BACHELOR THESIS

TOWARDS ADEQUATE, SAFE AND SUSTAINABLE PENSIONS – HOW TO INCLUDE THE PUBLIC INTO THE COMMISSION'S AGENDA?

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ABSTRACT

This paper deals with public opinion and aims to find a possible answer to the question: “To what extent does the retirement system type, self-interest or political ideology explain public opinion?” In order to answer this question a longitudinal Research Design was chosen which compares existing survey data from Eurobarometers of 2001 and 2009. As possible explanations the ‘retirement regime type’, ‘political ideology’ and ‘self-interest’ are tested. The study was conducted to give suggestions what politicians of the European Union member states should take into account by changing their retirement systems. These changes seem to be inevitable in the future and the white paper “An Agenda for Adequate, Safe and Sustainable Pensions” underlies the importance the topic has to the European Union institutions, too. Further, this study can be seen as another jigsaw piece of the whole puzzle of public opinion research. It is dealing with the foundations of public opinion what nowadays a bit has moved out of the central focus of researchers. Its main finding is that the self-interest theory shows a high potential in explaining public opinion on retirement systems. The other two theories, retirement regime type and political ideology at least indicate that they have potential explanatory power.

TABLE OF CONTENTS

1. INTRODUCTION

Public opinion can be seen as a central part of modern democracy, not only as eventual source of election outcomes but as a powerful tool which influences policy agendas. Even in non-democratic systems, public opinion can have a big impact as history has shown. Ignoring the public might have fatal consequences on the actual state system. Prominent examples are for instance, the French Revolution or the coming into power of fascistic or communistic regimes in democratic systems. 'The Arabian Spring' has shown what is still possible today, if the public is ignored. It is no wonder that public opinion became a major part of several sciences and has been studied a lot. Recent public opinion research is mainly focusing on methodology (Loosveldt & Storms, 2008; Dillman, Phelps, Tortora, Swift, Kohrell, Berck & Messer, 2009; O'Connor, Balasubramanyan, Routledge, and Smith ,2010) or on media effects on public opinion (Hopmann, Rens, de Vreese, & Albæk, 2010; de Vreese, Boomgaarden, & Semetko, 2011). This study is aiming to find possible factors that can explain public opinion and therewith add another part on the existing body of knowledge. Moreover, it is taking a step back into a field that becomes rare in recent public opinion literature. That is the foundations of public opinion.

The ageing of the population, which is taking place in most countries of the world, will be a main challenge for the future. Besides uncertainty about the dimension of this phenomenon, the impacts are unclear, too. Population ageing is a result of decreasing fertility rates and a shift of the average mortality age, which both happens in industrialized and also in developing countries. Formerly, both fertility and mortality rates have been high whereas the mortality rate in most cases began to drop earlier, the number of new born babies declined afterwards as well (Lutz, Sandernson, & Scherbov, 2008, p. 75). Even among experts there is no real consensus about how demographics of countries will look like in the future. Although, the impacts are not clear either it is foreseeable that several challenges on economies, political institutions and the society will occur. Of course, the existing welfare systems of several states will be set under pressure by declining work-forces and increasing numbers of recipients. In order to be prepared for the future, several states are planning to retrench or revise their existing welfare system. However, according to existing research the welfare state reform is always a hot topic and most decision makers fear to touch it (Pierson, 1996; Boeri, Börsch-Supan, & Tabellini, 2002; O'Donnell & Tinios, 2003). This fear derives from the fact that public opinion is hardly in favor to change existing systems. It is, however, an important question where this fear comes from. That question should be answered in order to go on with necessary changes.

The European Union (EU) is also facing the problem of population ageing and is starting to take action. Since retirement is not a direct part of the common market and EU law is not providing direct

power to the institutions, it is still a competence of member states. However, it should be in the EU's interest (and therewith also in that of member states) to find a common position in order to prevent inequalities having impact on the common market. Therefore, the Commission published a green paper 'towards adequate, sustainable and safe European pension systems', in 2010. This was meant to stimulate the discussion and to bring the topic into a more central focus. A white paper titled 'An Agenda for Adequate, Safe and Sustainable Pensions', followed in 2012. Moreover, the year of active ageing and solidarity between generations is taking place in this year, which is an initiative to keep that topic in peoples' mind. The Commission recommends inter alia to 'link the retirement age with increases in life expectancy' and 'support the development of complementary retirement savings to enhance retirement incomes'(European Commission, 2012, p.9). Because of the explosiveness of a retirement system reform, the responsible persons of the member states will need public support, to implement the Commission's suggestions. In order to get that support, it seems necessary to know about the causes of public opinion in general and about this topic in particular. This study aims to find certain explanations for the causes of public opinion and tries to provide an answer to the question: "To what extent does retirement system type, self-interest or political ideology explain public opinion?" This question is posed with the ulterior motive to provide a strategy for the Commission and the member states on retirement system changes in the future.

The research question seems to be valuable to be asked since the brick that seeks for reasons of public opinion is part of the whole wall. If it is known why people are in favor of a certain policy or not, it is easier to find compromises which include the public instead of leaving it out. Therefore, this research might make both members of a democracy, voters and decision-makers, be better off since it tries to build a bridge between them. Three possible factors that might influence *public opinion* are tested in this research namely *retirement system type, self-interest* and *political ideology.* It seems likely that the way and the amount, of pensions provided, will influence satisfaction of individuals. Therefore the sub-question: "Does the retirement system type itself influence public's attitude towards it?" is added to the main question. Previous research as that by Blekesaune & Quadagno (2003) showed that ideological factors might have an influence on opinions about welfare state policies but that findings might differ across countries. Therefore, it seems reasonable to include *political ideology* as a factor that might explain *public opinion*. Thus, the second sub-question of this research is: "In what way does *political ideology* have influence on the *public opinion* of retirement systems?" A third research question derives from the research of Jæger (2006) which found support for *political ideology* but also for the *self-interest* theory which proclaims that welfare state recipients tend to be in favor of their retirement system. Therefore, the third sub-question is "Are pensioners more in favor of their welfare system type than non-pensioners?"

The thesis compares three countries which differ in the respect of how pension systems are contributed and maintained in order to see if the research is influenced by the nature of retirement system. These countries are Germany, the Netherlands and the United Kingdom. All three retirement systems are pay as you go (PAYG) systems but have remarkable differences how pensions are divided among the pillars. The term PAYG refers to systems that use worker contributions entirely to pay the pensions of retirees rather than being saved to finance their own future pensions (Boeri, Börsch-Supan, & Tabellini, 2001, p. 13). Whereas the German's first pillar is offering about 70 per cent of previous earnings in the first pillar (as standard pension), the other two offer around half of previous earnings whereas the second and the third pillar are better developed in these countries (Schils, 2008, p. 317). The difference between the Netherlands and the United Kingdom is that the Dutch system is more universal and based on residency whereas the British is contribution based (Schils, 2008, p. 317).

In order to answer the research questions, existing survey data from two waves of Eurobarometer is used. The advantage of having quantitative data is to be allowed to draw more general conclusions. The study comes close to that yonder of Jæger (2006) but provides as an advantage a spatial dimension (Germany, the Netherlands and the United Kingdom) besides the also existing time dimension (2001 and 2009). That seems to provide more information if the findings are general or rather influenced by other factors on the national level, too.

The outline of this paper will be as follows: In the next section the theoretical framework is provided. A more detailed description of the theories and concepts used in this paper can be found there. Chapter three is about the methodology with a description of the data collection method and the data analysis. In Chapter four the analysis is conducted. The last chapter concludes this study.

2. THEORETICAL FRAMEWORK

In order to test the research question and the related sub-questions, it is necessary to create testable hypotheses. To do so, concepts are needed that show the key features of a particular factor as well as theoretical predictions that estimate the relation between factors and outcomes. First of all, it is necessary to clarify the term *public opinion* since this research pays the main focus on it. Hence, it is a particular research field and interesting to see what others found on it. Therefore, after a general introduction of *public opinion,* a literature review of recent public opinion research and existing research on *public opinion* about welfare state is provided. After the term of *public opinion* is clarified, the possible factors that might have an influence on it are conceptualized. Starting with *Welfare State Regimes,* which will be introduced by the classifications Titmuss (1974) and Esping-

Andersen (2006) have made. These are going to be discussed and the paragraph will be concluded with the argumentation why these were chosen for this study. In the paragraph afterwards, a discussion of the other two factors that might influence *public opinion* namely *political ideology* and *self-interest* is going to be held. It has to be clarified in what way these factors might influence *public opinion.* These terms also will be defined and discussed and are the last piece which is needed to built the hypotheses. That will be done in the fourth paragraph. Besides the hypotheses themselves, reasons to arrive at these hypotheses are provided. After all, the chapter conclusion will summarize the most important findings of this chapter.

2.1 PUBLIC OPINION

The concept of *public opinion* is the most important element for a theoretical construct of this research. In order to see how it is influenced by *retirement system type, political ideology* and *self-interest*, it is necessary to know about its key features. Further, a short literature review is included in this paragraph to show in what direction public opinion research is going and to have an overview of the state of affairs. This overview is the basic starting point of this research in order to see what needs to be done to move ahead.

Clawson and Oxley (2008) connect *public opinion* to two features namely that it refers to governmental and policy matters rather than on private ones and it is the sum of individual's opinions. The first feature seems to be obvious. It might be doubted that the public would have an opinion about something outside its concern. However, this feature makes the difference between individuals acting as private actors or as part of the public. Since the *retirement system type* is a part of public concern (hence it can be changed by democratic means), this feature can be easily adapted to my theory. The second feature, that *public opinion* reflects the sum of individual's opinion, is according to Clawson and Oxley (2008) an assumption that has broad consensus among scholars. It can be seen as a condition for a survey design. It would be useless to collect individual's opinions when one would assume that not each voice has equal power in a democracy. Therefore, this feature is also part of my theory.

The expectations of my study go along with those of Page, Shapiro and Dempsey (1987) who see citizen's preferences as rational. That predicts that citizens vote or shape their opinions along cost - benefit expectations whereas they prefer policies that make them profit most. However, this theory must be limited to topics that people are interested in and those where they are informed about. Further, Page and Shapiro (1983) found some evidence that *public opinion* can have an effect on

policy outcomes and it can also be influenced by media or politicians rhetoric, what it is not the case in every political field.

According to Price (2011), public opinion research in the 21st century follows three different trends: "(a) refinement in understanding the nature of the survey response; (b) concerns over changes in communication technologies, and the challenges and opportunities they present to opinion research; and (c) worries about the quality of mass opinion, and especially the ways it might be shaped by subtly persuasive processes such as attitude priming."

Research by Dillman et al. (2009) is an example of the first trend mentioned by Price. They tested whether possible respondents would answer a survey when they get another method (e.g. by internet instead of mail). The results indeed show that people might tend to switch their minds and do a survey when they get a method offered they would prefer. Loosveldt & Storms (2008) also followed this trend and showed that indivudal factors determine whether a respondent is willing to take part in a survey or not.

O'Connor et al. (2010) have followed the second trend and tested whether the messenger 'Twitter' is able to generate data which is able to be used for social science analysis. According to their findings it might be indeedly used as a substitute or a compliment for survey research. However, it might be more time consuming. These new techniques of survey data collection can be a good tool for future research. This study, however, is based on big data-sets and therefore profits not as much from that.

Whereas the first two trends are rather focusing on methodological aspects, the third trend is dealing with the foundations for *public opinion*. The trend is mainly focusing on media effects on *public opinion* as in research by Hopmann et al. (2010) and de Vreese et al. (2011). Indeed, the relation between media influence and concepts of priming and framing seem to shape *public opinion*.

The research about the foundations of *public opinion* seems to have left out the causes and is rather focused on the instruments. There are few doubts that media has an influence on *public opinion,* the question under what circumstances seems rather left out. It seems that media alone has not enough explanatory power but stimulates the real reasons. Therefore, this research is focusing on those reasons and offers three possible explanations on two different levels. First, collective agreements which are represented in this study by *retirement system type* are expected to influence the *public opinion*. Second, a sociological explanation with *political ideology* which is taking place on the individual level but is based on collective thinking. Third, a psychological explanation with *self-interest* based on individual thinking.

2.2 WELFARE STATE REGIMES

Welfare state regime is one of the central concepts of this study. It seems possible that it has an influence on the *public opinion* through two different possible explanations. First, it is possible that the *welfare state regime type* has direct influence on *public opinion*. This could mean that for instance the collective agreement, which once was made by its creators, was kept alive by traditions, education and in other ways. Then, the values of the particular systems are still the same and always generate a positive attitude towards the existing model. Second, it might be possible that the *welfare state regime type* has an influence on the other independent variables. This might, for example, be the system of one country offers better option for early retirement. It seems likely that *self-interest* could have more impact then. Another option would be if the system type offers relative high pensions for former low income extreme voters. It might be that there *political ideology* can be affected and shifts more into a moderate one. This paragraph is aiming to find key issues that differentiate *welfare state regime types.* At the end it should be clear what differentiates the countries I have chosen in the respect of how they provide social services in particular pensions.

At this point, the concept of welfare state regime type is discussed in more detail, by having a closer look at two approaches. One is that by Titmuss (1974), which is dividing social policy into three types namely the residual welfare model of social policy, the industrial achievement-performance model of social policy and the institutional redistributive model of social policy. The residual model is characterized as follows: 'there are two channels through which an individual's needs are properly met: the private market and the family. Only when these break down should social welfare institutions come into play and then only temporarily (Titmuss, 1974, p. 30).' The second type, the industrial achievement-performance model of social policy sees that 'social needs should be met on the basis of merit, work performance and productivity (Titmuss, 1974, p. 31).' In the institutional redistributive model of social policy welfare is characterized as 'a major integrated institution in society, providing Universalist services outside the market on the principle of need (Titmuss, 1974, p. 31).'

According to Esping-Andersen (2006), Titmuss' approach has been opened new doors in the field of comparative welfare state research. It fostered a shift from paying the focus only on expenditures to contents of the welfare state. However, in 1990 Esping-Andersen developed a theory himself based on Titmuss' findings. This is classifying three types of welfare state regimes the 'liberal', the 'social-democratic' and the 'corporatist' regime. These regimes are described as follows. In the liberal welfare state regime 'means-tested assistance, modest universal transfers or modest social-insurance plans predominate (Esping-Andersen, 2006, p. 167).' This has the consequences that "this

type of regime minimizes de-commodification effects, effectively contains the realm of social rights, and erects an order of stratification that is blend of a relative equality of poverty among state-welfare recipients, market-differentiated welfare among the majorities, and a class political dualism between those two (Esping-Andersen, 2006, p. 168)." The corporatist regime is "typically shaped by the Church, and hence strongly committed to the preservation of traditional familyhood. Social insurance typically excludes non-working wives, and family benefits encourage motherhood. Day care and similar family services are conspicuously underdeveloped; the principle of 'subsidiarity' serves to emphasize that the state will only interfere when the family's capacity to service its members is exhausted (Esping-Andersen, 2006, p. 168)." In the social-democratic regime "the principles of universalism and de-commodification of social rights were also extended to the new middle class (Esping-Andersen, 2006, p. 168)." "Thus manual workers come to enjoy rights identical with those of salaried white-collar employees or civil servants; all strata are incorporated under one universal insurance system, yet benefits are graduated according to accustomed earnings. This model crowds out the market, and consequently constructs an essentially universal solidarity in favor of the welfare state. All benefits; all are dependent and will presumably feel obliged to pay (Esping-Andersen, 2006, pp. 168-169)."

In order to distinguish these welfare state regimes, Esping-Andersen (2006) is making use of three measures namely *De-commodification, Stratification and Post-industrial employment*. De-commodification is the level of the possibility for individuals to gain a certain social standard without dependency on the market. Stratification is the way in which countries handle status differences by offering market participation opportunities. Post-industrial employment refers to amount of jobs outside of production but to services and post-industrial occupations. Esping-Andersen (2006) defines the cases of study as follows: The German Welfare model is rather corporatist, the Dutch model a hybrid type between the corporatist and the social-democratic ideal type and the British is rather liberal.

Esping-Andersen's approach has been widely discussed in the past and a lot of criticism has come up whereas some scholars have claimed that the typology is too narrow and more types would exist (Arts & Gelissen, 2002), (Holliday, 2002). Others found that some countries are classified wrongly (Shalev, 1996), (Arts & Gelissen, 2002). This led to a revision of the original three type classification and more types were created. Still, scholars as Requena (2010) criticize on Esping-Andersen's theory. It might be argued that some factors were not taken into account, that he is lacking a good argumentation and so forth. Instead of trying to defend Esping-Andersen's theory, I am about to point out the reasons why this theory is a good tool for this research. First, it is limiting. Surely, it is

debatable if it does so in a proper way but if one would include too many dimensions determining the welfare state type, he would surely end up with too many types. Second, it is differentiating among the function of the welfare state. It does so by showing three different philosophies what the state should be like, what can be already found in Titmuss' approach. This can be seen as a reflection of the main political ideologies. Third, since the countries of this research can be categorized in three different terms according to this theory, it provides some explanatory power.

Overall, one main part of my theory was gathered through this paragraph. Through the theory of Esping-Andersen (2006) the three countries get different values on their *welfare state regime type.* Germany is labeled as 'corporatist' type, meaning that the state sees itself in the position to only help if family cannot do so. It also reflects the idea of Titmuss' (1974) residual welfare state. The Netherlands are labeled as 'hybrid type' which means it is a mixture of a 'corporatist' and a 'social democratic' regime. It actually has also the philosophy of the residual welfare state but however provides too much Universalist payments to be purely 'corporatist'. The United Kingdom is labeled as 'liberal' regime since it only provides minimum services and encourages people to be self-responsible.

2.3 POLITICAL IDEOLOGY AND SELF-INTEREST

The concepts of *political ideology* and *self-interest* are possible factors having an influence on *public opinion*. In contrast to the other independent variable *retirement system type,* these two are not collective features but are found on the individual level. However, as mentioned earlier the possibility that these individual characteristics are influenced by the collective feature of the *retirement system type* cannot be eliminated. Therefore it should be kept in mind that a trivariate instead of a bivariate relation might exist. In order to create the hypotheses and to make the concepts testable, they will be discussed within this paragraph.

According to Jost (2006, p.652), the concept of *political ideology* has its origin in the late 18th century and was adopted by Marx and Engels in 'The German Ideology' and was used in two different senses: '(a) a relatively neutral sense in which ideology refers to any abstract or symbolic meaning system used to explain (or justify) social, economic, or political realities; and (b) a pejorative sense in which ideology denotes a web of ideas that are distorted, contrary to reality, and subject to "false consciousness". '

Hamilton (1987, p.38) defines *political ideology* as 'a system of collectively held normative and reputedly factual ideas and beliefs and attitudes advocating a particular pattern of social

relationships and arrangements, and/or aimed at justifying a particular pattern of conduct, which its proponents seek to promote, realize, pursue or maintain.'

This study combines both definitions defining *political ideology* as a belief of how policies should be promoted, realized, pursued or maintained in order to achieve social, economic or political goals. It is predicted that people with rather extreme ideology are less in favor of the system than moderates.

Political ideology, often, is measured in left-right dimensions or multidimensional models of ideology. Following the logic of Jost, Federico and Napier (2009), this study is making use of a single dimensional model. According to Jost et al. (2009), self-placement of *political ideology* in surveys was a good predictor of election outcomes. Therefore it can be seen as a good measure of *political ideology*. Further, multidimensional models including liberalism and conservatism show correlation of these variables what make them unreliable. Furthermore, multidimensional models with economic and social dimensions hardly are completely orthogonal. Therefore this study is making use of a classical one dimensional left-right model.

According to Jæger (2006), the *self-interest* theory predicts that recipients of welfare state payments are against changes in the welfare state system. This is based on the economic theory of political action in a democracy by Downs (1957). According to that theory, voters elect in line with the politics they are making the most profits of, what reflects their opinion to a certain topic. However, this model assumes that participants of a democracy are well-informed about what policy makes them best off. Boeri, Börsch-Supan and Tabellini (2001), found that people often do not have that knowledge about welfare state reforms and they also do not know if they would profit from them or not. This does however seem not to influence the relation between 'self interest' and the 'attitudes on welfare state reform' since if persons do believe to lose by welfare state reforms they will oppose it. Therefore this study sticks to the simple theory that welfare state recipients are against welfare state changes.

Blekesaune and Quadagno (2003), found that *self-interest* is more likely to be an explanation for the *public opinion* of welfare state issues, when it is related to ageing and health issues. In contrast to employment issues which are less significant, in their research that includes 24 countries. According to this research, ideology also has an influence. Egalitarian ideology seems also to have an influence on support of welfare state issues but that is less significant than the factors related to *self-interest.* Research by Jæger (2006) supports the *self-interest* theory for most of the recipients of welfare services in Canada. However, interestingly for pensioners no support was found. He also tested the relation between *political ideology* and *public opinion* on welfare issues. Little evidence was found

that left wing voters rather prefer redistribution. However, Jæger (2006) suggests to use classic left-right ideology measures instead of libertarianism vs. conservatism as he did, in future research. Lynch & Myrskylä (2009), rejected the *self-interest* theory in their research. They found that pensioners that gain more from the retirement system, are not more in favor than those who profit less from it. Pfeifer (2009), found evidence for the theory that the *self-interest* factor might depend on minimum income schemes or labor market situations as umemployment rates. Muuri (2010), tested possible factors and conditions which can explain the attitude towards the welfare state. He found evidence that pensioners and unemployed are more critical than others. S*elf-interest* in this case has been disapproved.

To round off this paragraph, its main achievements are repeated at this point. First, this study is assuming that political extremes are not in favor of their current welfare system, of their country. Second, a left-right dimension with self-placement can be a good predictor for election outcomes. Therefore the study is making use of this technique. Third, it is expected that people tend to act in their own interest. Fourth, to test this assumption it seems a reasonable measure, to test pensioners since it seems likely that see themselves as gainers of the retirement system. Therefore, it might be a good indicator to test the *self-interest* theory.

2.4 HYPOTHESES

As mentioned before, it is expected that all three factors might have an influence on public opinion. As the previous paragraphs have given necessary insights into these factors, it is now time to create testable hypotheses. The first assumption is that retirement system regime type has an influence on public opinion. Since the countries in this report are categorized into three different retirement system types, it might be asked what type is most likely to satisfy the public. Following the classification of Esping-Andersen (2006), the German retirement system can be seen as rather moderate in contrast to the other two. Whereas in the British, services should only be provided on the lowest level and only if really necessary, in the Dutch model services must be more delivered to everybody through its universal structure. I would assume that people are less in favor of too much self-responsibility therefore it seems likely that the Britons are least satisfied with their retirement system. This assumption derives from the presumption that people with high incomes are more in favor of self-responsibility than people with rather low income since they have better opportunities to handle their retirement-arrangements. However, people with a high income are normally a smaller part of the population and therewith of the public. As the Dutch system formally offers most state responsibility, I assume it to be ranked second. It is likely that people are more in favor of state instead of self-responsibility but this only to a certain extent. The high and medium income earners

might be less in favor of carrying the burden of the low income earners. Since the German model is rather placed between the other two and therewith has a rather moderate impact on high and small income earners it is expected to generate the most satisfaction. Thus the first two hypotheses are:

Hypothesis 1: "It is likely that people in Germany tend to be more satisfied with their retirement system type than people in the Netherlands and the United Kingdom."

Hypothesis 2: "It is likely that people in the Netherlands tend to be more satisfied with their retirement system than people in the United Kingdom."

Though my assumptions follow a certain logic, it shall not be forgotten that other factors might additionally or even completely are deciding in the relation between these two variables. As mentioned before it might be that the tradition of a system or the importance of the reduction of poverty is seen by the public. However, I decided that this explanation fits best for the first two hypotheses and other interpretations are still possible as the hypotheses can be confirmed or rejected in the end.

As a second possible factor *political ideology* was picked. The question, however, remains in what way this factor could have an influence on *public opinion.* The literature states that left-right dimensions are good measurements in order to measure it. Therefore several classifications could be made. I decided to differentiate between moderates and extremes. It seems likely that people that have a rather extreme (left or right) political ideology are less in favor of the retirement system. This assumption derives from the presumption that extremes oppose all or at least the most features an existing state system offers and the *retirement system* belongs to that. The third hypothesis therefore is:

Hypothesis 3: "If people have a rather extreme political ideological preference it is more likely that they have a negative attitude about their retirement system than people with a rather moderate political ideology"

In order to double check the impact that *political ideology* has on *public opinion* it seems to be a good choice to take into account that there might be differences between left and right extremes. If this is tested additionally it might be found that one of the political directions is more against a system than the other one.

It is assumed that people tend to be more supportive if they profit from the retirement system. In order to test this theory it will be tested whether pensioners are more in favor of the system than non-pensioners. It seems likely that recipients of pensions are not willing to bite the hands that feed them. Although some pensioners might profit from a change of the retirement system, it seems likely that they will stick to the old system because of the missing knowledge about this possible profits. Therefore, it is expected that retirees, because of *self-interest,* have a negative attitude towards retirement system changes. Consequently, the fourth hypothesis is:

Hypothesis 4: "It is likely that a pensioner due self-interest will have a more negative attitude on retirement system reforms than a person that is not a pensioner."

In order to connect this hypothesis to the self-interest theory it must be assumed that pensioners expect to be worse off from a change of the retirement system.

2.5 CHAPTER CONCLUSION

This chapter has delivered the specification of the three factors which will be tested during the analysis. The model by Esping-Andersen (2006) is used in order to distinguish between the *retirement system types.* Due to the usage of this model different philosophies of how the welfare state should be maintained will be compared. However, since each type is only represented once in this study it can be seen if differences exist but not if these differences are represented in more than one of these *retirement system types*. In order to test whether *political ideology* has an influence on *public opinion* a self-placement on a one-dimensional left-right dimension is used. It is expected, that this will represent the political view in party terms of the respondents and will lead to the expected outcome, that people with a rather extreme view will be less supportive. The test of the *self-interest* theory follows the logic of Jæger (2006) and assumes that pensioners will be more in favor of the retirement system than non-pensioners. In order to measure *public opinion,* the study is making use of survey research. As the study is focusing rather on the foundations of *public opinion,* the three factors mentioned before will be tested in relation to *public opinion*. Therefore the hypotheses were created and need to be tested; how this is done will be explained in the next chapter. Figure 2.5 gives an overview about what relations are expected and in what way they might exist.

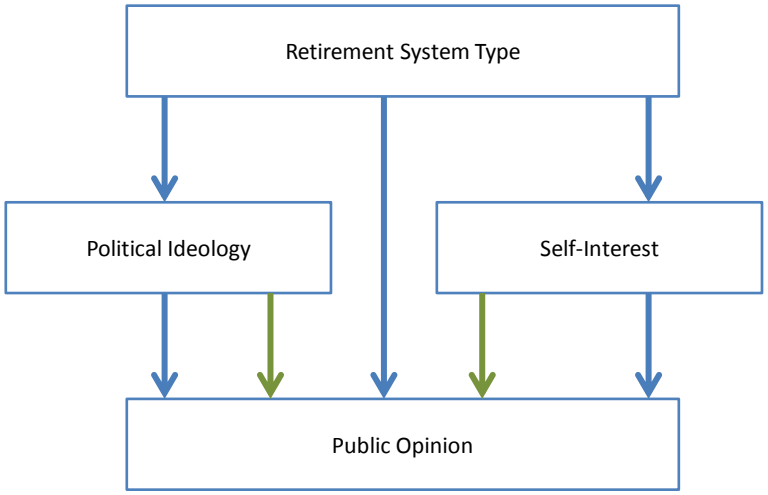

Figure 2.5 – Overview of possible relations

3. METHODOLOGY

After theoretical expectations were made and transferred into testable hypotheses, it is the logical next step to explain how these are tested. This section therefore shows how the analysis was conducted. A survey research design was chosen since it was considered to be the best tool of measuring *public opinion.* Data collection is the first step an analysis needs therefore this is the first paragraph. In this paragraph the main facts about the Eurobarometer data will be explained. After this, an argumentation why this research design was chosen is given. Surely, other researchers would have other arguments why to choose another type therefore I want to briefly give my motivation to chose this design. Afterwards it is described what is done in order to compare the different groups in the study for measuring *public opinion*. Finally, the variables will be made testable through an operationalization. That shall show in what way data is taken from the survey and to what level of measurement this will lead. In the end the main findings of this chapter will be generated into a conclusion.

3.1 DATA COLLECTION

This study is making use of quantitative data which is taken from existing datasets of Eurobarometer. These barometers are created on the basis of around 1,000 face to face interviews of citizens in European Union member states and are conducted between two and five times a year (European

Commission, 2012). The datasets this study is making use of are the Eurobarometer 56.1 and Eurobarometer 71. Eurobarometer 56.1 was conducted in the year 2001 and belongs to the series of special Eurobarometers, which are in-depth studies on particular fields. In this case the focus was paid on social integration and the future of pension systems. Questions are made about respondents' occupational status which might be helpful for the theory of *self-interest* if one expects that people that are pensioners are in favor of the retirement system. Further, questions are made about *political ideology* which allows creating that variable from those. Furthermore, questions about attitudes towards retirement systems are made. This is useful for the creation of the dependent variable *public opinion on retirement systems.*

The Eurobarometer 71 was conducted in 2009. Questions on demographics are asked, what helps for the creation of the independent variable *self-interest.* Further, a question about *political ideology* is a good source for constructing the second independent variable, *political ideology,* from that. In addition possible changes on retirement systems should be judged which allows using the information for the independent variable 'public opinion about *retirement systems'*. Since both waves of this study seem to provide the necessary information and represent the population of the three countries, they seem to be good sources for data collection.

The data is aiming to represent six different populations namely that of Germany, the Netherlands and the United Kingdom in 2001 and eight years later in 2009. The Eurobarometer (2001, 2009) data is representing the population people aged 15 and older (which means also legal residents) and was multi-staged sampled. Various sample points were drawn with probability proportional population size and population density. Data was stratified with respect to distribution of the resident population in terms of metropolitan, urban and rural areas. A random starting point was picked and every 'Nth' address was selected by 'random route procedure'. The sample size for 56.1 Eurobarometer is n=2,004 for Germany, n=1,006 for the Netherlands and n=999 for the United Kingdom. This survey includes two measures for Germany one for the Eastern and one for the Western part. In the 71 Eurobarometer the sample size for Germany is n=1,521, n=1,000 for the Netherlands and 1,352 for the United Kingdom.

3.2 DATA ANALYSIS

This study is making use of a non-experimental longitudinal research design, comparing data from two different points in time, based on survey data. This research design was chosen, in order to have the possibility to draw rather general conclusion. This possibility comes from the fact that survey data, if conducted properly, gives a good insight into a population. Since the research question is addressed to find an answer to a rather general question it seems reasonable to have a general

picture of populations. The time dimension, which is given through the two points of time data is measured, reduces the threat of overlooking possible other events occurring concurrently and might influence findings. Besides the time-dimension a spatial dimension is given through the comparison of three countries with different retirement systems namely Germany, the Netherlands and the United Kingdom. Further, the accessibility of quantitative data enables to have statistical tests of possible confounders.

The nature of the research question seems to leave out the possibility to use an experimental design for practical reasons. It seems not feasible to create a realistic treatment simulating a retirement system reform. Also natural experiments might not be feasible since it would lack a control group. Imagine a data measuring before and after retirement system change in a country. Although, a pre- and a posttest would exist it seems to be not possible to find a representative group of people not affected by this change. The same problem holds for Regression discontinuity designs. A cross-sectional design might be feasible but as mentioned above the time dimension is able to add another dimension which shows changes about time. In that respect it seems obsolete to leave out this advantage this design has. Research designs dealing with small-N as case studies might be the better option for more specific research questions.

In order to test the hypotheses statistical methods are used, dependent on the level of measurement of the particular variables the tests differ. If two nominal variables are compared, a Chi-square test will be conducted. If a dichotomous independent variable is compared with an ordinal one, a t-test for two independent samples is done. When the independent variable has more than two nominal values an ANOVA test with Ad-hoc measurement (Bonferroni) is made. In order to see which variable has what level of measurement these will be operationalized in the next section

3.3 OPERATIONALIZATION

In order to make the hypotheses testable, it is necessary to operationalize them, to determine how they are measured. Besides the way of how variables are measured, the possible categories are mentioned. This is necessary to have the level of measurement which justifies the statistical tests which are used. It is expected that the independent variables have an influence on the dependent variables.

Independent Variables:

Retirement system type: The measurement of this variable follows the definition of Esping-Andersen (2006). The level of measurement is nominal and has the items ‘corporatist’ (Germany), ‘liberal’ (United Kingdom) and ‘hybrid’ (Netherlands). This measurement was chosen since it distinguishes

between *retirement system types* following the argumentation of why Esping-Andersen's (2006) model is best as stated in the theory chapter.

Political Ideology (2001): Is measured by Question 'D1' of the Eurobarometer 56.1 which asks for the self-placement of the respondents on a left-right dimension that reflects their political preference. This self-placement sets respondents into two possible categories 'extreme ', which reflects respondents placing themselves at the peak of either the left or the right side (scores: 1,2, 9, 10) or 'moderate', which reflects the respondents in the center of the scale (scores: 3-8). This measurement was chosen since it reflects a classical left-right model of *political ideology.* This was justified in the theory chapter, because authors, as Jost et al. (2009), found evidence that it was a good predictor in election outcomes and multidimensional models were showing weaknesses which are also mentioned in the theory chapter.

Political Ideology (2009): Is measured by Question 'D1' of the Eurobarometer 71.3 which asks for the self-placement of the respondents on a left-right dimension that reflects their political preference. This self-placement sets respondents into two possible categories 'extreme ', which reflects respondents placing themselves at the peak of either the left or the right side (scores: 1,2, 9, 10) or 'moderate', which reflects the respondents in the center of the scale (scores: 3-8). This measurement was chosen since it follows the same logic as the measurement of *political ideology,* in the year 2001. Since both variables are measured in the same way, they are comparable in a good way.

Self-Interest (2001): Is actually measured by question 'D15' of the Eurobarometer 56.1 what asks for the current occupation of the respondent. Since this question is not directly found in the data-set, a new one was created. People who has answered question 'Q48' which asks at which age the respondent intend to retire are labeled with 'No' since that states that respondents have not retired, yet. People who answered question 'Q49', what asks at which age the respondent has retired, are labeled with 'Yes' since it states that the respondent has retired. The measurement was chosen in order to test the expectations made in the theory chapter, namely that *self-interest* can be reflected by pensioners that are in favor of the current system because they fear to be worse off by a reform.

Self-Interest (2009): Is measured by question 'D15' of the Eurobarometer 71.3, what asks for the current occupation of the respondent. Possible values of this variable are 'Yes' if the respondent chose option 4 (pensioner) or 'No' if respondent chose another option. The measurement follows the same logic as in 2001 it is directly asked whether the respondent is pensioner or not. The measurement of both variables is comparable, although the variable of 2001 is not directly measured by a question about the occupational status. This is, because of the fact that an answer to the question when a respondent intends to retire or when he has retired provides the desired information namely whether he is a pensioner or not.

Dependent Variables:

Public Opinion (2001): Will be measured by question 'Q61' in Eurobarometer 56.1 which asks how pensions should be provided. The options are 'public contribution based', 'by occupational schemes' and 'by private arrangements'. If the answers differ from the estimated preference of the particular country the value will be 'not in favor of the system' if not then it will be 'in favor of system'. This measurement is an indirect measure of the variable of interest. It is assumed that people follow the philosophies which are connected to the classification by Esping-Andersen (2006). This means that people must choose 'by private arrangement' in the United Kingdom in order to be in favor of the system since self-responsibility would be the predominant way of retirement arrangements. For the Netherlands that would be 'by occupational schemes' since a more Universalist distribution would be fostered by earning based contributions. Germans choosing 'public contribution based' would represent the satisfied people from there since public contributions best reflects the idea of only necessary state interaction.

Public Opinion (2009): Will be measured by question 'QJ3' in Eurobarometer 71 which asks for the confidence to receive pensions by the current system in the future. The level of measurement will be ordinal and the range will be from 'not at all confident' to 'very confident'. It is assumed that confidence can be seen as a reflection of satisfaction. If somebody expects to be necessary provided in the future, it seems plausible that he is favor of the current system. The measurement of the variable in 2001 and 2009 differs in this research. The 2009 might be the better choice since it is rather directly measuring what it aims at. However, it might be interesting to see whether the analysis gives support for the comparability of both variables or not.

3.4 CHAPTER CONCLUSION

The chapter has shown how data is collected and how it is going to be tested. Further, variables have been operationalized. Now when the level of measurement is known, it can be determined how the relation between the variables is tested. Paragraph 3.3 was already giving a hint of what variable has what level of measurement. Table 3.4 gives an overview of what tests are done in order to get the results in the next chapter.

Table 3.4 **Overview Tests**		
Relation	2001	2009
Welfare State Regime and Public Opinion: Three countries	Chi-square Test	ANOVA Test Post-Hoc: Bonferroni
Welfare State Regime and Public Opinion: NL and UK	Chi-square Test	ANOVA Test Post-Hoc: Bonferroni
Political Ideology and Public Opinion: Three countries	Chi-square Test	ANOVA Test Post-Hoc: Bonferroni
Political Ideology and Public Opinion: Germany	Chi-square Test	ANOVA Test Post-Hoc: Bonferroni
Political Ideology and Public Opinion: the Netherlands	Chi-square Test	ANOVA Test Post-Hoc: Bonferroni
Political Ideology and Public Opinion: United Kingdom	Chi-square Test	ANOVA Test Post-Hoc: Bonferroni
Self-Interest and Public Opinion: Three countries	Chi-square Test	T-test for two independent samples
Self-Interest and Public Opinion: Germany	Chi-square Test	T-test for two independent samples
Self-Interest and Public Opinion: the Netherlands	Chi-square Test	T-test for two independent samples
Self-Interest and Public Opinion: United Kingdom	Chi-square Test	T-test for two independent samples

4. ANALYSIS

In order to see if the predicted outcomes will be fulfilled they have to be analyzed. Therefore this chapter provides an analysis which shall give insights whether the three possible factors have an influence on *public opinion*. The analysis is divided into three parts. Firstly, the first two hypotheses are tested for the year 2001 and 2009. It is expected that people in Germany are more satisfied with their retirement system than in the other two countries. This expectation derives from the fact that Germany is rather not extreme in setting responsibility to either the state or to individuals. The

second expectation is that people in the Netherlands are because of their more state responsible model are more satisfied than the British. After showing the counts/percentages for the year 2001 and the means for 2009, the results are checked by statistical tests to see whether the findings can be projected on the whole population afterwards interpretations are made. Secondly, the second hypothesis is tested. It is expected that political extremes will be less in favor of their retirement system than political moderates. This hypothesis will be tested on the international level (in Germany, the Netherlands and the United Kingdom) and on the national level, too. This is done to see, if the relation can be generalized or is influenced by national factors. Further, statistical tests and interpretations will be made too. Thirdly, the fourth hypothesis is tested also on the international as well as on the national level. The expectations are that pensioners are more in favor of their retirement system than non pensioners. Of course, statistical tests and interpretations will be made. In the end all main findings will be summarized.

4.1 PEOPLE ARE MOST IN FAVOR OF PUBLIC CONTRIBUTION BASED AND UNIVERSALIST RETIREMENT MODELS

In order to test the first two hypotheses: 'It is likely that people in Germany tend to be more satisfied with their retirement system type than people in the Netherlands and the United Kingdom' and 'It is likely that people in the Netherlands tend to be more satisfied with their retirement system than people in the United Kingdom' two tests were made. For the year 2001 the dependent variable *public opinion* (2001) has a dichotomous level of measurement (yes/no) and the independent variable 'nationality' is nominal. Further, it is interesting to see the group differences. Therefore, it seems that the chi-square test is the best option to test that relation. For the year 2001 there is nearly the same constellation but the dependent variable *public opinion* (2009) has actually an ordinal level of measurement. However, following the logic of Brown (2011) Likert scale data can be treated as interval, what will be done in this analysis. This allows the use of the one way ANOVA test, since there are three groups on interval data.

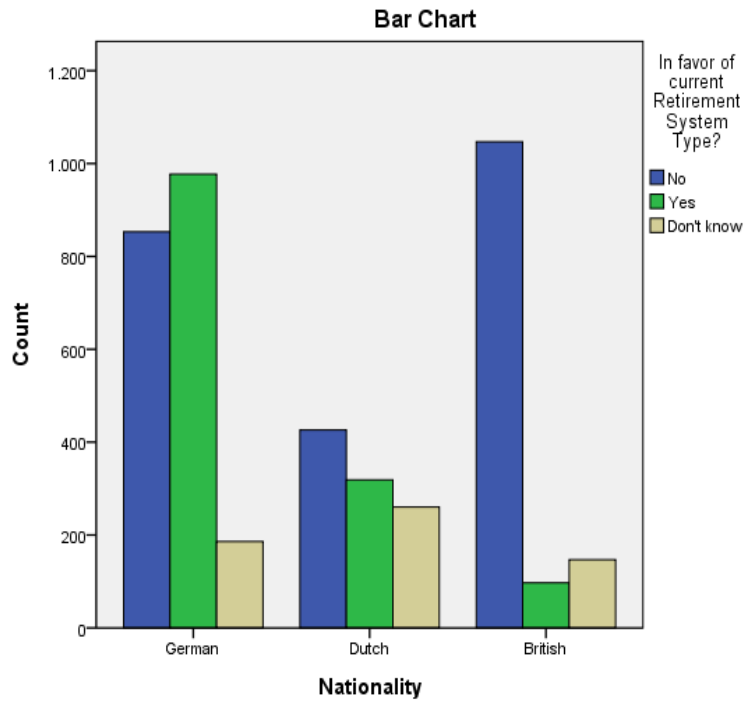

Fig. 4.1.1
Satisfaction with Retirement System in Relation to Nationality 2001

The data from 2001 shows the counts for the satisfaction with the retirement system of the particular nations (See fig. 4.1.1). With 48.5% Germany has a higher support of their retirement system against the Netherlands (31.7%) and the United Kingdom (7.5%). Since the p-value of the chi-square test is smaller than 0.05 (=.000), statistical evidence is given to reject the null-hypothesis. So it can be assumed that Germans had a higher satisfaction with their retirement system, in 2001, than the Dutch or the British. Further, the data give enough evidence to support the second hypothesis too. Therefore, it can be assumed that the Dutchmen have been more satisfied with their retirement system than the British in 2001.

The data from 2009 shows different results than that from 2001. The means of the particular countries show that the satisfaction with the retirement system is highest (1 = most satisfied; 4 = least satisfied) in the Netherlands (2.19), followed by the United Kingdom (2.68) and Germany (2.71). The ANOVA test confirms this results with a p-value lower than 0.05 (=.000) however Post Hoc tests (Tukey HSD, LSD and Bonferroni) show other results. All three show enough evidence to confirm that the Dutch are more satisfied than the British and the Germans but all three also show that there is no significant difference between Germans and British (three higher p-values than 0.05). Therefore the first hypothesis cannot be confirmed for 2009 since the Germans have the weakest satisfaction. Since the Dutch a more satisfied than the British the second hypothesis can be confirmed for 2009.

The results of this analysis show different results, whereas the second hypothesis was confirmed twice, the first can only be confirmed once. To interpret these results correctly it is important to find a possible explanation of the difference between the results and further it is necessary to see what

these results are telling us. As mentioned before it might be the case that the relationship can be explained by a direct influence or by the influence of another variable. In order to draw these more general conclusions the results of the other hypotheses have to be taken into account. Possible explanations for the difference between the relations of the two variables of the first hypothesis might be a measurement error, a real change of the German's opinion in these ten years or as mentioned before one of the other variables actually is the main source of this relation. All possible explanations will be examined more in detail.

A possible explanation for the difference in the results of the first hypothesis might be a measurement error. This can happen if the particular variable is not measured by the right indicator. In this analysis, it might be the case that through the difference in measuring satisfaction with retirement system one or both indicators are not the right ones. For the year 2001 the dependent variable is not measured directly by the question whether the respondent is satisfied with his current retirement system but which in his opinion is best. Further, we do not know about respondent's knowledge about the retirement system, this missing information might have influence on respondent's answer. This might lead to answers that might differ from reality, if for instance a respondent is actually satisfied with the retirement system (e.g. if he gets a high pension) but does not know how it is contributed he might chose another answer. For the year 2009, it is asked for respondent's confidence about the receiving pensions in the future. Again, the missing information about respondent's knowledge might have influence on the measurement. Further, it might be that a question about the confidence a respondent has about the future of his pension system is not covering all features of satisfaction. However, this question seems to be the best source of satisfaction the Eurobarometer data-set offers.

If we are assuming that the measurement of the variables was correct the question why the results of hypothesis 1 differ, remains. At this part possible explanations will be offered. In the year after the first measurement, 2002, the Euro was introduced as only currency in Germany. A possible explanation of changing opinions might be 'Euroscepticism 'and therefore should be pointed out. It might be the case that due changing prize levels and the due the fear of many people that the Euro makes goods more expensive the optimism about the retirement system has decreased through the years. Further, the pay-freeze in pension increase in the years 2004-2006 might be a possible explanation, too. As well as the economic downturn in the year 2009 which is likely to also influence the opinion in a negative way. Although these three explanations seem to be build on solid ground a main influence probably has media since it can have a massive influence on opinion building. It might be the case that one of the three reasons has influence and the media brought it to peoples mind. The general more Universalist structure of the Dutch welfare state might be an explanation why it

has those good scores in 2009. That assumption derives from the measure of 2001 that already gave the hint that people tend to be more in favor of public contribution based pensions.

Connecting these results with Esping-Andersen's (2006) theory one might assume that people are most in favor of state responsibility and to Universalist retirement system as Schils (2008), describes the Dutch one. This assumption derives from the fact that the results in 2001 are likely to rather show a trend to public contribution based pensions and for 2009 the Netherlands as Hybrid type scores best. If one of the other explanations *self-interest* or *political ideology* is influenced by the variable nationality will be tested in the paragraph referring to the particular variable.

4.2 NO GENERAL RELATION BETWEEN POLITICAL IDEOLOGY AND PUBLIC OPINION

To test the third hypothesis 'If people have a rather extreme political ideological preference it is likely that they have a more negative attitude about retirement systems than persons with a rather moderate *political ideology*' two tests are made. In order to test this hypothesis for the year 2001 a Chi-square test is made because we want to compare two groups (Extreme and Moderate) on nominal data. For 2009 a t-test for two independent samples is used since two groups should be compared on interval data (again ordinal data is treated as interval, compare with paragraph 4.2).

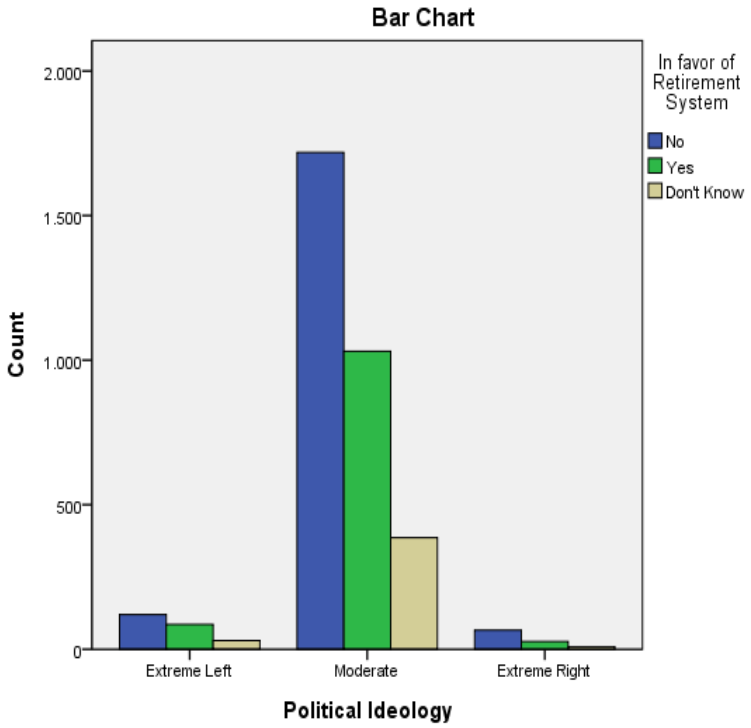

Fig. 4.2.1
Satisfaction with Retirement System in Relation with Political Ideology 2001

The results of 2001 give no support for hypothesis 3, as shown in fig. 4.2.1 it cannot be seen a general trend in favor of moderate voters. Whereas 50.8%, of people consider themselves as extreme left, are against the current system 54.8% of people which are classified as moderate are not in favor. From the group of people classified as extreme right 65.3% are not in favor of the retirement system. Since the groups have different sizes (Extreme Left: 236, Moderate: 3135, Extreme Right: 101) it is no wonder that Pearson's Chi-Square does not give enough support to confirm these findings with a p-value which is higher than 0.05 (.173). Nevertheless, a small tendency is shown which shows that the more people directed to the right the, the less in favor of the retirement system they are.

For 2009 the ANOVA results are also not showing great differences in means (Extreme Left: 2.55, Moderate: 2.53, Extreme Right: 2.53) a Post-Hoc Bonferroni Test confirms with a p-value of 1,000 that the Null-Hypothesis cannot be rejected. Due to missing support the third hypothesis cannot be confirmed, there is no real evidence showing that an extreme *political ideology* has an impact on the satisfaction with the retirement system.

What can be concluded from this? Outside the National level there seems to be no general relation between *political ideology* and satisfaction with the retirement system. However, this does not mean that this relation does not exist at all. Besides the possibilities that a measurement error has occurred, it might be that another variable is influencing the relation or that the relation does differ on the national level, what will be tested in the next paragraph.

Possible measurement errors for this test, might again be that one or both independent variables are not measuring what they intend to measure (See 4.2). Further, it might be that the self-placement on a left-right scale is not reflecting the real political attitude. This might be because either people are not correctly referring to this term as they might interpret it in a wrong way or it can be that they differ in terms of social and economic ideology and then have to choose one. Another, possible point of discussion is the determination of the values of extreme ideology which in this case is reflected only by two scores on both sides. Some might argue that this under- or overestimates extremity of *political ideology*. However, it seems reasonable taking two instead of one or three highest values since one will be likely to be measured very hardly and three would make six out of ten values extreme which seems to be too broad as 60% of possible placements would categorize people as extreme.

4.2.1 INDICATION THAT EXTREMITY OF POLITICAL IDEOLOGY INFLUENCES PUBLIC OPINION

In order to see if *political ideology* has an independent influence on *public opinion* or whether it determined by the national retirement system the relation is tested for all of the three member states again.

Testing the relation between *political ideology* and *public opinion* in Germany for the year 2001, the tendency from the main analysis can be found again: The righter the respondent the more the chance to be against the retirement system (Extreme Left: 30.4%, Moderate: 43.6%, Extreme Right: 51.1%). However, the p-value of the Chi-Square test exceeds 0.05 (.063) therefore no statistical evidence is given to support these findings. The 2009 test shows other results than the one of 2001. The mean score of the extremes (Left: 2.86, Right: 2.96) exceeds those of the moderates (2.66). This would support hypothesis three but again no statistical evidence is given. The Bonferroni scores of the mean difference between extreme left and moderates (.133) and extreme right and moderates (.289) both exceed 0.05.

The test of *political ideology* and *public opinion* in the Netherlands for 2001 show higher percentages on the extremes (Left: 54.1%, Right: 57.1%) than on the moderates (42.3%). However, the p-value of the Chi-Square test again is too high to reject the Null-hypothesis (.352). Again, the mean for 2009 is lowest for the moderates (2.16) the difference between lefts (2.18) and rights (2.42) this time is remarkably higher. As in the tests before the p-value of the difference between left and moderate (1.000) and right and moderate (.194) shown by the Bonferroni test are too high to reject the Null-hypothesis.

In 2001 the relation between political and ideology in the United Kingdom shows the highest cases for people against retirement system in total. As in the general findings the tendency shows again that the righter the respondents the less in favor of the retirement they are (Left: 82.8%, Moderate: 84.3%, Right: 85%). Since the distance is too small and the extreme groups are too small too, the p-value (.320) is too high to reject the Null-hypothesis. For 2009 the mean score is highest for the moderates (2.67) and even the lefts (2.52) are less in favor of the system than the rights (2.28). Nevertheless, the p-values of Bonferroni between lefts and moderate (.529) and rights and moderate (.057) are too high to reject the null-hypothesis anyway.

To conclude the relation between *political ideology* and *public opinion*, some remarkable findings have to be made note of. First, in this sample the number of 'extremes' is too small therefore they are underrepresented. That might result from different reasons, it seems likely that on the one hand not so many extreme voters exists (see election outcomes of particular countries) on the other hand not every extreme voter would like to identify himself on a face to face interview. The problem from the underrepresentation is that most statistical tests fail to deliver reliable conclusions. One might

think about treating left-extreme and right-extreme voters together, but as the analysis has shown this would probably result in mixed and therewith average means if one sees the differences they had in several tests. Second, it seems that extreme rights are more often against the welfare state regime than others. Five out of six tests have shown higher counts or means for right-extremes on dissatisfaction with retirement system. Due to the missing statistical support it is not possible to draw general conclusion from that but it might be valuable to test that relation in another research. Third, it seems that there is at least a relation between both variables.

Unfortunately the data is not able to represent political extremes in a sufficient way therefore less can be concluded from these findings. However, the trends distribution is showing gives support to theoretical predictions that are made namely that it might be that being extreme is making one less in favor of the retirement system. Further, it seems that being rather right-extreme has a more heavy influence.

4.3 NO GENERAL EVIDENCE, BUT INDICATION FOR SELF-INTEREST THEORY

For the fourth hypothesis 'It is likely that a pensioner because of self interest will have a more negative attitude on retirement systems than a person that is not a pensioner', again, two tests are made. For the year 2001 a Chi-square test is made in order to compare two groups on nominal data and for 2009 a t-test for two individual samples is made in order to compare two groups on ordinal data which is again treated as interval.

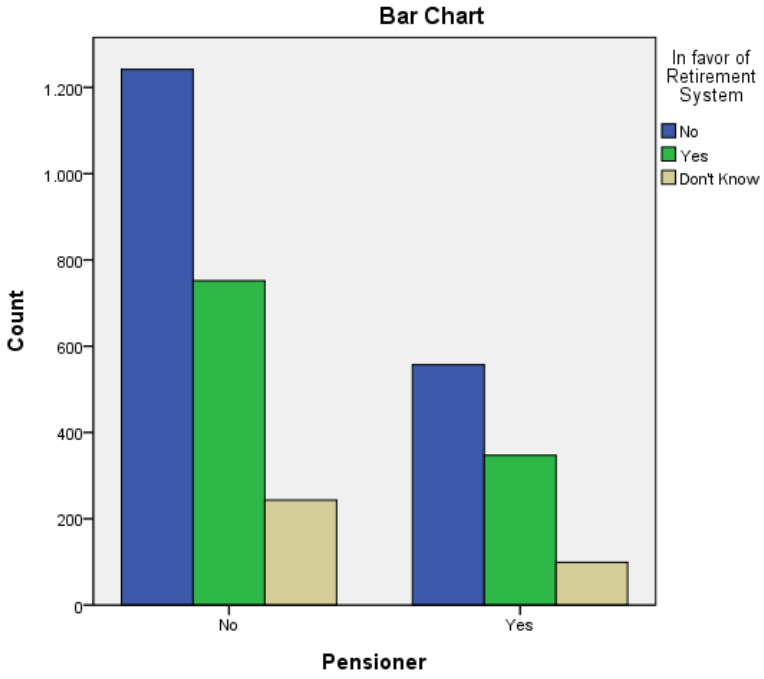

Fig. 4.3.1 Satisfaction with Retirement System in Relation with Self-Interest 2001

Figure 4.3.1 clearly shows no difference between pensioners and non-pensioners on the satisfaction with the retirement system. The percentages of pensioners and non pensioners are equal 55.5%, of

them are not in favor of the current retirement system. The p-value also does not provide enough evidence to reject the Null-hypothesis. However, it must at least be assumed that hypothesis 4 cannot be confirmed for the year 2001. The analysis of 2009 shows a mean-score of 2.24 for pensioners and a mean-score of 2.72, which indicates that pensioners are on average more in favor of the retirement system in the year 2009. The p-value which is lower than 0.05 (.000) gives enough support to reject the Null-hypothesis and therewith the fourth hypothesis in the year 2009 can be confirmed.

These findings again leave several ways of interpretation. Again, it must be kept in mind that either one or both independent variables are not measuring what they intend to measure (see 4.2). Further, it can be that the understanding of *self-interest* is wrong or at least too simplistic. It might be the case that being pensioner makes people not more in favor of the pension system, as they assume that another system might be better. Furthermore, it might be the case that findings differ on the national level and falsify the total outcome which will be tested in the next paragraph.

4.3.1 PENSIONERS SEEM TO BE MORE IN FAVOR OF RETIREMENT SYSTEM

It might be the case that self-interest is determined by the national retirement system type therefore it seems to be a good check to test this relation for each country again.

The percentages of Germany show that non pensioners in 2001 were less in favor of the retirement system (47.4%) than pensioners (39.6%). This finding is supported by a p-value from the Chi-square below 0.05 (.007) which allows rejecting the Null-hypothesis that there is no difference between those groups. From this we can assume that there is a relation what means that pensioners are more likely to be in favor of the retirement system and hypothesis four can be confirmed for Germany in 2001. The t-test for 2009 indicates the same since the mean score for pensioners is 2.22 whereas this for non-pensioners is higher with 2.93. A p-value lower than 0.05 (.000) allows to reject the Null-hypothesis and to assume that hypothesis four can be confirmed for Germany in 2009.

In the Netherlands 2001, 50.4% of pensioners were not in favor of the retirement system in contrast to 42.1% of non-pensioners. The p-value from the Chi-Square test is above 0.05 (0.083), therefore the Null-hypothesis cannot be rejected. Therefore we cannot conclude that this difference can be projected on the whole population and hypothesis 4 must be rejected for the Netherlands in 2001. For 2009 in contrast the mean score for pensioners is 1.92 and for non-pensioners it is 2.28. The p-value of the t-test is below 0.005 (.000) and therefore we can reject the Null-hypothesis. Therefore we also can assume that pensioners have been more in favor of their retirement system in 2009 in the Netherlands than non pensioners.

Pensioners in 2001 in the United Kingdom have had higher percentages (86.7%) than non-pensioners (80.3%). The p-value of the Chi-square is lower than 0.05 (.000), therefore we can assume a reverse relation. The fourth hypothesis for the United Kingdom in 2001 therefore must be rejected. The mean-score of 2009 is 2.43 for pensioners and 2.87 for non pensioners. A t-test p-value which is lower than 0.05 (.000) gives evidence to assume this findings to be right. Therefore the fourth hypothesis for 2009 in the United Kingdom can be confirmed.

Overall, several interpretations can be made about the relation between *self-interest* and *public opinion*. First, the findings for 2001 show similar trends as for the first hypothesis. However, besides of the findings of Germany no relation shows the expected outcome. This might indicate that no relation between both variables exist at all but rather reflects the national findings. It might also be an indicator that the independent variable of 2001 does not reflect what we are actually intend to measure. Second, for 2009 all three countries show the expected relation. This could mean if the independent variable of 2009 measures what it intends that pensioners are more likely to be in favor of retirement systems as non pensioners. This might be an indicator for the *self-interest* theory.

4.4 MAIN FINDINGS

The findings of the particular tests are summarized in table 4.4.1 to have a better overview. Although not all hypotheses can be confirmed and some are missing statistical support it seems possible to conclude something from this.

Table 4.4.1
Overview Test Results

Test	2001	2009
Welfare State Regime and Public Opinion: Three countries	Hypothesis confirmed	Hypothesis rejected Germany has lower support than the Netherlands, No statistical support to assume difference between UK and Germany
Welfare State Regime and Public Opinion: NL and UK	Hypothesis confirmed	Hypothesis confirmed
Political Ideology and Public Opinion: Three countries	Hypothesis not confirmed Tendency: the more to the right,	Hypothesis not confirmed No difference, no statistical

	the less in favor, no statistical support	support
Political Ideology and Public Opinion: Germany	Hypothesis not confirmed Tendency: the more to the right, the less in favor, no statistical support	Hypothesis not confirmed Higher extremes than moderates, no statistical support
Political Ideology and Public Opinion: the Netherlands	Hypothesis not confirmed Higher extremes than moderates, no statistical support	Hypothesis not confirmed Higher extremes than moderates, rights remarkable higher, no statistical support
Political Ideology and Public Opinion: United Kingdom	Hypothesis not confirmed Tendency: the more to the right, the less in favor, no statistical support	Hypothesis not confirmed Tendency: the more to the right, the more in favor, no Statistical Support
Self-Interest and Public Opinion: Three countries	Hypothesis not confirmed No difference, no statistical support	Hypothesis confirmed
Self-Interest and Public Opinion: Germany	Hypothesis confirmed	Hypothesis confirmed
Self-Interest and Public Opinion: the Netherlands	Hypothesis not confirmed Reverse relation, no statistical support	Hypothesis confirmed
Self-Interest and Public Opinion: United Kingdom	Hypothesis rejected Reverse relation	Hypothesis confirmed

Several findings were gotten through this analysis. First, in the year 2009 pensioners in all countries have been in favor of the retirement system and the findings have been statistical significant. This might be an indicator for the *self-interest* theory as used by Jæger (2006). Second, overall a tendency has been observed for the *political ideology* theory. Although not statistically significant, it quiet often shows that the righter the people the more likely they have been against the retirement system. Third, the analysis of 2001 indicates that people on average are more in favor of public contribution based retirement systems. Fourth, in 2001 the Germans have been most in favor of their retirement system but in 2009 they have been less supportive this might indicate that the use of the 2001 measure was not a good indicator. Fifth, the British are remarkably dissatisfied in 2001,

which also indicates that the measure of 2001 is not a good representation. Sixth, hardly one of the relations remains about the time that might also indicate that 2001 fails to measure what it intends.

As mentioned before the dependent variable differs in the way how it is measured. At the Operationalization chapter it was stated that the comparability of both measurements will be tested during the analysis. The big differences that are shown between them leave doubts about that. The measure of 2001 shows remarkable differences between the public opinion among the countries of this study. Therefore it seems that the 2009 measure, which directly measures, is the better indicator for satisfaction with the retirement system. The measure of 2001, however, is not completely obsolete since it shows at least that the public is rather in favor of public contribution based, instead of other, pension models.

The first sub-question of this study was: "Does the retirement system type itself influence public's attitude towards it?" The analysis has not shown the estimated answers completely. Since, the results for both years differ remarkably it might be expected that the retirement system type indeed has an influence on the *public opinion* about it. However, since each type is only represented once it cannot be made general explanations from that. It cannot be ruled out that national factors are the main foundation for this relation as Blekesaune & Quadagno (2003) argued. Further, it might be that other factors which have not been tested in this study explain this relationship as higher level of information in one of these countries or more trust in the government. Therefore the first sub-question is answered with an open answer saying that differences are seen among different states but it cannot be concluded without further research that this is explainable by the *retirement system type.*

The second sub-question was: "In what way does *political ideology* have influence on the *public opinion* of retirement systems?" Remarkable were the findings the analysis has shown to the related hypothesis. Unfortunately, none of those findings was statistically significant but it has been seen seven out of eight times that at least a tendency can be found that political extremes are rather against the retirement system. Even if the measure of the *public opinion* 2001 would fail to represent it, it would be seen for 2009. Further, in the tendency shows in the direction that people further to the right are more often tend to be against the retirement system. If these findings might be approved in another research it might be a political direction added to the existing findings of *political ideology*. In contrast to research by Blekesaune & Quadagno (2003) and Jæger (2006) were rather focusing on ideological factors than political directions. The answer to the second sub-question is that *political ideology* as it is extreme and more likely if it is right extreme shows some characteristics of having a negative impact on *public opinion*.

The third sub-question was: "Are pensioners more in favor of their welfare system type than non-pensioners?" The findings to the related hypothesis show clearly that this might be the case. If one

would argue that the measure of 2001 does not represent the real *public opinion* about retirement systems, what can be done for earlier mentioned reasons, the question could be answered with 'yes'. This would underline the findings of Blekesaune & Quadagno (2003)and would also do so by showing that the relation holds across a spatial dimension. Depending on the opinion readers have about the explanatory power of the independent variable of 2001, the *self-interest* theory seem to be a good explanation of *public opinion*.

5. CONCLUSION

In order to conclude this study the final step is to frame the findings of the analysis into an answer to the research question. Further, it is now interesting to see what scientific relevance these findings have and what further research should be done on this topic. Therefore I will discuss my findings with that of other scholars on this field. This shall show what new knowledge was generated and what still needs to be done. Finally, it seems reasonable to connect these findings to practical implications, which are in this study the relevance for future policy of EU member states on retirement system reforms. Therefore findings are discussed and made into recommendations with an eventual strategy for the European Commission.

Blekesaune & Quadagno (2003) had similar findings in their research as mine, also *self-interest* factors indicate to have a stronger impact on *public opinion* than *political ideological.* This especially hold for welfare issues related to ageing and health issues what can be underlined by this research which was focusing on pension systems. However, Jæger (2006) found that this was not the case for retirees in Canada. Jæger (2006) himself mentions the limitations of his study which are the fact that no spatial dimension exist and his findings can hardly be generalized and that, what also counts for the research about this topic in general, the measurement of the dependent variable of course has an influence on the findings. These are excactly possible explanations why the findings may differ. The fact that Canadian retirees are dissatisfied with their retirement system might result from the structure of the system itself (e.g. too low pensions in contrast to former earnings). The fact that authors as Lynch & Myrskylä (2009) and Muuri (2010) have different results by analyzing the self-interest theory might result from different measurement. Another possible explanations is that *self-interest* might depend on other factors as Pfeifer (2009) said. Blekesaune & Quadagno (2003) and Jæger (2006) also find that *political ideology* is a less signifcant but still explaining factor of *public opinion* on welfare state. The ways of how *political ideology* is defined differs, though.

As my research has shown support for the self-interest theory it should be further taken into account. The problem with that theory is, that it is sometimes approved by other researchers and sometimes not. It seems likely that the relation between the two variables of *self-interest* and *public opinion* is connected to another variable or at least only is fulfilled under certain conditions.

Therefore I would suggest further research on the theory of Pfeifer (2009) namely that *self-interest* only explains *public opinion* under certain conditions. For instance the factors Pfeifer (2009) stated namely minimum income schemes or labor market situations as umemployment rates could be observed. It also seems to be interesting to see in which relation *self-interest* and *political ideology* stands. It would at least be a logical explanation that people tend to only think in a collective way when their personal needs are fulfilled. A new finding my research has shown is the relation between political extremity and the satisfaction with the retirement system. Although statistical support is missing, my research at least indicates that this relation might exists. Therefore, I would suggest further research which tests this relation since it seems to be promising.Further, a comparison of more than one of each kind of retirement system type seems to be inavoidable if the relation wants to be tested. This research fails to provide a comperative dimension of this variable since each is only represented once. Moreover, to test this relation it must be taken into account that also national factors might explain the relation between them. Nevertheless, further research between that relation might generate new knowledge on that.

In the Introduction the question of how these findings might help the member states of the EU to implement suggested changes in retirement systems was posed. The question now is how to make use of the findings and side-findings of this study. Therefore I suggest a strategy towards the realization of the Commission's white paper which also is the ending part of this study.

The initial challenges will remain the same. It still should be aimed to: "Secure the financial sustainability of pension systems, maintain the adequacy of pension benefits and raise the labor market participation of women and older workers." However, it might be added that a possible challenge for the future also is the inclusion of the public into these processes. This might be even fostered by lost trust through the financial crisis into the national governments and the EU institutions. It should be kept in mind by the suggested pension reforms which mainly are about increasing the workforce by longer working ages and the inclusion of older workers and women that public opinion is respected in order to make reforms sustainable. It seems likely that otherwise the topic of retirement systems will be changed by every election otherwise. In order to make the goals of the white paper to be achieved it seems to be a good political method to fund the member states which have implemented the best practice. In order to do so I would suggest that the respect of public opinion about the retirement system reform should be taken as a criterion for successful reform, too. Further, the Commission mentioned "policy coordination" as possible tool in order to achieve these goals. This contains the instrument of country specific recommendations. This seems to be a good way of looking for country specific needs. My findings might help to achieve the goals of the Commission, I make four suggestions how they might do so.

First, the analysis of 2001 shows that people are most in favor of public contribution based retirement systems. This however goes not in line with the suggestion by the Commission to 'support the development of complementary retirement savings to enhance retirement incomes'(European Commission, 2012, p.9). Therefore it seems that there are two possible options to solve this problem. Either the Commission must change this goal and enhance the member state to increase people's future contribution in order that the old system can survive or increase public's support on private contributions. The disadvantage of the first option is that it is likely to have small support, especially from people in the workforce since they have to spend more money then. In contrast to the second option at least less 'dead capital' would be produced. If the money is saved as in the second option no additional value will be produced with it what has impacts on economic growth. The second option however leaves the choice to the people themselves of how much they want to invest into their retirement. This surely will be favored by people taking themselves as self-responsible instead of state responsibility for individuals. The disadvantage of the second option however might be that it can be hard to foster support in private saving based retirement systems.

Second, the approval of the *self-interest* theory increases the urgency of the topic. The finding that pensioners are more in favor of the retirement system gives reason to the assumption that the later the time of reform the harder the implementation will be. This assumption derives from the fact that due to the demographic change people will be older in the future and more pensioners will be there in the future. If my findings persist about time a higher resistance from the side of the pensioners will make it harder to implement changes then. Therefore member states should be aware that although a change would be painful now, it would be harder in the future.

Third, further research on *political ideology* seems to be reasonable and could deliver more insights to the EU and its member states. If for instance follow-up research would show, that the relation would be the other way around and dissatisfaction would lead to political extremity (what seems unlikely but possible), governments could make use of it. The governments of the particular countries which mostly are made up of moderate parties then could try to decrease the number of supporters of those parties.

Fourth, as said before I would suggest further research on the relation between retirement system type and *public opinion*. This might further improve policy on retirement system type. If for instance further support for the relation would be found, it seems logical to pay attention to the key features of the particular retirement system types which increases support and that which do not. The Commission then could use these features in a follow-up white paper, to recommend the adaption of these features (if reasonable) in order to prepare pension systems for the future.

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APPENDIX

SPSS Outputs:

Hypotheses 1 and 2, 2001

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Nationality * In favor of current Retirement System Type?	4312	100,0%	0	,0%	4312	100,0%

Nationality * In favor of current Retirement System Type? Crosstabulation

			In favor of current Retirement System Type?			
			No	Yes	Don't know	Total
Nationality	German	Count	853	977	186	2016
		Expected Count	1087,5	651,3	277,2	2016,0
		% within Nationality	42,3%	48,5%	9,2%	100,0%
		% within In favor of current Retirement System Type?	36,7%	70,1%	31,4%	46,8%
		% of Total	19,8%	22,7%	4,3%	46,8%
	Dutch	Count	426	319	260	1005
		Expected Count	542,1	324,7	138,2	1005,0
		% within Nationality	42,4%	31,7%	25,9%	100,0%
		% within In favor of current Retirement System Type?	18,3%	22,9%	43,8%	23,3%
		% of Total	9,9%	7,4%	6,0%	23,3%
	British	Count	1047	97	147	1291
		Expected Count	696,4	417,1	177,5	1291,0
		% within Nationality	81,1%	7,5%	11,4%	100,0%
		% within In favor of current Retirement System Type?	45,0%	7,0%	24,8%	29,9%
		% of Total	24,3%	2,2%	3,4%	29,9%
Total		Count	2326	1393	593	4312
		Expected Count	2326,0	1393,0	593,0	4312,0
		% within Nationality	53,9%	32,3%	13,8%	100,0%
		% within In favor of current Retirement System Type?	100,0%	100,0%	100,0%	100,0%
		% of Total	53,9%	32,3%	13,8%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	803,175[a]	4	,000
Likelihood Ratio	857,036	4	,000
Linear-by-Linear Association	167,457	1	,000
N of Valid Cases	4312		

a. 0 cells (,0%) have expected count less than 5. The minimum expected count is 138,21.

Hypothesis 1 and 2, 2009

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Nationality	3890	1	3	1,95	,857
QJ3 PENSIONS FUTURE – RESPONDENT	3760	1	4	2,56	,909
Valid N (listwise)	3760				

Descriptives

QJ3 PENSIONS FUTURE - RESPONDENT

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
German	1505	2,71	,893	,023	2,66	2,75	1	4
Dutch	986	2,19	,830	,026	2,14	2,24	1	4
British	1269	2,68	,906	,025	2,63	2,73	1	4
Total	3760	2,56	,909	,015	2,53	2,59	1	4

ANOVA

QJ3 PENSIONS FUTURE - RESPONDENT

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	186,426	2	93,213	119,962	,000
Within Groups	2919,259	3757	,777		
Total	3105,685	3759			

Multiple Comparisons

Dependent Variable:QJ3 PENSIONS FUTURE - RESPONDENT

	(I) Nationality	(J) Nationality	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Tukey HSD	German	Dutch	,517*	,036	,000	,43	,60
		British	,025	,034	,741	-,05	,10
	Dutch	German	-,517*	,036	,000	-,60	-,43
		British	-,492*	,037	,000	-,58	-,40
	British	German	-,025	,034	,741	-,10	,05
		Dutch	,492*	,037	,000	,40	,58
LSD	German	Dutch	,517*	,036	,000	,45	,59
		British	,025	,034	,460	-,04	,09
	Dutch	German	-,517*	,036	,000	-,59	-,45
		British	-,492*	,037	,000	-,57	-,42
	British	German	-,025	,034	,460	-,09	,04
		Dutch	,492*	,037	,000	,42	,57
Bonferroni	German	Dutch	,517*	,036	,000	,43	,60
		British	,025	,034	1,000	-,06	,11
	Dutch	German	-,517*	,036	,000	-,60	-,43
		British	-,492*	,037	,000	-,58	-,40
	British	German	-,025	,034	1,000	-,11	,06
		Dutch	,492*	,037	,000	,40	,58

*. The mean difference is significant at the 0.05 level.

Hypothesis 3, 2001

All three countries:

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Political Ideology * In favor of Retirement System	3472	80,5%	840	19,5%	4312	100,0%

Political Ideology * In favor of Retirement System Crosstabulation

			In favor of Retirement System			
			No	Yes	Don't Know	Total
Political Ideology	Extreme Left	Count	120	86	30	236
		Expected Count	129,4	77,8	28,8	236,0
		% within Political Ideology	50,8%	36,4%	12,7%	100,0%
		% within In favor of Retirement System	6,3%	7,5%	7,1%	6,8%
		% of Total	3,5%	2,5%	,9%	6,8%
	Moderate	Count	1718	1031	386	3135
		Expected Count	1719,2	1033,0	382,8	3135,0
		% within Political Ideology	54,8%	32,9%	12,3%	100,0%
		% within In favor of Retirement System	90,2%	90,1%	91,0%	90,3%
		% of Total	49,5%	29,7%	11,1%	90,3%
	Extreme Right	Count	66	27	8	101
		Expected Count	55,4	33,3	12,3	101,0
		% within Political Ideology	65,3%	26,7%	7,9%	100,0%
		% within In favor of Retirement System	3,5%	2,4%	1,9%	2,9%
		% of Total	1,9%	,8%	,2%	2,9%
Total		Count	1904	1144	424	3472
		Expected Count	1904,0	1144,0	424,0	3472,0
		% within Political Ideology	54,8%	32,9%	12,2%	100,0%
		% within In favor of Retirement System	100,0%	100,0%	100,0%	100,0%
		% of Total	54,8%	32,9%	12,2%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6,379[a]	4	,173
Likelihood Ratio	6,548	4	,162
Linear-by-Linear Association	4,023	1	,045
N of Valid Cases	3472		

a. 0 cells (,0%) have expected count less than 5. The minimum expected count is 12,33.

Germany:

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Political Ideology * In favor of Retirement System	1525	75,5%	495	24,5%	2020	100,0%

Political Ideology * In favor of Retirement System Crosstabulation

			In favor of Retirement System			
			No	Yes	Don't Know	Total
Political Ideology	Extreme Left	Count	34	69	9	112
		Expected Count	48,0	56,5	7,6	112,0
		% within Political Ideology	30,4%	61,6%	8,0%	100,0%
		% within In favor of Retirement System	5,2%	9,0%	8,7%	7,3%
		% of Total	2,2%	4,5%	,6%	7,3%
	Moderate	Count	595	679	92	1366
		Expected Count	584,9	688,8	92,3	1366,0
		% within Political Ideology	43,6%	49,7%	6,7%	100,0%
		% within In favor of Retirement System	91,1%	88,3%	89,3%	89,6%
		% of Total	39,0%	44,5%	6,0%	89,6%
	Extreme Right	Count	24	21	2	47
		Expected Count	20,1	23,7	3,2	47,0
		% within Political Ideology	51,1%	44,7%	4,3%	100,0%
		% within In favor of Retirement System	3,7%	2,7%	1,9%	3,1%
		% of Total	1,6%	1,4%	,1%	3,1%
Total		Count	653	769	103	1525
		Expected Count	653,0	769,0	103,0	1525,0
		% within Political Ideology	42,8%	50,4%	6,8%	100,0%
		% within In favor of Retirement System	100,0%	100,0%	100,0%	100,0%
		% of Total	42,8%	50,4%	6,8%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8,914[a]	4	,063
Likelihood Ratio	9,212	4	,056
Linear-by-Linear Association	7,310	1	,007
N of Valid Cases	1525		

a. 1 cells (11,1%) have expected count less than 5. The minimum expected count is 3,17.

Netherlands:

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Political Ideology * In favor of Retirement System	952	94,6%	54	5,4%	1006	100,0%

Political Ideology * In favor of Retirement System Crosstabulation

			In favor of Retirement System			
			No	Yes	Don't Know	Total
Political Ideology	Extreme Left	Count	33	16	12	61
		Expected Count	26,4	19,3	15,3	61,0
		% within Political Ideology	54,1%	26,2%	19,7%	100,0%
		% within In favor of Retirement System	8,0%	5,3%	5,0%	6,4%
		% of Total	3,5%	1,7%	1,3%	6,4%
	Moderate	Count	371	282	224	877
		Expected Count	379,5	277,3	220,2	877,0
		% within Political Ideology	42,3%	32,2%	25,5%	100,0%
		% within In favor of Retirement System	90,0%	93,7%	93,7%	92,1%
		% of Total	39,0%	29,6%	23,5%	92,1%
	Extreme Right	Count	8	3	3	14
		Expected Count	6,1	4,4	3,5	14,0
		% within Political Ideology	57,1%	21,4%	21,4%	100,0%
		% within In favor of Retirement System	1,9%	1,0%	1,3%	1,5%
		% of Total	,8%	,3%	,3%	1,5%
Total		Count	412	301	239	952
		Expected Count	412,0	301,0	239,0	952,0
		% within Political Ideology	43,3%	31,6%	25,1%	100,0%
		% within In favor of Retirement System	100,0%	100,0%	100,0%	100,0%
		% of Total	43,3%	31,6%	25,1%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4,424[a]	4	,352
Likelihood Ratio	4,401	4	,354
Linear-by-Linear Association	1,175	1	,278
N of Valid Cases	952		

a. 2 cells (22,2%) have expected count less than 5. The minimum expected count is 3,51.

United Kingdom:

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Political Ideology * In favor of Retirement System	1000	77,5%	291	22,5%	1291	100,0%

Political Ideology * In favor of Retirement System Crosstabulation

			In favor of Retirement System			
			No	Yes	Don't Know	Total
Political Ideology	Extreme Left	Count	53	2	9	64
		Expected Count	53,9	4,9	5,2	64,0
		% within Political Ideology	82,8%	3,1%	14,1%	100,0%
		% within In favor of Retirement System	6,3%	2,6%	11,0%	6,4%
		% of Total	5,3%	,2%	,9%	6,4%
	Moderate	Count	755	71	70	896
		Expected Count	754,4	68,1	73,5	896,0
		% within Political Ideology	84,3%	7,9%	7,8%	100,0%
		% within In favor of Retirement System	89,7%	93,4%	85,4%	89,6%
		% of Total	75,5%	7,1%	7,0%	89,6%
	Extreme Right	Count	34	3	3	40
		Expected Count	33,7	3,0	3,3	40,0
		% within Political Ideology	85,0%	7,5%	7,5%	100,0%
		% within In favor of Retirement System	4,0%	3,9%	3,7%	4,0%
		% of Total	3,4%	,3%	,3%	4,0%
Total		Count	842	76	82	1000
		Expected Count	842,0	76,0	82,0	1000,0
		% within Political Ideology	84,2%	7,6%	8,2%	100,0%
		% within In favor of Retirement System	100,0%	100,0%	100,0%	100,0%
		% of Total	84,2%	7,6%	8,2%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4,699[a]	4	,320
Likelihood Ratio	4,710	4	,318
Linear-by-Linear Association	,766	1	,382
N of Valid Cases	1000		

a. 3 cells (33,3%) have expected count less than 5. The minimum expected count is 3,04.

Hypothesis 3, 2009

All three countries:

Descriptives

QJ3 PENSIONS FUTURE – RESPONDENT

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Extreme Left	217	2,55	,952	,065	2,42	2,68	1	4
Moderate	3060	2,53	,894	,016	2,49	2,56	1	4
Extreme Right	87	2,53	1,032	,111	2,31	2,75	1	4
Total	3364	2,53	,901	,016	2,50	2,56	1	4

ANOVA

QJ3 PENSIONS FUTURE – RESPONDENT

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	,097	2	,049	,060	,942
Within Groups	2732,276	3361	,813		
Total	2732,373	3363			

Multiple Comparisons

QJ3 PENSIONS FUTURE – RESPONDENT

Bonferroni

(I) Political Ideology	(J) Political Ideology	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Extreme Left	Moderate	,022	,063	1,000	-,13	,17
	Extreme Right	,020	,114	1,000	-,25	,29
Moderate	Extreme Left	-,022	,063	1,000	-,17	,13
	Extreme Right	-,002	,098	1,000	-,24	,23
Extreme Right	Extreme Left	-,020	,114	1,000	-,29	,25
	Moderate	,002	,098	1,000	-,23	,24

Germany:

Descriptives

QJ3 PENSIONS FUTURE – RESPONDENT

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Extreme Left	86	2,86	,922	,099	2,66	3,06	1	4
Moderate	1254	2,66	,888	,025	2,61	2,71	1	4
Extreme Right	25	2,96	,841	,168	2,61	3,31	2	4
Total	1365	2,68	,890	,024	2,63	2,73	1	4

ANOVA

QJ3 PENSIONS FUTURE - RESPONDENT

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5,208	2	2,604	3,296	,037
Within Groups	1076,247	1362	,790		
Total	1081,455	1364			

X

Multiple Comparisons

QJ3 PENSIONS FUTURE - RESPONDENT

Bonferroni

(I) Political Ideology	(J) Political Ideology	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Extreme Left	Moderate	,199	,099	,133	-,04	,44
	Extreme Right	-,100	,202	1,000	-,58	,38
Moderate	Extreme Left	-,199	,099	,133	-,44	,04
	Extreme Right	-,299	,180	,289	-,73	,13
Extreme Right	Extreme Left	,100	,202	1,000	-,38	,58
	Moderate	,299	,180	,289	-,13	,73

The Netherlands:

Descriptives

QJ3 PENSIONS FUTURE - RESPONDENT

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Extreme Left	67	2,18	,851	,104	1,97	2,39	1	4
Moderate	838	2,16	,801	,028	2,10	2,21	1	4
Extreme Right	33	2,42	1,091	,190	2,04	2,81	1	4
Total	938	2,17	,817	,027	2,12	2,22	1	4

ANOVA

QJ3 PENSIONS FUTURE - RESPONDENT

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2,289	2	1,144	1,719	,180
Within Groups	622,433	935	,666		
Total	624,722	937			

Multiple Comparisons

QJ3 PENSIONS FUTURE - RESPONDENT

Bonferroni

(I) Political Ideology	(J) Political Ideology	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Extreme Left	Moderate	,023	,104	1,000	-,23	,27
	Extreme Right	-,245	,174	,474	-,66	,17
Moderate	Extreme Left	-,023	,104	1,000	-,27	,23
	Extreme Right	-,268	,145	,194	-,62	,08
Extreme Right	Extreme Left	,245	,174	,474	-,17	,66
	Moderate	,268	,145	,194	-,08	,62

United Kingdom:

Descriptives

QJ3 PENSIONS FUTURE - RESPONDENT

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Extreme Left	64	2,52	,959	,120	2,28	2,76	1	4
Moderate	970	2,67	,888	,029	2,62	2,73	1	4
Extreme Right	29	2,28	1,032	,192	1,88	2,67	1	4
Total	1063	2,65	,898	,028	2,60	2,71	1	4

ANOVA

QJ3 PENSIONS FUTURE - RESPONDENT

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5,688	2	2,844	3,540	,029
Within Groups	851,526	1060	,803		
Total	857,214	1062			

Multiple Comparisons

QJ3 PENSIONS FUTURE - RESPONDENT

Bonferroni

(I) Political Ideology	(J) Political Ideology	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Extreme Left	Moderate	-,157	,116	,529	-,43	,12
	Extreme Right	,240	,201	,697	-,24	,72
Moderate	Extreme Left	,157	,116	,529	-,12	,43
	Extreme Right	,396	,169	,057	-,01	,80
Extreme Right	Extreme Left	-,240	,201	,697	-,72	,24
	Moderate	-,396	,169	,057	-,80	,01

Hypothesis 4, 2001:

All three countries:

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Pensioner * In favor of Retirement System	1503	34,9%	2809	65,1%	4312	100,0%

Pensioner * In favor of Retirement System Crosstabulation

			In favor of Retirement System			
			No	Yes	Don't Know	Total
Pensioner	Yes	Count	121	74	30	225
		Expected Count	120,5	64,7	39,8	225,0
		% within Pensioner	53,8%	32,9%	13,3%	100,0%
		% within In favor of Retirement System	15,0%	17,1%	11,3%	15,0%
		% of Total	8,1%	4,9%	2,0%	15,0%
	No	Count	684	358	236	1278
		Expected Count	684,5	367,3	226,2	1278,0
		% within Pensioner	53,5%	28,0%	18,5%	100,0%
		% within In favor of Retirement System	85,0%	82,9%	88,7%	85,0%
		% of Total	45,5%	23,8%	15,7%	85,0%
Total		Count	805	432	266	1503
		Expected Count	805,0	432,0	266,0	1503,0
		% within Pensioner	53,6%	28,7%	17,7%	100,0%
		% within In favor of Retirement System	100,0%	100,0%	100,0%	100,0%
		% of Total	53,6%	28,7%	17,7%	100,0%

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4,433[a]	2	,109
Likelihood Ratio	4,597	2	,100
Linear-by-Linear Association	,951	1	,329
N of Valid Cases	1503		

a. 0 cells (,0%) have expected count less than 5. The minimum expected count is 39,82.

Germany:

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Pensioner * In favor of Retirement System	583	28,9%	1437	71,1%	2020	100,0%

Pensioner * In favor of Retirement System Crosstabulation

			In favor of Retirement System			
			No	Yes	Don't Know	Total
Pensioner	Yes	Count	52	60	15	127
		Expected Count	52,1	59,7	15,2	127,0
		% within Pensioner	40,9%	47,2%	11,8%	100,0%
		% within In favor of Retirement System	21,8%	21,9%	21,4%	21,8%
		% of Total	8,9%	10,3%	2,6%	21,8%
	No	Count	187	214	55	456
		Expected Count	186,9	214,3	54,8	456,0
		% within Pensioner	41,0%	46,9%	12,1%	100,0%
		% within In favor of Retirement System	78,2%	78,1%	78,6%	78,2%
		% of Total	32,1%	36,7%	9,4%	78,2%
Total		Count	239	274	70	583
		Expected Count	239,0	274,0	70,0	583,0
		% within Pensioner	41,0%	47,0%	12,0%	100,0%
		% within In favor of Retirement System	100,0%	100,0%	100,0%	100,0%
		% of Total	41,0%	47,0%	12,0%	100,0%

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	,007[a]	2	,996
Likelihood Ratio	,007	2	,996
Linear-by-Linear Association	,001	1	,978
N of Valid Cases	583		

a. 0 cells (,0%) have expected count less than 5. The minimum expected count is 15,25.

The Netherlands:

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Pensioner * In favor of Retirement System	411	40,9%	595	59,1%	1006	100,0%

Pensioner * In favor of Retirement System Crosstabulation

			In favor of Retirement System			
			No	Yes	Don't Know	Total
Pensioner	Yes	Count	16	13	8	37
		Expected Count	14,5	10,5	12,0	37,0
		% within Pensioner	43,2%	35,1%	21,6%	100,0%
		% within In favor of Retirement System	9,9%	11,1%	6,0%	9,0%
		% of Total	3,9%	3,2%	1,9%	9,0%
	No	Count	145	104	125	374
		Expected Count	146,5	106,5	121,0	374,0
		% within Pensioner	38,8%	27,8%	33,4%	100,0%
		% within In favor of Retirement System	90,1%	88,9%	94,0%	91,0%
		% of Total	35,3%	25,3%	30,4%	91,0%
Total		Count	161	117	133	411
		Expected Count	161,0	117,0	133,0	411,0
		% within Pensioner	39,2%	28,5%	32,4%	100,0%
		% within In favor of Retirement System	100,0%	100,0%	100,0%	100,0%
		% of Total	39,2%	28,5%	32,4%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2,256[a]	2	,324
Likelihood Ratio	2,386	2	,303
Linear-by-Linear Association	1,252	1	,263
N of Valid Cases	411		

a. 0 cells (,0%) have expected count less than 5. The minimum expected count is 10,53.

United Kingdom:

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Pensioner * In favor of Retirement System	510	39,5%	781	60,5%	1291	100,0%

Pensioner * In favor of Retirement System Crosstabulation

			In favor of Retirement System			
			No	Yes	Don't Know	Total
Pensioner	Yes	Count	53	1	7	61
		Expected Count	48,6	4,9	7,5	61,0
		% within Pensioner	86,9%	1,6%	11,5%	100,0%
		% within In favor of Retirement System	13,1%	2,4%	11,1%	12,0%
		% of Total	10,4%	,2%	1,4%	12,0%
	No	Count	353	40	56	449
		Expected Count	357,4	36,1	55,5	449,0
		% within Pensioner	78,6%	8,9%	12,5%	100,0%
		% within In favor of Retirement System	86,9%	97,6%	88,9%	88,0%
		% of Total	69,2%	7,8%	11,0%	88,0%
Total		Count	406	41	63	510
		Expected Count	406,0	41,0	63,0	510,0
		% within Pensioner	79,6%	8,0%	12,4%	100,0%
		% within In favor of Retirement System	100,0%	100,0%	100,0%	100,0%
		% of Total	79,6%	8,0%	12,4%	100,0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4,034[a]	2	,133
Likelihood Ratio	5,529	2	,063
Linear-by-Linear Association	,984	1	,321
N of Valid Cases	510		

a. 1 cells (16,7%) have expected count less than 5. The minimum expected count is 4,90.

Hypothesis 4, 2009:

All three countries

Group Statistics

	Pensioner	N	Mean	Std. Deviation	Std. Error Mean
QJ3 PENSIONS FUTURE - RESPONDENT	Yes	1216	2,24	,853	,024
	No	2465	2,72	,891	,018

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
QJ3 PENSIONS FUTURE - RESPONDENT	Equal variances assumed	18,998	,000	-15,450	3679	,000	-,476	,031	-,536	-,415
	Equal variances not assumed			-15,683	2516,610	,000	-,476	,030	-,535	-,416

Germany:

Group Statistics

	Pensioner	N	Mean	Std. Deviation	Std. Error Mean
QJ3 PENSIONS FUTURE - RESPONDENT	Yes	478	2,22	,797	,036
	No	1022	2,93	,843	,026

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
QJ3 PENSIONS FUTURE - RESPONDENT	Equal variances assumed	,879	,349	-15,558	1498	,000	-,714	,046	-,804	-,624
	Equal variances not assumed			-15,877	981,150	,000	-,714	,045	-,802	-,626

The Netherlands:

Group Statistics

	Pensioner	N	Mean	Std. Deviation	Std. Error Mean
QJ3 PENSIONS FUTURE - RESPONDENT	Yes	241	1,92	,773	,050
	No	729	2,28	,828	,031

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
QJ3 PENSIONS FUTURE - RESPONDENT	Equal variances assumed	11,966	,001	-5,925	968	,000	-,359	,061	-,477	-,240
	Equal variances not assumed			-6,132	435,712	,000	-,359	,058	-,474	-,244

United Kingdom:

Group Statistics

	Pensioner	N	Mean	Std. Deviation	Std. Error Mean
QJ3 PENSIONS FUTURE - RESPONDENT	Yes	497	2,43	,893	,040
	No	716	2,87	,864	,032

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
QJ3 PENSIONS FUTURE - RESPONDENT	Equal variances assumed	5,146	,023	-8,593	1211	,000	-,439	,051	-,540	-,339
	Equal variances not assumed			-8,541	1043,737	,000	-,439	,051	-,540	-,338