



# Perceptions of Intergenerational Inequality in Policymaking and Possible Responses: The Case of Australia

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Abstract: Evidence suggests that, on average, younger citizens in advanced industrial democracies tend to have different policy preferences to those aged 65 and over. Population ageing and relatively lower levels of electoral participation among young people amplify the political voice of older citizens and contribute to policymakers being more responsive to their preferences. This paper presents qualitative evidence on whether young adults and older Australians recognise a need to increase young people's influence on policymaking in the context of intergenerational inequality. The paper considers possible responses to this need, such as voting age reform. Results indicate that there is reasonable support, including from the older participants, to enhance young people's political voice and influence over policymaking. Growing awareness of intergenerational inequality in ageing democracies may make public opinion more favourable towards voting age reform and other measures to increase the political voice of young people.

Keywords: intergenerational inequality; youth participation; ageing population; electoral participation; policy influence; policy attitudes



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# 1. Introduction

Today's young adults face a different set of economic circumstances than their elders, raising fears that they will be worse off across their lifetimes (in terms of material wealth, tax burden, and life opportunities) than those who are currently of retirement age. Over the coming decades, young people will bear the burden of significant new costs associated with population ageing and the mitigation of environmental damage, as well as a likely slowdown of economic growth. Government policy settings could spread the costs of structural economic and demographic change more evenly both within and between age groups. Instead, policy settings commonly favour the older and better-off, partly because older citizens pack more electoral punch and governments fear backlash at the ballot box. At the time of the 2019 Federal Election, people aged 70 and over comprised 11 per cent of the Australian population [1] but 16 per cent of eligible voters [2].

This paper considers whether young adults and older Australians recognise a need to increase young people's influence on policymaking in the context of intergenerational inequality, and whether there are attitudinal differences associated with age. This paper begins with a discussion of inequality in material outcomes between age groups and goes on to describe how government policy settings are exacerbating rather than mitigating this inequality. The paper outlines how population ageing is a driver of intergenerational inequality and simultaneously inhibits policy reform from smoothing out inequality, due to the increased power of the "grey vote". The paper considers options for increasing the political voice of young people, including through lowering the voting age from 18 to 16 (the possibility of those aged under 16 being granted an electoral voice is outside the scope of this paper), to help balance the growing influence of older voters and increase the likelihood of policymaking that takes into account the interests and preferences of younger citizens.

The paper presents qualitative data on the views of Australians from two contrasting age cohorts towards intergenerational inequality, the policy influence of young people, and options for enhancing the political voice of young people.

# 2. The Rise of Intergenerational Inequality

Advanced industrial countries around the world, including Australia, New Zealand, the UK, the US, Canada, many European nations, Japan, and South Korea, are experiencing similar structural changes associated with ageing populations and economic slowdown. It increasingly appears that today's young adults are not only doing less well than older people, but that they are also worse-off in relative terms than older cohorts were as young adults and are likely to be worse-off as seniors than the current over-65s [3–6]. In Europe, young people were one of the groups most affected by austerity policies following the Global Financial Crisis (GFC) of 2007–8 [7]. Young people across the advanced industrial economies continue to be one of the groups most exposed to stagnant wage growth and increasing precarity in the labour market [6,8–11].

In Australia, the net worth of older households has been increasing much faster than that of younger households, largely due to the accumulation of superannuation savings and growth in property values [6,12]. In the ten years from 2004 to 2014, households aged from 65 to 74 became much wealthier while households aged from 25 to 34 went backwards; government spending on older households rose substantially during this period [13]. Net government spending per older household is much higher than it was three decades ago, and the incomes of over-65s have increased considerably more than the incomes of under-35s, but the proportion of older households paying any income tax dropped from 27 per cent in the 1990s to 17 per cent in 2019 [6]. Meanwhile, the poverty rate for children has been increasing at the same time as the poverty rate for over-65s has been decreasing; 18 per cent of Australian children under 15 lived in poverty in 2017 (and 44% of children in sole parent families), compared to a population average of 14 per cent and 10 per cent of non-renting over-65s [14]. Poverty rates for children in the UK and US, and particularly those in sole parent families, are also much higher than for other age groups [15,16].

## 3. The Role of Government Policy

Children have a higher rate of poverty than other age groups in Australia largely due to welfare policies that provide low levels of income support for sole parents [14,17]. The Age Pension, on the other hand, is more generous than income support payments that primarily benefit younger people. The pension has historically more favourable indexation arrangements, allows recipients to retain their entitlement regardless of the value of their homes, comes with a range of in-kind benefits such as discounts on government services, and does not stigmatise recipients by imposing mutual obligation requirements. Older Australians also benefit disproportionately from a range of tax concession schemes (including the superannuation tax concessions, capital gains tax discounts and exemptions for property, negative gearing, the Seniors and Pensioners Tax Offset, a higher Medicare levy income threshold for seniors, and a higher private health insurance rebate for seniors), which increase the tax burden for younger people.

Researchers have noted that Australian Government redistributive policies have shifted towards benefiting seniors since the 1990s [13,18–20]. As the authors of a recent policy analysis report note: "Current tax and spending policies are underwriting unprecedented transfers from younger households to older ones" p. 32 [6]. Some of the tax concession programs that disproportionately benefit seniors have no discernible policy purpose or are not fit for purpose. For example, the superannuation tax concessions ostensibly incentivise people to put more money into super to reduce Age Pension reliance, but most of the benefits go to wealthier households who are already pension-ineligible without topping up their super balances [19,21,22]. The superannuation tax concession program results in the Australian Government forgoing AUD 47b of tax revenue per year [23], which is not far off the total cost of the Age Pension itself at AUD 52b per year [24]. The benefits of

capital gains tax exemptions for property, amounting to AUD 64b of foregone tax revenue per year [23], also disproportionately accrue to older Australians. Home ownership rates in Australia peak among the cohort born 1947 to 1951 (aged from 71 to 75 in 2022) and decline steadily for younger cohorts, with today's 25 to 29-year-olds 18 percentage points less likely to be homeowners than the 1947 to 1951 cohort were at the same age [25].

## 4. The Impact of Population Ageing

Social spending for older citizens is based on a "generational bargain" between birth cohorts [26]. Retirees have a right to support based on the contribution they made to supporting their predecessors, while working age taxpayers support today's retirees with the expectation that they will receive the same benefits when they are older. This expectation no longer holds due to demographic and economic shifts. Population ageing means that a shrinking pool of working age people are supporting a growing body of retired elders with welfare, health, and care costs that greatly exceed those of younger age groups. Australia's age dependency ratio has been steadily increasing from a low of 13 per cent in 1970 to 26 per cent in 2021, meaning there are now around four working age Australians for each retiree, compared to eight five decades ago [27], and this is expected to decline to 2.7 by 2060 [28]. For comparison, age dependency ratios tend to range from around 5 to 10 per cent in countries with higher birth rates and shorter life expectancy, up to 33 per cent for the European Union and 49 per cent for Japan [27]. By 2060, 23 per cent of Australians are expected to be aged 65 and over, up from 16 per cent in 2020 [28].

Governments often respond to the increased demands population ageing places on social spending by tightening eligibility for support, notably for age pensions, though usually in ways that limit the disadvantage experienced by existing beneficiaries. For example, in Australia the Age Pension eligibility age of 65 is being incrementally increased to 67 (affecting those born after 1955) and the superannuation preservation age of 55 is increasing to 60, (affecting those born after 1960). These policy reforms illustrate that Australians currently of working age cannot expect to receive the same benefits as today's seniors when they reach retirement age. The impacts of population ageing are already being felt, with the average 40-year-old Australian worker contributing nearly four-anda-half-times more towards retirement incomes than today's retirees did when they were 40-year-old workers [6].

### 5. Age and Political Preferences

Population ageing is unavoidable, but policy settings that exacerbate the intergenerational inequality it causes rather than smoothing it out are not. It is perhaps unsurprising that these policy settings remain in place because population ageing also results in the electorate becoming increasingly skewed towards older voters who wish to maximise the benefits they receive from social spending, and whom politicians are reluctant to upset. A range of factors influence voting patterns e.g., [29], and people's political preferences do not simply reflect their economic interests [30–34]. There is empirical evidence, however, that young people's political preferences and voting patterns differ from those of older age groups.

In relation to policy preferences, a number of studies, mainly from Europe and the US, have found that while support for pension and health spending is high across age groups, younger people are more likely than seniors to support increased spending in areas such as education, workers' rights, maternity benefits and childcare [35–41]. In Australia, data from the 2019 Australian Election Study (AES) show that 18–24-year-olds place themselves at a very different point on the left–right spectrum than those aged 65 and over (3.44 compared to 5.87, where 0 is far left and 10 is far right) and the young have moved sharply further left over the last ten years [42].

Australia's young adults record significantly different views to seniors in areas such as gender equality, abortion, Indigenous issues, asylum-seekers and immigration, redistribution of wealth and income, social spending, and climate change. For example, more than

half of seniors say global warming is not a serious threat, while just 6 per cent of young adults agree; 36 per cent of seniors want more spending on social services compared to 54 per cent of young adults; and 43 per cent of seniors think women should have more opportunities in the workplace compared to 75 per cent of young adults [42].

These different political orientations and policy preferences translate to different voting patterns between young adults aged from 18 to 24 and seniors. More than half of over-65s vote Liberal (centre-right) as their first preference (compared to only 15% of under-25s); 29 per cent of over-65s vote Labor (centre-left) and 2 per cent Greens (left), while 44 per cent of under-25s put Labor first and 37 per cent the Greens [43]. These differences are increasing, as Cameron and McAllister observe: "Young voters are moving further to the left, older voters are moving to the right" p. 18 [43].

Apart from the AES surveys undertaken after each Federal Election, there is little research on the relationship between age and policy preferences in Australia. Previous Australian studies have found limited evidence that age affects attitudes towards health, social, or economic policy e.g., p. 269 [44–47]. More recently, however, there has been growing awareness of intergenerational inequality and the AES results suggest an increasing disparity in policy preferences between young adults and seniors. Qualitative investigation is required to better understand how age shapes the way Australians view policy settings with intergenerational impacts and whether they believe young citizens' preferences are adequately reflected in policymaking.

# 6. Amplifying Young People's Political Voice

Young people's influence is reduced by an ever-increasing proportion of over-65s in the population of advanced industrial democracies, and by the different patterns of political participation associated with youth, producing what Jennifer Erkulwater has described as an "inequality of political voice problem" p. 230 [48]. This raises risks that the different interests and preferences of younger citizens will not be reflected in policymaking, and that policymaking will be less likely to adopt a long-term view of impacts. Decisions made now in areas such as climate and environmental policy, housing and infrastructure development, retirement income, education, health, social services, and fiscal policy can have significant implications for people living not just in the present but also decades hence. This means young people are likely to be more impacted, and over a longer period, by many contemporary policy decisions than people who are closer to the end of their lives.

The political voice of young citizens is substantially impacted by the formal exclusion of everyone aged under 18 from the franchise for Australian elections at all levels. Australia's voting eligibility age of 18 is aligned with the status quo in most other countries, although there have been trials and discussion of lowering the voting age in some jurisdictions (often at sub-national level) e.g., [49–53].

The formal exclusion of citizens under the age of 18 from the franchise is compounded by a level of informal exclusion for young adults aged 18 and over. Young people's patterns of political participation tend to differ from those of older people and involve lower rates of enrolling and turning out to vote e.g., [48,54,55], even in Australia with its compulsory voting system [56,57]. The forms of political participation favoured by younger people, such as protests and online engagement on specific issues e.g., [58–60], tend to have less potential to influence policy than voting, while young people are more likely than older citizens to distrust government and feel they lack political efficacy [61,62].

Philippe van Parijs [63] has suggested that young people's relative dearth of electoral power could be mitigated by older citizens taking into account the interests and views of the young when they vote, though he quickly concedes this is unlikely. The body of evidence described above suggests that the policy views and voting patterns of older adults tend to reflect a preference for retaining and supplementing their own benefits over promoting the interests of younger cohorts in the shorter or longer term. Sonja Grover has observed that "seniors appear not to be as concerned with the interests of the young as one might hope" p. 200 [64].

Reducing the voting age could be described as a "hard" response to the inequality of the political voice problem; one which involves significant adjustment to political norms and practices and is likely to face opposition from vested interests. Other "hard" options for increasing young people's political influence that have been suggested, and in some cases trialled in different jurisdictions, include weighting the votes of young people more heavily; granting parents proxy votes for their children; introducing quotas for youth representation in legislatures; codifying intergenerational justice in constitutions; and establishing commissions to represent the interests of people living decades into the future [63,65–68].

"Soft" options for increasing young people's political participation, such as enhancing civics education in schools; voter enrolment drives targeting young people aged 18 and over; and youth branches of political parties; can be seen as substitutes for "hard" measures even though they are generally less likely to give youth more real influence over policymaking. In 2019, the Australian Parliament's Joint Standing Committee on Electoral Matters declined to recommend the passage of a bill proposing to lower the voting age to 16, recommending that young people who wished to vote should instead "participate in more parliamentary committee inquiries on wider policy issues, join a political party, or be engaged in the many youth leadership forums" p. 34 [69]. More recently, a similar bill for the Australian Capital Territory met the same fate [70]. One of the arguments made against lowering the voting age in Australia is that there is little public support for 16- and 17-year-olds voting [42,69,71], even among young people who have just become first-time voters [72].

#### 7. Methods

This paper reports on the results of a qualitative approach to exploring public views towards intergenerational inequality, the policy influence of young people, and options for enhancing the political voice of young people. Data were gathered through in-depth, semi-structured interviews of 60 to 90 min duration with 54 participants. The 54 participants were drawn from two age groups at different points in the life cycle: young adults (aged from 18 to 24) and older Australians (aged from 60 to 70). Ideally, participants would have been drawn from across all adult age groups, but the qualitative approach did not permit sufficiently large samples to be drawn from all age groups. Sampling from two widely separated age groups meant it was easier to identify attitudinal differences associated with age.

Young people aged under 18 were not included because this study was restricted to participants of voting age, though more research into the views of under-18s towards the representation of their interests in policymaking would be valuable. The older age range was set to target people born in the post-World War II period—often viewed as a distinctive birth cohort due to conditions they experienced in their youth (such as post-war economic prosperity and the social change of the 1960s).

The research was undertaken in Adelaide, South Australia. Interviews were transcribed from audio recordings. Qualitative data were analysed and coded according to themes including level of support for specific policies; political value dimensions (such as individual rights vs. responsibilities); support for strengthening young people's "policy voice"; and preferred mechanisms for achieving this. The small participant sample, and drawing from just two distinct age cohorts, means the results are not generalisable. It would not have been possible to gather rich data on people's views with a larger, more representative sample. The research was intended to generate insight into the nuance and context of people's attitudes which cannot be gleaned from survey data.

Participants were recruited through advertisements in community publications, public spaces such as libraries, and on a university campus. The sample is likely to have been skewed towards higher-than-average levels of political engagement, education, and socioeconomic status, though the participant sample was relatively diverse in other respects, allowing for a range of different perspectives to be incorporated. The sample included 30 women and 24 men, people from regional and urban areas, and several from culturally and linguistically diverse backgrounds. Some of the seniors received a government pension

as income support, while others were self-funded retirees (ineligible for a pension due to their income and/or wealth being over a set threshold). Amongst the young group, some were reliant on income support payments while others were wage-earners or receiving parental support while studying.

#### 8. Results and Discussion

In line with previous research, mostly from Europe and North America, the qualitative data revealed some nuanced differences in attitudes and policy preferences between young adults and older Australians. For example, there was strong support among participants in both age groups for social spending and generous income support, but participants in the older group were more likely to endorse welfare conditionality and mutual obligation requirements, saying that people should have to show they were "worthy of support" and had made "good choices". The interviews revealed that differences in the policy preferences of the young adults and seniors were largely based on key value differences, with younger participants more oriented towards individual freedom and autonomy than the older participants. For example, thematic coding of the interview discussion indicated that over half of the young participants placed more emphasis on rights than responsibilities, while all of the seniors emphasised responsibilities over rights. These findings add some weight to the argument that there are differences in the political values and preferences of young people and seniors, and therefore a need to ensure fair representation of these diverse preferences in policymaking.

A majority of the research participants thought that young people's preferences and interests were not currently being adequately represented in policymaking, though there were significant differences between the young adults and the older participants in this area. Twenty-two of the 25 young adults disagreed or strongly disagreed that 16 to 25-year-olds have enough influence over decision-making (particularly when it would impact on Australia's future), while only half of the seniors felt similarly. All the young participants had an opinion on this issue, having a keen sense of their own (lack of) political efficacy, but a third of the seniors neither agreed nor disagreed. These seniors generally felt unable to comment meaningfully on whether young people had enough political influence or simply did not have a strong view on the issue.

Politicians' lack of regard for the interests of young people or their future was the young adult participants' key concern about the quality of political representation in Australia. The young adults were acutely aware that with an ageing electorate, there were few incentives for decision makers to consider longer-term policy impacts. One participant noted that "government policy doesn't just affect the here and now, a lot of it is to do with the future, which is not going to be the old people who are voting for it" (Female, age 22). Another observed pragmatically:

I just think the reality is in Australia we have an ageing population and we're also a democracy, so naturally what is happening, the laws are in favour of the older people because in Parliament they want to keep their seats. (Male, age 22)

The young adults did not expect their elders to consider the interests of young people when expressing their policy preferences at the ballot box. One noted that "we're obviously looking forward to the future but they're going to have a really narrow well, I'm going to be dead in ten years, I don't care" (Male, age 23). This proved to be an accurate assessment of some of the older participants' views. When asked about their vision and hopes for Australia's future, older participants commented "I'll be dead, so I don't know whether it worries me a lot" (Female, age 66); "that's scary . . . I'll be dead by then" (Female, age 60); and "I'm glad I'm not going to be here . . . it's like a horrible movie" (Female, age 64).

While the young participants were significantly more interested in long-term policy impacts than the older group, the young adults were not immune to short-termism or taking a self-centred view of the future. One young man was unconcerned about the future because "I'm fine, just thinking about my life, I'm fine" (Male, age 18), while another observed "everything's pretty cruisy right now" (Male, age 19). A young woman said

she trusted that "they're not going to ruin it so much that it will impact my life" (Female, age 21) and another thought she would be "relatively well set-up" by the time the world was "ruined" (Female, age 21). One young participant acknowledged that young people might be more future-oriented than older people but observed "I think we only look to our future and not the people after us" (Female, age 19).

Substantial minorities of both the young adult and senior participants attributed some of the blame for poor representation of young people's interests to young people themselves for being apathetic and disengaged from politics. As one young woman noted of her peers, "a lot of people just don't care, they don't see how it affects them personally" (Female, age 23). More than half of the young participants, however, talked about systemic issues discouraging youth participation. Issues discussed included a lack of civics education in schools; governments failing to reach out to young people through appropriate media; issues relevant to young people being absent from the political agenda; as well as under-18-year-olds being unable to vote. As one young participant observed of political engagement by young people, "there's no encouragement and that kind of suggests discouragement" (Female, age 22). Another noted the circular relationship between the lack of government responsiveness and political disengagement:

I feel like young people in general just year after year have less faith in the government or feel like the government doesn't respond to what they're saying. So they don't vote, which is pointless, because of course the government's not going to listen to your say because you're not saying anything if you're not voting. (Female, age 20)

Notwithstanding the difference in views between young adults and seniors on the level of young people's political influence, both groups of participants were supportive of introducing measures to increase this influence, though the young adults were more supportive of more measures than the older group. Only two young adults and three seniors did not support any measures to increase young people's political influence. Establishing a youth consultative forum, favoured by three-quarters of participants, was the most popular option for increasing young people's influence over policymaking. Facilitating young people's electoral enrolment through schools was the next most popular option, favoured by over two-thirds of participants. One young adult was the only participant to express support for granting proxy votes to parents. Importantly, over half of the young adults and over a third of the seniors thought extending the vote to 16- and 17-year-olds was an appropriate measure to increase the influence of young people over policymaking.

The young adult participants (and to a lesser extent, the older Australians) recognised a level of intergenerational inequality arising from a combination of population ageing, structural economic change, and government policy settings that disproportionately benefit older people. Participants also recognised that population ageing, along with older people's greater propensity to enrol and vote, produce an inequality of political voice problem. Both the young adults and older Australians were relatively accepting of this situation, and in line with Philippe van Parijs' [63] expectations, there was no indication older voters felt any duty to consider the interests of young people when voting. The older participants were largely focused on voting in accordance with their own short-term preferences; the young adults expected nothing else, and some suggested they themselves would act likewise in the same situation.

The fieldwork participants instead looked to systemic changes to address what nearly all the young adults and half of the seniors perceived as inadequate political influence by those aged from 16 to 25. Large majorities of participants from both age groups supported establishing a youth consultative forum and facilitating electoral enrolment through schools as ways of increasing the political influence of young people. These "soft" measures were more popular than enhancing the electoral power of young people, though 23 of the 54 participants favoured extending the vote to 16- and 17-year-olds. This result is more positive than might be expected from prior data [42,71] on Australians' views towards

lowering the voting age, especially considering that more than half of the participants were older Australians with limited personal interest in the political influence of young people.

The qualitative research described above reflects shifts in the political context over the last decade that may make introducing measures to amplify young people's political voice more palatable to many Australians. There is an increasing recognition that today's young people may not experience the same benefits and opportunities across their lifetimes as older cohorts, and that government policy settings tend to exacerbate rather than ameliorate intergenerational inequality. At the same time, driven largely by climate concerns, the public are more aware of the need for long-term impacts to be considered in policy-making. When young people's influence over policymaking is considered in the context of intergenerational inequality, public opinion may be more favourable towards taking steps that increase this influence, including through "hard" measures such as lowering the voting age.

## 9. Conclusions

Public policy settings in ageing democracies are exacerbating intergenerational inequality by increasingly redirecting resources away from young and working age people (including families and children) and towards those who are past retirement age. Evidence suggests that on some measures people currently in their twenties are worse off than today's retirees were at the same age and are unlikely to have access to the same benefits as those retirees across their lifetimes. Young people tend to have different policy values and preferences to seniors, favouring more social spending, more spending on education, and increased attention to climate impacts, for example. Policymakers are disincentivised from taking young citizens' distinct interests and preferences into account partly because older people make up an increasing proportion of the electorate and tend to favour more influential patterns of political participation.

The qualitative research described in this paper revealed differences in the political values and preferences of the young adult and senior participants. The majority of participants in the research were conscious of intergenerational inequality and wanted action taken to increase young people's political voice and policy influence. Participants favoured measures giving a voice directly to young people rather than empowering others to speak on their behalf. While "soft" measures to increase young people's voice and influence were more palatable, there was also reasonable support for a "hard" measure such as lowering the voting age.

Most measures to amplify the youth voice are unlikely in themselves to have a material effect on electoral or policy outcomes. A combination of measures, however, could have some cumulative impact. Importantly, implementing strategies to promote young people's influence would signal to young people, older voters, and policymakers that the interests and preferences of young people, and the future effects of current policies, are important. The minimum voting age, for example, has been described as "a litmus test of attitudes towards young people" p. 273 [73]. With a greater awareness of policy impacts on young people now and in the future, and resulting intergenerational inequality, public support for strategies to amplify the voice of the young may also be on the rise.

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