can be interpreted in the context of a range of policy issues and recent social change including the ageing of the baby-boom cohort into later life, with its substantial superannuation wealth among a minority and outright home-ownership among the majority. These advantages in the market for the baby-boom cohort earlier in their life were accentuated by policies including tax-free gains from massive house price inflation and minimally taxed superannuation accumulations. Conversely, younger people (more recent cohorts) have been entering employment and property markets that had become far less favourable for these new entrants in the Millennial cohort (Cannon and Kendig unpublished). With the growing intersection of social class and ageing, disadvantage is extending and deepening (Smith and Hetherington 2016). There has not been much policy appreciation in Australia of lifespan influences on age-based inequalities, which can be set early in life with advantage or disadvantage accumulating over the lifespan (Dannefer 2003; Kendig 2017*b*).

Notable increases were evident from 2009–2010 to 2015–2017 in the proportions who felt that opportunities were better for baby-boomers than for younger people; this perception was especially strong among the youngest group. Interestingly, there was a decline over time in the proportions reporting better opportunities for the baby-boomers compared to those who had already retired (Figure 1*b*). These findings suggest increasing sensitivity and growing public questioning of the characterisation of ageing people as a uniform group in a position of comparative need. Nonetheless, a majority continued to believe that life-long opportunities have been better for baby-boomers than for either the older or younger cohorts at the time.

A majority of respondents persisted in their view that older people were receiving less than their fair share of government benefits; interestingly, these beliefs were strongest among the baby-boomers (perhaps aware of needs in their parents' generation) and least among the older people themselves (who were basically satisfied with their lot). It would appear that the comparisons across age groups are made in the context of implicit assumptions of older people *as a group* being disadvantaged relative to the overall population. The findings clearly do not lend support for government propositions that benefits to older people should be cut in order to meet

budget targets or to distribute more to younger groups. They do indicate the popular base behind parliamentary opposition to government proposals to limit expenditure on older people in order to meet budget targets (Daley and Wood 2014).

A majority of respondents perceive that intergenerational conflict is not very strong (60%) or there is no intergenerational conflict (15%). Moreover, over the seven years between the surveys, the proportions reporting not very strong conflict has *increased*. This suggests that the government's strategy of invoking intergenerational equity arguments as a rationale for cutting social expenditure has had limited impact. However, the youngest age group had the highest proportion reporting strong conflict – approximately 30 per cent for both survey times. A strengthening of these views along with cohort succession could see a backlash, particularly against government support for those older people who have significant private means and pay little tax (Daley *et al.* 2016). Increasing recognition of the inequalities in inherited wealth would attract greater recognition to the social divides between advantaged and disadvantaged lineages but issues of inheritance taxation have largely been beyond the scope of current political debate.

Variations

As a general pattern across the research questions, one finds a more favourable view of older people among women and among people who themselves are vulnerable in terms of their income, health or other limitations; that is, there appear to be sympathetic rather than competitive views among vulnerable people across the generations. On the strength of bonds across the generations, these observations remind us that many core orientations towards generational relations are grounded deeply in attitudes and relationships that are resistant to change. For the population as whole, attitudes change slowly in association with changes of social position, personal interests, and prevailing policy and socio-economic change as people progress through their lifespans. Future rounds of the AuSSA survey could provide opportunities to investigate stability and change of cohorts' attitudes as they grow older and experience new social and policy environments. Qualitative research could provide insights into the variations, strategies and meanings of these changes (O'Loughlin, Humpel and Kendig 2010).

We might speculate as to the reasoning behind the overall sympathetic attitudes to older people relative to other age groups. In contrast with our social difference from other vulnerable groups (*e.g.* race, ethnicity), we can all identify with grandparents and other older relatives in our past as well as continuing lives and also anticipate our own vulnerability in the future. In light of these fundamental social bonds, it is understandable that governments would face major struggles to foster generational or cohort conflict related to age. Ironically, there is a substantial risk that older people's capacities will be underestimated by categorical sympathy with the consequence of ageism in the workforce and other spheres of life (Sargent-Cox 2017). Such perverse outcomes would be likely to limit the contributions of older people and unnecessarily aggravate the pressures of constructively adapting to the opportunities of an ageing society (Kendig 2017*b*). With increasing diversity within as well as between age groups, there is every likelihood that action on ageing vulnerabilities and lifespan accumulations will need to be treated as

different but related to social processes that are central considerations in assessing social change and consequent inequalities. In the interests of people at all ages, it is important to address the 'cultural lag' inherent when attitudes and social structures inaccurately equate age and need (Kendig 2017a; Riley, Kahn and Foner 1994). Levy (2017) conceptualises an age stereotype paradox and the need for a range of social actions that promote positive age stereotypes in line with the increasing capacities of ascendant cohorts of older people.

Limitations

Although the present paper has strengths, including using similar questions from two nationally representative survey samples thus allowing for a meaningful comparison over time, it also has limitations. The relatively low response rate from the postal questionnaire, especially for the latest round, suggests that caution should be taken in inferring population estimates from the findings. Further, as with any survey using a self-completion format, it is possible that there could be differential non-response rates from people with less education, non-English-speakers and others with limited literacy. With regards to ethnicity, the majority of respondents were Australian born or came from English-speaking countries. Therefore, we have not analysed migration differences due to the small sample size of respondents who are non-English-speakers. Finally, views on the tax benefits of home-ownership and superannuation were not explored in the baseline questions because pilot testing for the 2009–2010 survey showed they were not widely understood by the general public. Furthermore, these issues cannot be adequately explored without including a raft of questions to allow respondents to provide both quantitative and qualitative responses. The 'self-rated societal status' variable proved to be particularly useful as a summary measure for making comparative appraisals across age cohorts and social groups at different stages of life.

Conclusion

The attitudinal findings reported here show the Australian public perceives the country is at an historic turning point in that recent and future generations are expected to have relatively worse economic prospects. The Millennial cohort is thought to be relatively disadvantaged, while the baby-boom cohort is recognised for the lifelong advantages accrued, particularly during the favourable employment and housing markets of recent decades. Nonetheless, the public largely retains a sympathetic view of older people as not having a fair share of government benefits, notwithstanding available evidence of the growing numbers of tax-advantaged home-owners and superannuants at older ages. In broad terms, more sympathetic views of older people as a whole continue among women and groups who themselves are rendered vulnerable in terms of their health and social resources. Overall, the government's arguments for expenditure restraint, as presented in the IGRs, do not appear to be very consistent with the attitudes reported here. While there has been limited public concern for intergenerational inequity or conflict, public discourse is beginning to shift in line with the declining life prospects of

younger cohorts along with the increasing housing and superannuation wealth of advantaged older people.

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Declaration of contribution of authors. H.K. conceived of the study and wrote drafts of the introduction and discussion; R.H. with L.C. led the statistical analyses and writing of the findings; and K.O'L. contributed in establishing the study and critically reviewing the draft paper.

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Conflict of interest. The authors declare no conflicts of interest.

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