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Morals and Policy

Public Duty and Private Responsibilities in the Employment to Retirement Transition

by Sheila Shaver and Merrin Thompson

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Abstract

The period of welfare state restructuring has seen a resurgence of concern, in both policy and popular opinion, with the balance of rights and duties attached to claims for community support. Curiously, contemporary debates about ‘welfare reform’ have had little to say about economic support in retirement. This paper is concerned with how policy for the transition from employment to retirement figures in a changing discursive landscape of social policy citizenship. Examining the views of a group of Australians in mid-life, it draws out and compares the meanings of entitlement, rightfulness, merit and deserts they attach to the age pension and occupational superannuation, the requirements, duties, and obligations they think are attached to such benefits, and how they believe these benefits and their financing should be shared among Australian citizens and workers. This evidence suggests that there are interesting continuities of political culture in the rights and duties seen as associated with welfare support in working life and in retirement. The basis of these continuities lies in common emphasis on the moral duties that accompany a social right to support from the public purse, and the social privileging of self-provision over ‘dependency’ on the public purse. These parallels suggest that some of the values, principles and sentiments associated with mutual obligation are carrying over to retirement income provisions, with at least potential consequences for the transition from employment to retirement. To date, however, these parallels are too limited to suggest a reshaping of retirement provision in the image of mutual obligation.

1 Introduction

The period of welfare state restructuring has seen a resurgence of concern, in both policy and popular opinion, with the balance of rights and duties attached to claims for community support. While such concern has arisen in many countries, it has taken its sharpest forms in the 'liberal' welfare states of the English-speaking countries (Esping-Andersen, 1990; O'Connor, Orloff and Shaver, 1999). In Australia this resurgence has been expressed in new moral discourses, articulated by both major parties, speaking of 'reciprocal' and 'mutual obligations' between claimants and the state (Reference Group on Welfare Reform, 2000; Encel, 2000). The right to claim welfare support is increasingly seen as a contingent one in which duties of citizenship are also to be acknowledged.

Curiously, contemporary debates about 'welfare reform' have had little to say about economic support in retirement. For a century, these benefits have been the leading edge in welfare state development in industrial societies, and the politics surrounding them have done much to shape national welfare institutions (Guillemard, 1983; Myles, 1989). They commonly represent by far the largest single item of direct national welfare expenditure (OECD, 1994). These are, moreover, the benefits where claims to the status of a social right have been most securely institutionalised. Their exclusion from the present discussion of 'welfare' is thus a significant one. To date, such rights have gone largely unchallenged in otherwise widespread public reaction against the legitimacy of welfare support.

Moreover, welfare reform measures limiting access to unemployment assistance have come amidst contradictory policy initiatives, also termed 'reform', significantly increasing public expenditure on support for income in retirement. During the 1980s and 1990s, the provision of a public age pension, means-tested but near universal in its receipt, has been supplemented with mandated private occupational superannuation under the Superannuation Guarantee Charge (SGC), and in the same period additional private pension coverage has also spread. The benefits of such private saving are heavily subsidised from the public purse (Olsberg, 1997; King, Backgærd and Harding, 1999). Social security measures accompanying the introduction of the Goods and Services Tax

included means test changes making retirees with higher levels of private income eligible for part pension. While intended to contain public expenditure in the face of population ageing in the future, these developments have entailed new and more universally accessible entitlements to welfare support in retirement in the present.

This paper is concerned with how policy for the transition from employment to retirement figures in a changing discursive landscape of social policy citizenship. Specifically, it explores the moral and political culture associated with claims to different types of income entitlement in retirement, and the implications of such moral and political constructs for work and saving in the pre-retirement years. Examining the views of a group of Australians in mid-life, it draws out and compares the meanings of entitlement, rightfulness, merit and deserts they attach to the age pension and occupational superannuation, the requirements, duties, and obligations they think are attached to such benefits, and how they believe these benefits and their financing should be shared among Australian citizens and workers.

This evidence suggests that there are interesting continuities of political culture in the rights and duties seen as associated with welfare support in working life and in retirement. The basis of these continuities lies in common emphasis on the moral duties that accompany a social right to support from the public purse, and the social privileging of self-provision over 'dependency' on the public purse. These parallels suggest that some of the values, principles and sentiments associated with mutual obligation are carrying over to retirement income provisions, with potential consequences for the transition from employment to retirement. To date, however, these parallels are too limited to suggest a reshaping of retirement provision in the image of mutual obligation.

2 Social Policy Citizenship, Mutual Obligation and the Transition to Retirement

Following T. H. Marshall (1963), a growing body of theory takes the entitlements of the welfare state as a new dimension of citizenship emerging in the twentieth century and enlarging the civil and political

rights of citizens with social rights to income and services. These theories focus on the capacity of the state and social policy institutions to mediate structural inequalities of modern capitalist society (Barbalet, 1988; Turner, 1986). Marshall's original focus on the tensions between equality of citizenship and inequalities of social class has been extended to take in tensions between citizenship and the inequalities associated with gender (Lister, 1995; Siim, 2000) and racial and ethnic difference (Turner, 1986; Kymlicka, 1995).

The key proposition of social policy citizenship is that welfare state provisions, paradigmatically the assurance of a minimum income and access to basic services such as education and health care, are social rights. As such, they give the citizen legitimate, enforceable claims on the state for command over resources. In his famous essay 'The social division of welfare', Titmuss (1963) showed that the scope of social rights extends beyond the recognised welfare domain to include occupational and fiscal benefits. Attention to the resource value of claims should not, however, obscure the political character of social policy provisions as relations between citizen and state. Although retirement arrangements are among the most securely established of all social rights, the era of welfare restructuring has made plain the provisional character of even these (Myles and Quadagno, 1997). Janoski (1998) links social rights with civil society, and the sources of interest, social organisation and political mobilisation that lie behind them.

Duties or obligations are the inverse side of rights. Janoski (1998: 53) contends that until recently liberal political theory, including its theory of citizenship, have overlooked the importance of this side of the citizenship equation, while the revival of interest in communitarian ideas has emphasised it. He observes that citizen claims depend on taxes to fund them, so that one person's claim necessarily imposes a duty on another. Moreover, obligations are necessary if rights are to be enforceable, and for any system of rights to be workable obligations must also constrain each person's bundle of citizenship rights. Spelling out a four-fold scheme of citizenship obligations (1998: 54-6), he gives examples of obligations ranging from the general, such as to be law abiding and to respect the rights of others, to the specific, such as for the recipients of unemployment assistance to look for work.

Citizenship thus entails an exchange of rights and duties among citizens. Janoski (1998: 75-103) proposes two ideal types to describe the intersection of rights and obligations, which he terms restricted and generalised exchange. Janoski suggests that both principles are at play at once in modern capitalist societies, and that citizens may support, and be motivated by both principles in varying combination and degree.

Technically, the contours of the social group exchanging rights and duties are defined in social policy arrangements. In the case of retirement income, for example, social insurance systems typically set up an exchange between past and present generations of workers, while tax/transfer systems frame it as an exchange among the citizenry at large. The social understanding of this exchange may not necessarily match these technical definitions, in part because of their complexity but most importantly because their content and implications are the stuff of ideological representation and political argument.

Current discussion of reciprocal or mutual obligation indicates a reshaping of the key terms of Australian social policy citizenship. Put briefly, the key terms of this reshaping are:

- greater emphasis on the contingent nature of rights to social support, and particularly on the obligations attached to the receipt of support;
- the specification of work, in the primary form of paid employment in the capitalist economy, as the fundamental social duty of all adult persons, with other forms of work such as care work and voluntary services also approved, as a secondary resort;
- the belief that those who receive the support of the community have a duty to give something in return;
- the assertion that the individual must undertake action to make oneself employable and/or demonstrate one's employability[1];

[1] Under the Hawke and Keating Labor Governments, reciprocal obligation placed some onus on the state to supply training or work experience; under the present Coalition Government mutual obligation puts less onus on the state and more on the individual.

- the use of tutelage and/or compulsion to ensure that the duties attached to the receipt of assistance are fulfilled and to maintain the employability of the individual; and
- the stigmatisation of 'dependency' on the receipt of social benefits as an unworthy social condition.

To date, the doctrine of mutual obligation has been directed to the working age population. Applying first to young people and the long-term unemployed, it is now being extended to other groups including sole parents and people with disabilities. Significantly, it is also being applied to workers in the years immediately before retirement, with the prospect of heightened contrasts in expectations of those claiming social benefits who are just below retirement age and those who have reached it.

There is at present no suggestion that mutual obligation might apply to welfare support in retirement, and an ideological veil shades the age pension from the harsh light cast on the social support provided to other groups. Even so, the advent and popularity of mutual obligation has clear implications for people presently in mid-life and looking toward the transition from employment to retirement. At present the majority of people in this age group can expect to receive at least part of their income in retirement from the age pension. Already, most men and increasingly many women also can expect to retire with at least a small stake in the growing superannuation system. While superannuation provision will continue to grow rapidly, most retirees will continue to combine income from the two sources for the foreseeable future. The discourse of mutual obligation depreciates the receipt of public benefits and elevates the moral status of self-provision. It has implications for the way future retirees understand their moral and social status in retirement, and potentially for their personal and financial preparation for that transition.

3 Attitudes and Expectations of Income in Retirement

This paper draws on data gathered as part of a qualitative study of the perceptions, feelings, views and expectations of Australians in mid-life

about their income in retirement.[2] Some 65 people living in the Sydney region were interviewed in 1997 and early 1998. Sample members are aged between 41 and 57, and employed or the partner of an employed person. This age group was chosen because we aimed to speak to people at a life course moment when responsibilities for children were diminishing and the vision of post-parental life opening. Interviewees were recruited through superannuation funds and one trade union, and were chosen so as to include white-collar and professional with working class respondents and both men and women. Approximately two-thirds of the sample are employees with substantial occupational superannuation, and are very largely in public sector employment. The remainder includes participants who have no superannuation at all, who are part-time or casual workers, whose superannuation is limited to employer provision under the SGC, or who have had only a short history of superannuation contributions.

The sample was not intended to be representative of any social group, but rather to capture contrasts in social perception at a key life course moment for social policy. Its strong bias toward public sector employees has muted some of the differences of view that might have been expected, especially with respect to support for an interventionist state and traditional welfare state provision. For this reason, the analysis of the data presented here gives little weight to the frequency of opinions, concentrating instead on systematic contrasts of opinion among relevant groups. We focus here on common constructs of value and opinion, noting when and how these vary.

4 Social Rights, Need and Duties: The Age Pension

By social rights, Marshall referred to

> the whole range from the right to a modicum of economic welfare and security to the right to share in the full social

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2 The project *Citizenship, Social Rights and Income in Retirement* has been funded by the Australian Research Council and the Social Policy Research Centre, and conducted by Sheila Shaver and Merrin Thompson. Merrin Thompson conducted all the interviews. The co-authors contributed equally to the work reported in this paper.

> heritage and to live the life of a civilized being according to the standards prevailing in the society. (Marshall, 1963: 74)

Almost everyone we spoke to sees the age pension as a social right of some kind. A number specifically associate it with a right to a minimum standard of living and protection from poverty.

> I think people do have a right, by being human, to certain conditions to be met by the society in which they live and since we have a tax system which is organised to do that I think a society like Australia should be providing that safety net. (Ben, academic)

> But at the end of the day when you do retire no-one should want for anything and that's basic. Bob Hawke made it "No child should ever be hungry" you know, and I think he promised, but he never carried it out. And that was very hard to carry out a promise like that because there's always a reason why it doesn't happen, but I believe our old age, old citizens [deserve the same protection from poverty] one day and it shouldn't be in the future but it should be now. They have worked to pay for their retirement and they should be entitled to it at the end - to retire, you know, with a good, reasonable amount of money that should be coming so that they can live comfortably. (John, railway worker)

> Yeah I think it is a basic right, really, I mean we're lucky to have such a basic right. A lot of countries don't have it and they're the ones who are dependent on their own children. I think, yeah you have to have it if you're going to have a society like we've got. It's better to give money even if people were completely useless and have some level of sustenance rather than have them out begging or whatever … I think you have a moral obligation I suppose, is what we're saying, to support people who can't support themselves. (Verity, librarian)

There is much less unanimity about what it might actually mean to think of the pension as a social right. In Marshall's terms, a social right

expresses equality of status among citizens. Representing equal treatment of all citizens, universal entitlement to the pension is central to its symbolism. Australian social policy tradition has drawn on the same symbolic association, while making the actual right conditional on need (Shaver, 1989). The dominant rhetoric of targeting associates pension rights less with equality of treatment than with need and a limited equality of outcome.

Respondents' views about rights to an age pension reflect these tensions. One body of opinion, largely concentrated among working class men and women, holds that everyone should have the same right to a pension. This view sees the means test as unfairly denying reward for virtue in working and saving.

> It doesn't matter if you are a millionaire, if you are a politician, it should be automatic to get a pension. That's a right, not a privilege. (Geoffrey, clerk)

> I paid my tax and done my duty, contributed to the economy and I think, you know, I think anybody who works should be entitled to a pension. I don't care how much money you earn. (Walter, truck driver)

> But I really think everybody should get it - especially people that have worked. Why should the people like me that have worked all their life and have paid taxes all their life and yet you're not entitled to it. But these other sods, parasites, that have never worked and they get all these handouts. They get a housing commission house, they get the dole or a pension or sickness benefits or whatever. I mean I know there's some genuine cases out there but not the amount that are out there claiming it all. (Janet, technician)

Another body of opinion, most common among professional and middle-class workers, associates a right to the pension with need, and only with need.

> Yes I do, but I think pensions should be for people that need pensions. So I think, yes people have a right to an income when

> they reach retirement age and the pension should be for people that need it, so it should be targeted. (George, researcher)

> Well people that don't need it shouldn't get it. If they've got financial means to support themselves they shouldn't get it. I get annoyed when I hear about people who have got a tremendous amount of money and they structure their finances so that they can still get the part pension or benefits because they think they're entitled to it. (Evelyn, home duties)

> I suppose what I'm saying is that if people are living in poverty then they should be assisted by the government. If they can help themselves, well good on them and they don't need help, but I don't think they have a right, just because they've worked hard and they now want something because it's there - does that make sense? (Cynthia, supervisor)

Respondents from across the class spectrum also see merits in both arguments. Some find the use of a means test an acceptable pragmatic compromise. Others favour two-tier arrangements with one element, usually pension fringe benefits, standing for equality of status among citizens, while another, most commonly the pension itself, aims at equality of outcome in a guarantee of minimum living standards.

> I think if the community could afford it and everybody got an age pension all well and good, whether they were a millionaire or somebody who'd been on social security benefits when they were younger. But that's not - I don't think our community can afford that. I'd rather see the direction of those benefits towards people who really need them. A fairly ambivalent answer I guess. (Frederick, office manager)

> I think there are two pensions. I think there's the money and there's the [fringe] benefits. I think everybody should have the benefits. And even if the means test is not fair a means test of sorts on the money side so that no-one is short of ready cash to live comfortably. That everyone has the benefits in terms of medical and travel. (Thomas, teacher)

However they think of rights, few respondents regard entitlement to the age pension as unconditional. As the quotations given have already shown, they generally associate the right to receive an age pension with the fulfilment of at least some associated obligations. Typically, they see this right as flowing from past contributions to Australian society, mainly through work and the payment of taxes during working life. While not universal, this view is widely held. It is shared across differences of class and gender and by those who both do and do not expect to receive the age pension in their own retirement.

> I think by investing all your life in the workforce and paying taxation gives you that right. It's a fundamental principle. (Avery, manager)
>
> If you've paid your taxes it doesn't matter what your social status or what your monetary status is. You've paid your taxes. (Rod, labourer)
>
> As long as they've done something and just haven't been sitting on the beach all day long, on their bums, doing nothing. (Elaine, waiter)
>
> As long as they live a law abiding life. (Keith, clerk)

The association of welfare with 'work' is very strong, even when welfare takes the minimally controversial form of the age pension. Work itself is generally interpreted to mean paid employment, but is readily extended to include unpaid work in the family and community.

> *(Interviewer: Women who stay at home with the kids, should they be able to get it as well?)* Oh yeah, as far as I'm concerned like they're still working aren't they? Their partners are out at work, aren't they, so they should be entitled to it. (Keith, clerk)
>
> I think working in military service or [something like that] … the pension could be an obvious reward for that sort of work. I think [there should be] enough emphasis on people staying home - women who choose to stay home and be productive in that way. However, again, I mean women who have stayed home should be made aware of the fact that they need to be

> more productive in the community on a volunteer basis. There are a lot of women who don't do anything volunteerwise who choose to stay home but they could be productive at their schools and they do absolutely nothing at the school because they say well it's my right to get money from the government, I don't have to produce anything back for that, it's just my right, and that I don't agree with. (Anna, teacher)

Many respondents question whether immigrants and refugees should be entitled to receive the pension because they lack a history of work or other contribution to Australian society.

> *(Interviewer: Do you think people living in Australia have a right to an age pension when they reach retirement age?)* Yes, provided one thing - on the proviso as such that they live in Australia for a period of time . . . I look at like this - the pension itself is what you earn in your life Á= It is just like a membership to a club, you've got to contribute towards it within this life span Á for example, maybe contribute to payment of tax, pertaining to your intelligence or work, what have you. So especially I feel that someone who is too old to come over we should think about one thing then: what are things that they can contribute to Australia for a period of time before they are supposed to have a pension. (Jonah, hospital supervisor)
>
> I think everybody that's worked - lived and worked in the country, is due an income. (Tim, manager)
>
> *(Interviewer: What about migrants and refugees?)* Well I think if we accepted them in the first place then we should be paying their pension, yes. (Thomas, teacher)
>
> I don't knock any migrants, cause obviously, I'm Italian, I came out and if I was only here five years I don't think I should expect the same amount as someone who was born here . . . I'm convinced, it's not being racist but I just think it's human right. You know, that's how I feel. I don't feel that anyone on short term deserves the same economic security as someone who's

> been here and done the right thing over the years Á It doesn't matter who the person is or what their background is I still feel they have to earn the right and … let's say you retire - if I was to retire at 65 I wouldn't expect to go and live in another country and expect them to support me. (Aldo, mechanic)

While respondents clearly link rights and duties, they generally do not do so in the literalist terms of contractual reciprocity. Few respondents would favour a direct link between employment history and pension entitlement, either as a condition of eligibility or by tying the level of the pension to salary while in employment.[3] More usually, the connection between contribution and entitlement is essentially moral in character. As we read them, statements about the importance of working, contributing and paying taxes refer as much to the nature of virtue in the circumstances of everyday life, as to literal and especially economic equivalences.

> *(Interviewer: What kinds of things constitute earning the right to a pension - working, paying taxes, bringing up kids, that kind of thing?)* I guess so, yeah, just the basic, everyday things of being around and as you say doing the right thing for years, paying your taxes Á as long as you've done the right thing in stabilising a family, bringing up a family and being around and just doing it from day to day rather than disappearing for maybe years and then coming back. (Aldo, mechanic).

The discourse of relative need and targeting adds additional and potentially contradictory elements to the moral equation. Evelyn and Cynthia, for example, both quoted above, are dubious about vesting entitlement in contribution alone. Need outweighs contribution in their moral calculus, and to insist on receiving a return for taxes paid is to abuse charity and the good will of other taxpayers.

As already noted, the sample does not provide a representative measure of social opinion; it was designed to test for the existence of sharp group differences in attitudes and values rather than to measure their frequency. There does not appear to be significant structural variation in ideas about

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3 One or two respondents do favour retirement pensions based on European models of social insurance.

the rights and duties attached to the age pension. There are suggestions that differences of view are associated with employment sector: private sector workers seem to be more sceptical about the idea of pension as a right than public sector employees, and in particular to stress the importance of contribution to entitlement and seek stricter moral and sometimes financial equivalence between benefit and contribution. If there is a class difference, it is that working class speakers offer more severe judgements than their middle class and professional counterparts about the moral worth of work and the unfair penalty that the means test imposes on those who provide for themselves. Respondents who have largely completed child rearing have clearly given more thought to retirement issues than those with children still at home and in school, and have more focused views about their own likely circumstances in retirement. There is noticeably more support for the pension as a right among those aged 51-55 than among those who are younger than this, but no evident difference of view about the associated duties. There is little or no difference in the ideas that men and women hold about these themes.

5 Duties, Rights, and Property: Occupational Superannuation

We also asked participants whether they thought superannuation was a right. More than the idea of right, superannuation evokes the concept of duty. This attitude is common to all groups in the sample, and is shared among respondents with and without substantial superannuation, and among public and private sector workers.

> Well I would have thought that superannuation would in one way be an obligation because it's taken away from your spending money every fortnight. It's not necessarily a right. You might be saying it's a right that your employer contributes to superannuation. OK, you could say that it's a right that he contributes towards it but he probably calculates that in the salary and he maybe pays you less in your take home pay anyway in order to compensate for the superannuation so you get it one way or another. In the superannuation or take home pay. So it's like an obligation as far as that's concerned Á=Well

> everyone should have a right to superannuation but then again some people would probably rather have the money in their hand, and so I would suggest that there's got to be government legislation to make sure that they do have superannuation rather than as I said wait until they're 65 and then say, sorry I haven't got any superannuation, how about the pension. (Samuel, stockbroker)
>
> No I don't think it's a right, it's something that we have decided is going to be a way of organising our society so that all sectors contribute to the future of the society and to our increasingly ageing population. (Susan, art director)
>
> *(Interviewer: What are your thoughts on whether superannuation is a right, something that everybody is entitled to get when they work for pay?)* I think so yes. Not only a right, I think it should be compulsory. (Thomas, teacher)
>
> Superannuation is a tax which leads to a pension Á I look on superannuation as a duty Á It's a duty to relieve the pension scheme of intolerable burden, although it is a tax. The majority of people are incapable of saving money. It's a fact of life. (Matthew, academic)

As some of these comments suggest, the association of superannuation with duty carries over into more general approbation for policies to compel saving for retirement. Some appreciate such compulsion on their own behalf; others favour it for those who are less providential than they are themselves. In either case, this view leads those who hold it to support universal access to superannuation.

> No, I think that it behoves people to give a bit of forethought to their retirement and to make some provision for their own retirement and not just assume that the state will look after you. The state is after all the taxpayers, and human nature being what it is most people won't do that without some encouragement and therefore I think it's very important that governments put in place laws that will make superannuation savings compulsory. But I also think it's really important that they do more to ensure

that when people do that, that their savings are secure and also that they're giving a fairly reasonable return on savings. (Karen, teacher)

(Interviewer: You said that you think super's something that everyone should have to contribute to …) I believe it should be, yes, compulsory to contribute at a basic level, and it should be optional to pay more. But I think they should encourage young people and put out material to educate them on the benefits of it because it's the only way of locking up the money so you know it's going to be there for you. (Victor, driver)

Everybody should have to be part of it. I don't think you should have groups of people who don't have super because they are unemployed or because they're solo mothers. I believe there should be something in place that even if it's only one per cent of their dole or something each week is taken out and put away as super they should have to be part of it too. I think they said before you're going to have in 20 years this huge group of people that have nothing and they're going to be such a huge burden. (Cressida, manager)

(Interviewer: What are your thoughts on whether superannuation is a right, something that everybody is entitled to get when they work for pay?) Now you're opening up Pandora's box. For one thing I'm right shitty about Keating. I think it should be a compulsory taxpayer contribution to superannuation to get rid of the - so the pension only goes to people who really need a pension, but we're not in that scheme at the present time. I think Keating botched it completely when he set that scheme up … It should have been taken - it should have been taxpayer funded like some of the social democratic countries, whether then at the end of the tax year you could make a decision whether you wanted to stick in AMP or leave it in a government-funded one or whatever, you've still got to have freedom of choice … *(Interviewer: So you think people should be levied and it should all go into general revenue and into like an insurance model?)* Yes, like most of those overseas countries where you just pay a proportion of your taxes,

> superannuation [would] pay for the pension in effect. I have no problems about that at all. (Evan, manager)

Given the over-representation of public sector employees and members of defined-benefit funds in our sample, this strong support for universal, compulsory superannuation is not surprising. However, private sector employees and members of accumulation funds also expressed these views. They were more often expressed by respondents aged over than under 50, and by respondents no longer actively supporting children. Men and especially women are critical of superannuation provisions, changed after these interviews were conducted, which reduced the earnings of short-term and casual employees.

There were nevertheless also suggestions, more common in the answers of private than public sector workers, that rights to superannuation stem from its material character as personal property. Themes of earned entitlement, ownership and control, and freedom and choice resonate in their ideas about rights and duties in superannuation.

> [I think of it] as mine [laughter]. (Cressida, manager)

> I see [defined benefit superannuation] as part and parcel of my pay. (Carl, boilermaker's assistant)

> To be consistent I think people again really just shouldn't be prescribed or be compelled to do anything. I mean it's their money, I feel it's theirs to do with whatever they see fit. (Frederick, office manager)

> *(Interviewer: what about superannuation, do you think everybody has got a right to have superannuation?)* Oh yeah, if they want it. It shouldn't be compulsory though because it's not - say with my son, … his priority was more to get a house and that at the moment. When we were first [married] it was not a priority because we didn't have the money for it. It came later … Like it should be up to the person when they can afford to start putting money away. (Evelyn, home duties)

While need is central to conceptions of a right to the pension, it figures in the discussion of superannuation only in the general approval of enforced

saving. Respondents understand the rights and duties of individuals to participate in superannuation as a direct reflection of economic performance, in paid employment and/or their own or employers' contributions.

> Well, I work for it. I contribute. If I didn't contribute I didn't get [it]. (Carlos, clerk)

> I suppose where the right bit comes in is, is it a right to expect your employer to contribute to your long-term future? I don't know whether that's a right. (Susan, art director)

> *(Interviewer: what makes super a right?)* I think you have a right when you give service - well you sell service don't you? You sell your labour to an employer, you have a right to have part of what you receive for that labour set aside for later, yes. (Clayton, teacher)

> I believe that people should be expected to contribute towards superannuation. I don't think it would be wise to simply have a scheme whereby the employer has to pay all the money. (Carl, boilermaker's assistant)

Not surprisingly, most respondents think that inequality in superannuation benefits is natural and inevitable, a consequence of inequalities in earnings and the super contributions based on them. This acceptance is not unlimited, however, and there are marked class differences in view on this point. A sizeable proportion of interviewees, mainly in the professional and middle class group having substantial superannuation, think that the government ought to provide greater incentives to contribute to superannuation. At the same time, others from all groups point to inequalities they think are unfair.

> I would like to see it to be more of a tax break. I would like the Taxation Department, government to actually, as they did at one time, give tax deductibility for super contributions Á Because it probably would affect a lot of people and [the government] might forgo a bit of money, but it might also save down the track a bit more. (Celia, counsellor)

I don't think a lawyer should get more than a builder's labourer frankly, but there are different levels of earning and I think people who earn more should have a right to more super but they should be taxed more than they are now. The high tax bracket is not high enough. (Clayton, teacher)

I think it's an unequal way in which they've set up the industry. Like we've got a superannuation scheme here at work, but you're not allowed to put into it unless you're [unclear: senior management?], so in other words it's a superannuation fund at work that selected people are allowed to have, in which the criteria are kept secret, so nobody knows what's going on. So if there's lots of superannuation funds around like that I don't think it's very nice or very equal because my understanding is that when it comes to superannuation, this company is for men only. (Cynthia, supervisor)

(Interviewer: Why should people who earn more have a right to get more super?) Well that's hard. Yeah, as long as the tax system doesn't disadvantage the average person. Unfortunately the tax system, until they do something about it, the greater the advice you can pay for the better off your tax deductions can be. I mean, we've done it. We paid no tax … through one six year period because we just had this help and advice. Oh it's not amazing, everybody was doing it … Yes - well your question was the more you earn the more you should be able to put in super and the only reason for that is for tax avoidance. (Jonathan, sales executive)

6 Social Policy Exchange

Social welfare and taxation set up a circle of exchange relations among citizens through which most both give and receive. Superannuation is also part of this circle, since it is supported by favourable tax treatment and entails the pooling of risks associated with longevity. Private saving, 'self-provision' and not making claims on the public purse form a significant but less visible aspect of the exchange system, as do

concessional tax arrangements and tax avoidance. Citizens have economic interests in their place in these systems of exchange. Importantly, they also have moral and political ideas about the form that these relations should take. Janoski (1998: 75-103) sees exchange relations among citizens as the basis for the reconciliation of rights and duties of citizenship, and offers concepts applicable to both rational understandings of the rights and duties of self-interested individuals and feminist and communitarian interpretations of these in terms of altruism and care. He suggests that citizenship entails two contrasting ideal types of exchange among citizens: *restricted* and *generalised exchange,* and that in varying balance and combination these comprise citizens' views of social relationships.

Restricted exchange takes its metaphor from market exchange, and refers to the exchange of equivalents, given and received within a determined period of time. Its determining character is 'mutual reprocity'. Generalised exchange has as its basic form 'univocal reprocity', where the transaction is indirect, with what is given to one person or group being returned not by the recipient but by another person or persons. Equivalences are less closely measured and the time frame more open in generalised than in restricted exchange. Janoski offers a number of variations within each type, differentiating between exchanges between individuals and groups. The instrumental nature of restricted exchange limits its capacity to mediate political rights and obligations in a political community. Social policy arrangements commonly rely on some form of generalised exchange, but vary considerably in the way such exchange is specified.

Respondents in our study expressed ideas about the social terms of social policy arrangements in the course of discussing the age pension and the rights and duties they saw as associated with it, welfare more generally, superannuation and self-provision, and taxation. Their comments include moral propositions about social sharing of adversity, socio-political critique of social policy provisions, and emotional responses to arrangements perceived as unjust.

One pole of opinion is represented in direct statements affirming Janoski's concept of restricted exchange. This is expressed in two forms. For Gemma, virtue lies in providence, independence, and the avoidance

of the need to make claims on others. Elaine, in contrast, sees herself as an individual citizen in a relation of contractual equality with the state as collective other, and she expects reciprocity in this relationship. Both these views are quite common.

> I don't think like some people, well the government owes everybody a living. I think we've got to take some responsibility ourselves and if we don't have [money for retirement] in the end then it's probably because we didn't put it in for ourselves. I'm quite realistic in that way, that I haven't put in much super so if I get to old age and don't have much money to live on well it's my fault and not anybody else's. Not the government's certainly. (Gemma, health supervisor)

> Well, I think … if you're giving your own money you should be able to get something back … Like if it was giving your family member that money you shouldn't expect to get that back, that's giving because you love them, and anybody like a friend or something like that. But as a government thing, well yeah, I think if you give to the government you should be able to get some back. (Elaine, waiter)

At the opposite extreme are a number of respondents who see themselves as joined with other citizens in a generalised exchange of support for one another. This view judges the equity of exchange over the long term, often taking differences in needs and capacities into account, without requiring equivalence between what is given and what is received. Here the system of generalised exchange takes the form of an imagined community of the nation (Anderson, 1983).

> I see taxation as the duty of a citizen of a nation and I see it as giving something to the nation. There may be occasions on which I get something back personally … But I don't feel that I should get a government handout, or that the amount of tax that I pay should depend on what I'm getting back personally, I don't agree with that at all. I think you pay according to your means. (Karen, teacher)

> We need to be dependent on each another, and if we're sufficiently well off that we don't need the pension, as I said before, I wouldn't be terribly worried about not getting that for a life time of paying tax. (Ivan, clerk)

> I know [superannuation] is the greatest union in the world because it's basically people helping each other out, because all those funds are pooled together to buy bigger assets to help people. You're helping people out who are retiring now, and you'll be helped when your turn comes, by the younger ones. (Arthur, debt collector)

Most commonly, however, respondents present more complex, and often ambivalent, views. The most pervasive axis of tension stems from the central valuation of need in Australian social security policy discourse and its reflection in means-tested benefits. Many respondents see social policy exchange as expressing a long-term commitment to a generalised other, but they see the terms of this commitment as properly conditioned by relative need. These views usually carry corollary recognition of exchange as necessarily unequal in material content and differential statuses of taxpayer/contributor and beneficiary/recipient. For some others, however, social policy exchange is a direct expression of the symbolic equality of all citizens and enacts the ongoing commitment of each to all others over time and across generations. Here, equity is perceived as Marshall understood it, less a matter of economic than of moral and social equality. These views only partly coincide with respondents' more focused opinions about means testing and the rightfulness or otherwise of the age pension. Thus there is considerable feeling expressed that paying taxes creates entitlement, but also many statements directly contesting this equation, viewing such claims in the pejorative terms of self-servingness or 'middle class welfare'.

> Well I don't hold a socialist view because I'm a conservative. I'm the other end of the scale. I hold it is then the right thing that up to a point one has to share the fruits of one's life. I'm not saying one should give half away - no way. But I just think you should give something. And - and I don't therefore agree that - that the old age pension is a right, that social security is a right. It should only be there as a safety net, it should only be

there if you only really have fallen on hard times. And if more people - a lot more people than apparently hold that view now - if a lot more people did we would be coming a lot closer to balancing the national budget and inequities that so obviously exist in society wouldn't be quite so common. (Ivan, clerk)

Why do you give to charities? OK, maybe it's my egalitarian nature that I don't mind supporting people in need, but I don't believe in middle class welfare. (Samuel, stockbroker)

This goes back to the late 19th century, [when] the then Prince of Wales said 'We are all socialists now'. They have worked it out and [the welfare state] was progressively brought in throughout the early 20th century. We do owe something to the unfortunates in this community. The way to do it essentially is taxation. *(Interviewer: So a kind of redistribution?)* A redistribution particularly to those who are unfortunate in one way or another. There are inevitably going to be people damaged by horrendous accidents. There are still people damaged by horrendous faults in the community and the community has to pay. It's all very well to say an occasional $10 to the Salvation Army will help, but it [can] not help nearly enough for the enormous number of unfortunate people in society. (Matthew, academic)

(Interviewer: Can you explain to me what it is that makes you think ideally the pension should go to everyone?) . . . I guess it's partly I think in terms of equity. A lot of the people who would otherwise be excluded by an assets test have actually themselves contributed to both their own wealth by work and by paying taxes, by being perhaps careful, by making sacrifices in some instances, deferring immediate spending power for later security and gratification and so in a perfect world it seems to me that those people have contributed to the funds which are going to get used to support people of their age or I guess that's - but on the other hand and I suppose one could turn that argument around - that a lot of the people who haven't necessarily - this sounds horrible and punitive - but a lot of the people who haven't contributed very much to the wealth of the

> country and have been dependent on the state will automatically qualify in terms of means and assets for these sorts of supports that really have done very little to generate the things that maintain them all their lives and that worries me when I start talking like that. Yeah, I guess if I'm being honest that's one of the aspects. So that's why I say in an ideal situation one would not try to discriminate … I guess I'm a bit ambivalent about it but I always think well, if you can't guarantee social justice then it's better to err on the side of generosity. (Frederick, office manager)

Finally and perhaps most importantly, support for generalised exchange depends on trust of fellow citizens, government and the state. Such support is greatly weakened when government is perceived as unwilling or unable to ensure a just sharing of social costs and benefits.

> Well taxation is the means for the government to collect revenue for all different purposes. Like for hospitals, for schools, for medical reasons, for a lot of things but to get the taxation it should be on a fairer system, you see, to have a share. But in Australia there is no fair system and how many times does the big executive earn the top money and they get away. For instance like Kerry Packer and Alan Bond, how much do they pay? Ten cents in the dollar. While me - I pay 47 cents in the dollar. I am the worker, he is the executive, he's a media baron all over the place and he pays less than me. What is the fair system? It's not fair you see because we can't claim anything, we are just the worker … But these people they go, they fiddle around, they've got a lawyer, and put all the deductions here and there and they get away with it. That is no fair system. I don't mind [if] everyone pays his share of taxes like a fair system and like to contribute to like pension, unemployment and hospital, medical and all the necessities to run the country, but it should be on a fair system. Not like this system we have now, [which] is absolutely disgraceful. (Geoffrey, clerk)

Many of these perceptions of injustice in social policy exchange have evident structural grounding. Geoffrey clearly identifies unfair terms of

exchange with inequalities of class and power. Other respondents see their own good will towards the community as exploited by single mothers, immigrants, or a greedy middle class. Interestingly, commitments to principles of restricted or generalised exchange do not appear to be directly grounded in social structure. Views are shared by men and women, across classes, and among both public and private sector employees.

7 Social Policy Citizenship and Mutual Obligation in Retirement Income

Respondents' ideas about rights, duties and social policy exchange in retirement income provision resonate with some, but not all, of the themes of mutual obligation. The age pension continues to carry a strong ethos of legitimacy and rightfulness, though respondents are less clear about whether entitlement stems from need or past contribution as worker and taxpayer. This ambiguity is as old as the Australian age pension itself, and has pervaded its history throughout (Shaver, 1989). Age pension entitlement also carries a less frequently remarked ethos of duty and obligation, and respondents see this in terms which have a good deal in common with mutual obligation. These terms centre on the idea of work as the basis of social contribution and citizen virtue, and the pension as earned in the course of working life. This notion of earned entitlement is a symbolic one, akin to that of 'social participation' in current discussion of welfare reform (Reference Group on Welfare Reform, 2000). The unspoken norm for work is paid employment, but when questioned respondents do readily extend their affirmation of work to include unpaid care work and volunteer work. These norms are clearly gendered, with the concept of social contribution through unpaid work almost always having a specifically female reference.

However it is earned, the predication of entitlement on contribution is an important symbol, and gives the basis of a more general set of moral boundaries. Some of the themes that define mutual obligation in social policy are evident in respondents' ideas about taxes, benefits and the social exchange of risk and support, and entail limits to the community of exchange which our respondents are willing to support. Their statements

predicating age pension entitlement on work and social contribution, several examples of which have been already been given, clearly point to the exclusion of unworthy people from the exchange of mutual aid and support. Lilah's views provide an additional example.

> *(Interviewer: So they've all contributed in some way so they should all get the pension?)* Yeah, people that have worked … Not mums that stay home and look after kids, no. I'm talking about young people that have never worked, no intention of working, the kids will never work, they're getting paid by the government, the boyfriend comes in, he's on the dole, so they have a really merry life - why get married when you can get two lots of dole? So they're the people that really upset me. (Lilah, salesperson)

That so many respondents express reservations about the entitlement of recently arrived immigrants to support says something very interesting about the way in which place and nation figure in retirement income discourse. [4] Focusing on immigrants' lack of a prior history of working and paying taxes, these respondents do not recognise social contributions made elsewhere, or the investment in cultural and intellectual capital imported with them. The community of social policy exchange is unquestionably a national one, with benefit and contribution to be rendered within its national boundaries, among Australians. This national boundedness cannot be directly linked to mutual obligation, which is not overtly nationalist in rhetoric or policy specifics. It is, however, clearly consistent with the populism driving the contemporary politicsl of mutual obligation, and with with recent policy moves to limit the access of new settlers to welfare support.

Our respondents are blind to much of the hidden subsidisation of occupational superannuation, generally seeing it as a form of private saving and the returns on it as something they have earned by their own efforts. The strong affirmation of work as a central social duty, and appreciation of the economic rewards concerned, underlie the high value respondents place on superannuation. While not all approve of compulsory participation in superannuation, many do support this

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4 Some respondents continued to express their concerns even after the interviewer told them of the ten year qualifying period for immigrants to be eligible for the pension.

principle, on the grounds that enforced providence is good for themselves or other people. Here there are resonances, admittedly weak, with the key tenet of mutual obligation that people benefit from being required to practise responsibilities leading to independence from public support.

Finally, parallels may be discerned between mutual obligations' abhorrence of dependency and the ambivalences which our respondents express about the compass of generalised social policy exchange. This is perhaps most clear in the majority belief that pension support should go only to those who need it, and the corollary hostility toward others who claim without need. Their views show both a fear of exploitation of their own willingness to contribute without expectation of recompense, and a denigration, often paternalistic, of welfare claimancy. In turn, both are facets of the more general preference for a residualist welfare state in which generalised exchange of support through social policy citizenship is kept to a minimum. At the same time, this parallel is limited. There is no evidence that long-term receipt of the age pension is seen as a form of 'welfare dependency' akin to that of long-term claimants to assistance in unemployment or sole parenthood.

Two other key terms of the mutual obligation doctrine also have little or no expression in respondents' views of retirement income. One of these is its assertion that the receipt of public support carries an obligation to give something in return. In its application to persons of working age, mutual obligation requires the return of social contribution to be rendered in the present, synchronously with benefit receipt. Retirement income continues to be seen as having been earned in the past, during working life, and to require no further return.

The second term of mutual obligation that is absent in retirement income discourse is the call for surveillance and tutelage of claimants to public support. Our respondents do not imagine that those failing to fund their own income in retirement should be subject to case management or compulsory advice of other kinds.

Thus, while some of the values, principles and sentiments associated with mutual obligation may be also found in attitudes to retirement income provisions, the parallels are too limited to suggest a reshaping of retirement provision in the image of mutual obligation. There are

structural features of retirement income policy which make an overt application of mutual obligation difficult. One is the universality of retirement itself, as a period in the life course in which citizens are honourably excused from the social requirement for social participation through paid work. Australia's tradition of a means-tested, but near universal pension is a second. This seems to manage, if not to overcome, tension between moral ideas about need and desert, though there remains a lingering resentment on the part of those who want direct equivalence between taxpaying and pension entitlement.

The insulation of retirement income from a welfare backlash is nevertheless far from guaranteed. As Gemma's comments suggest, the rise of economic rationalism has added a further element to the moral mix:

> [Whether there is a right to the pension] is a very philosophical question, that one. I mean ten years ago asking me that question, I would have said yes, most definitely it's a right. I would have been like most other people and said well yes, we've paid our taxes we've worked hard all our life. Now I'm more middle ground where I don't really think it is a right. I now don't believe a government owes us anything really. I think in a lot of areas there's too much government intervention and too much government propping up of systems that don't work and things like that. So to sort of believe that and then say, well it's a right to have a pension just doesn't go together. (Gemma, health care supervisor)

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