

Talk of Retirement

Comparing pension reform discourse in
Sweden, Germany and the United Kingdom

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Summary

This research describes and compares the discourses on pension reform in Sweden, the United Kingdom and Germany between January 2007 and December 2011. These three countries have been selected because of their different institutional structures and different welfare state typologies as defined by Esping-Andersen (1990). Sweden represents the social-democratic welfare system, the United Kingdom the liberal welfare system and Germany a conservative welfare system. These countries also use different pension structures (Bismarckian and Beveridgian) and the power of their labour unions varies to a large extent.

This research provides an extensive overview of theory regarding the characteristics of contemporary pension reform discourse. The contemporary pension reform can be split in three categories: pressures on the pension system, solutions coined by participants of the discourse and conflicts that arise because of unequal results from pension reform or a lack thereof. Since these pressures will manifest themselves differently in different welfare state typologies and pension structures, attention is paid to regime-specific and system-specific implications. Using the theory at hand, an overview of the most likely solutions that will be coined in certain welfare state typologies is set up as well as what conflicts to expect most in what types of welfare states and pension regimes. Finally, the power of labour unions on the pension reform process is theorized and theories about the effect of labour union structures on pension discourse are discussed. To research the discourse on pension and pension reform, both a newspaper analysis and a labour union press release analysis is performed for all three countries. These showed that the discourses on pension reform differ to a large extent between the three countries of analysis and that the differences can often be explained as a result of the different welfare state typologies and pension structures in the countries.

Pension discourse in the United Kingdom is centered around the question what social pressures should be left to the market. The pension system of the United Kingdom creates unequal results which cause a lot of intra-generational conflict and it is perceived by many actors that the state should perhaps intervene more to provide a better safety net for the worst off. The financial crisis is perceived as a major threat to the pension system. Labour unions play only a marginal role in the discourse on pension reform in the UK.

In Germany, the discourse focuses on the discussion surrounding the possible raise in retirement age. Such a raise is perceived to be hard on unemployed people close to retirement. Inter-generational conflict is most common in Germany, which is connected to the German pension system which is not valiant versus demographic pressures and will have to adapt to ageing by raising the retirement age and/or contributions. Next to this, people seem to worry about poverty amongst the elderly. Labour unions play a central role in the pension discourse of Germany and are very much opposed to most reform proposals, especially against proposals involving higher retirement ages.

In Sweden people seem to be confident that the pension system is able to survive the test of time. There is some discussion about tax differences between pensioners and working people in favour of the latter and about the effect of “brakes” on the pension system on the income of poor pensioners; especially from the pensioner unions. Proposed changes to the system are almost never far-reaching and mainly small improvements to make the system more fair or efficient. The labour unions of Sweden are concerned with the sustainability, fairness and transparency of the pension system. They propose improvements at several occasions, but never radical reforms.

Introduction

All around Europe, pension reform is hot topic in public debate. Only recently, President of the European Council Mr. Herman van Rompuy proposed a more synchronized European pension system (European Commission, 2012)(Welt am Sonntag, 2012). Pension is a hot topic because of its huge implication on the budgets of all EU countries: right now 12% of the EU GDP is spent on pensions and it is projected that this will be well over 20% within a few decades (Boldrin, Dolado, Jimeno & Peracchi, 1999)(Eurostat, 2012). To keep the pension expenditures of Europe on a reasonable level, many believe reform is necessary. Right now, pension reform around Europe is very different from country to country, however. In the United Kingdom and Sweden radical pension reforms were passed without fierce opposition, while in countries like Belgium and France less radical reform were met with mass demonstrations (Marier, 2007). Discourses seem to vary like reform outcomes do. What does the contemporary discourse on pensions and pension reform look like and are there any differences or similarities between countries? Answering such a question is of great value, since through discourses social outcomes are shaped. If we can find out what discourses are about, we could perhaps see in what direction pension reform could be going in the future.

Much research on pension reform differences has been done. Authors often explain these differences by accrediting them to “institutional path dependency”: a theory that states that the characteristics of a reform can be explained by looking at the institutional structures in place in a country (Taylor-Gooby, 1999) (Pierson, 2003). When looking at pension reform discourse, looking at institutional path dependency as causing factor for the outcomes would be insufficient. Many aspects influence a discourse; including labour union strength, the role a government plays and external events. It does, however, makes sense to believe institutional structures play a role in shaping a discourse to some extent. Therefore, I have chosen to select countries from different welfare state typologies as categorized by Esping-Andersen (1990) and take a look at to what extent the discourse in these countries follows the expectations one has when studying the literature on these typologies.

Discourses on pensions can be split in three categories: pressures to the pension system as discussion starters, solution that are proposed and conflicts that arise because of the system in place or a proposed reform. Distributing pensions or reforming pension systems is always a process with winners and losers and thus a process filled with conflict (Marier, 2007). We will derive the different pressures, solutions and conflicts that make up temporary pension discourse from the literature. At the same time, we will try to gain insights in the role welfare state typologies and structures play in defining the importance of certain aspects of the discourse. Obviously, welfare state typology does not tell the full story. Each country has characteristics that are not necessarily intertwined with the welfare state regime. We do therefore also look at pension regimes more specifically (Fully funded vs. Pay-as-you-go) since we also expect them to be influential on pension discourse (Schludi, 2005).

Pension reform is often debated between social partners and the government. Especially labour unions have a lot of power to shape the discourse in different ways (Ebbinghaus, 2010). I have therefore decided to research the impact of the labour unions on national discourse by reviewing labour union press releases. I will try to see if issues the labour unions want to discuss are also on the national agenda

and if labour union structures indeed influence their position in the discourse. Next to this, I will count the number of times labour union positions are explicitly mentioned in newspapers.

I have selected three countries that reflect as much different characteristics in the field of pension regimes while each belonging to one of the three categories designed by Esping-Andersen (1990). I have decided to select Sweden (Social-democratic), Germany (Conservative) and the United Kingdom (Liberal). All three of them are school book examples of one of the three welfare state typologies of Esping Andersen (1990). At the same time, the two pension regimes of Europe are represented: the United Kingdom uses a fully funded system, Germany a pay-as-you-go system and Sweden is described by Schludi (2005) as a hybrid between the two systems. I believe these three countries give me an ideal opportunity to research whether pension discourse between typologies differs. To do so, I will first describe the characteristics of the discourses in my countries in detail. After this, I will find out if any differences or similarities could be explained by the theory. I will formulate my research question as follows:

“What are the characteristics of the discourses on pension and pension reform in the United Kingdom, Sweden and Germany and to what extent can we identify similarities or differences between them?”

This research question can be categorized as a descriptive question if we use the definition of Babbie (2007). In first intent, this research does indeed aim at describing the discourse in the countries of research. I do not intent to stop there, however. An important part of my research will be a comparison between the discourses. I will also try to explain why any observed differences or similarity could have occurred on the basis of theory. Babbie (2007) states an explanatory component is quite common in descriptive studies, so I do not believe this changes the nature of my research.

As I have stated, I have made the decision to do a case study. This type of research seems appropriate to me since it allows me to take a look at a larger number of causations (like causations suspected in my sub-questions) at the same time. Secondly, intensive qualitative case studies tend to yield broader types of information than other types of study (Shadish, Cook & Campbell, 2002). Though it is often argued that intensive qualitative case studies have less causal power than other types of studies like qualitative experiments, Shadish, Cook & Campbell (2002) belief “case studies are very relevant when causation is (..) a minor issue”. Since causation is not at all at the heart of this research as I argued earlier, I belief the research type I picked is appropriate.

To structure my research further I have decided to formulate sub-questions to my research question. My first goal is to get a clear picture of what the discourse in my countries of analysis looks like. In my opinion, the best way in which I can achieve this is by reviewing the discourse in the press. By reviewing newspaper articles I believe I will be able to find out what pressures to the pension system are deemed most serious, what kind of solutions are most often considered and what kind of conflicts are important in a country. I have therefore formulated my first sub-question as follows:

Sub-question 1: “What are the characteristics of the discourses on pension and pension reform in the newspapers of the United Kingdom, Sweden and Germany and to what extent can we identify similarities or differences between them?”

As mentioned earlier I expect labour unions to have influence on the discourse on pension reform in a country. Therefore, I have decided to focus a part of my research on describing the way labour unions use press releases to display their opinion in the pension debate. I will identify what topics they are addressing in their press releases, what solutions they prefer and a wide range of other characteristics. I formulated my first sub-question as follows:

Sub-Question 2: “What characterizes the contribution of the labour unions of the United Kingdom, Germany and Sweden to the pension discourse in their country and to what extent can we identify similarities or differences between these contributions?”

Finally I want to find out why we see similarities or differences between countries if they appear. I therefore formulated my final sub-question as follows:

Sub-question 3: “To what extent can we explain the differences in discourse about pension reform from 2007 and on between Germany, the United Kingdom and Sweden?”

I will make predictions about the differences we could find before the research, to prevent myself from finding theory to match my results instead of vice versa. If my predictions are not met, I will still try to figure out why. In the following section I will describe what I suspect the discourse on pensions and pension reform will look like nowadays on the basis of theory. I will make these predictions based on the welfare state typology and the pension system in place in my countries of research.

After this, I will analyze twenty newspaper articles per country to get a view on the general discourse on pension and pension reform there. I will analyze these articles by looking for indicators for, amongst others, different pressures, proposed solutions and identified conflicts derived from the theory. Subsequently, I will analyze fifteen press releases by labour unions for each country. I will analyze them in a similar manner. At the end, I will use the information from my analysis to compare the discourses on pension reform in Sweden, the United Kingdom and Germany on different topics. I will then compare my findings to contemporary literature on the subject of pension and pension reform and I will try to come up with recommendations for further research.

The Contemporary Discourse on Pension Reform in Europe

To be able to research the differences in discourse in Sweden, the United Kingdom and Germany we need to answer a range of questions. We need to find out what the contemporary discourse on pension reform looks like in the different institutional settings I chose and how we can split the discourse in measurable pieces. Because you cannot see the discourse on a pension system apart from the structure of the European pension systems (Pierson, 2001), I will first give a short introduction in contemporary European pension systems. After this, I will continue describing the discourse on pension reform nowadays; including theoretical insights in differences and similarities in pension politics and structures that might have an influence on the discourse in my countries of research.

Basically, one can distinguish two pension systems in Europe: Bismarckian and Beveridgian pension systems (Schludi, 2005). Bismarckian systems work on a 'pay-as-you-go'-basis, which means that one's benefits depend on her contributions during her working life. Often, countries with such a system have a minimum pension for people who did not contribute sufficiently during their working life. Most continental European systems are Bismarckian. Beveridgian pension systems provide flat-rate minimum benefits to cover basic needs supplemented by private and/or occupational pensions. (Bonoli, 2003). Esping-Andersen (1990) identifies three welfare state typologies in Europe: the conservative, liberal and social-democratic welfare state. In a conservative welfare state, class and status are important. Generally, the market has little power in conservative welfare states and redistribution is not a main objective of welfare politics. These welfare states have been influenced by Church values and tend to focus on the family as a social entity (Esping Andersen, 1990). Liberal welfare states aim at preventing people to opt for welfare instead of work. They often aim at actively and passively supporting the role of the market in social policy; the market thus has a very big role in managing social risks in such welfare states. Social democratic welfare states, finally, aim at creating as much equality as possible. Everyone should be able to benefit from the same welfare programs, though the higher the income, the lower the benefits. Next to this, its policy target people as individuals and not in entities like families, both men and women (Esping-Andersen, 1990).

In most countries labour unions have played a major role in the formation of pension schemes and other welfare state features. The electoral power of their members has always been a good reason for politicians to listen to the demands of the labour unions. Next to that the unions have institutional veto power in many European countries. The institutionalized involvement of social partners in the decision making process concerning social policy has various forms throughout Europe; varying from consultation to institutionalized social pacts between the unions, the employers and the government (Ebbinghaus, 2010). Labour Unions also have the possibility to assert power outside the institutional structures by organizing mass demonstrations or even nation-wide strikes. The use of non-institutional power may even eventually lead to an increase in institutional power if a government sees itself forced to negotiate with a Union to stop social and political unrest (Ebbinghaus, 2010). By using the electoral power of their members and their veto power in the political process (both formal and informal) the labour unions have in most countries become important players in the process of making social law and became part of the structure of social governance (Ebbinghaus, 2010). Because of the electoral power and institutional veto power of labour unions, often prior to reform proposals negotiation between

government and unions take place (Anderson & Lynch, 2007). Unions have incentives to negotiate reform proposals too, since that gives them the chance to prevent more radical reform and to shape the reform to their liking. Next to that, there is a threat that governments will push for radical reform in the social government structure if labour unions continue to halt reform on the long run, resulting in power loss for the unions. Summarized, both the government and the labour unions have incentives to negotiate reform together. Also, they both have influence on the public discourse through the use of press releases and speeches (Tsahouras, 2011) (Ebbinghaus, 2011). Though unions still often have influence on the outcome of reform, this influence varies per country. Traditionally, labour unions have been more important in social-democratic and conservative welfare states, though it is argued that their power is diminishing throughout Europe and specifically in conservative welfare states (Häusermann, 2010). This view is supported by the fact that labour union density is becoming lower in almost all European countries; density in social-democratic welfare states is still highest (OECD, 2012). The structure of labour unions is important for the shape of a discourse. According to Anderson & Lynch (2007) Labour Unions with a high level of pensioners are likely to be more supportive to pension reform.

Discourse is both responding on existing social constructs and shaping new ones (Philips & Hardy, 2002). Because of this responsive character, we cannot see pension discourses apart from the pension structures and welfare state habits that are in place in a country. Understanding the effect of these structures is pivotal for gaining an understanding of pension discourse. Pension discourse can be split in three components: pressures on the pension systems as debate-starters, possible solutions coined by participants of the discourse and different conflicts arising as a result of pension reform (or a lack of this). The types of pressures and conflicts that are identified and solutions that are coined combined give us a clear picture of what the discourse in a country is about. In the following part, we will summarize the most important pressures, solutions and conflicts for European pension systems and we will provide an overview of theories that enable us to get a view on what topics are important for the discourses we study.

During the last twenty years, pension systems all over Europe have come under pressure. These pressures are caused by several developments. In the White Paper on pension reforms presented by the European Commission in February 2012, ageing populations are mentioned as probably the most important challenge for pension systems in Europe. Age dependency ratios are expected to rise from 24% in 2005 to 49% in 2045 (Schludi, 2005). This ageing population is caused by two underlying phenomena, longevity and decreasing birth rates (Aysan & Beaujot, 2009); phenomena that could have “far-reaching economic and budgetary consequences in the EU, reducing the economic growth potential and exercising pressure on public finances” (European Commission, 2012). The extent of ageing of a society seems to some extent to be connected to the welfare state typology of the country. Fertility rates in social democratic welfare state regimes, for example, tend to rise. On the contrary, in all other labour market types fertility rates tend to drop. Liberal welfare states, however, used to have high rates of fertility and their level is expected to be similar to the rates in social democratic countries between 2010 and 2015 (Aysan, 2011) (Aysan & Beaujot, 2009).

Next to these demographic challenges, economic and financial challenges are at the basis of pension reforms. A number of these pressures are similar for all European countries. European economic growth

has slowed down considerably since the mid of the seventies, weakening the revenue side of many pension systems. Additionally, since the signing of the Maastricht Treaty and the Stability and Growth Pact countries are under a lot of pressure to adopt tighter budgetary policies (Schludi, 2005). The financial crises the EU has faced in recent years have had their effect on different pension systems as well (European Commission, 2012). The effect of a financial crisis is especially severe on fully funded pension system, where pension funds get in trouble because of lower returns on investments on the stock market. Pay-as-you-go systems are also hit, though, but through unemployment rather than through losses on the stock market.

At the same time, there was a trend visible in which people more and more often used the pension schemes to retire at a younger age, with participation rates of people of 55 years and older dropping since the second world war (Aysan & Beaujot, 2009)(Schludi, 2005)(Bonoli, 2003). This trend has most serious implications in conservative welfare states, since these know generous arrangements to enable people to retire younger and thus have lower participation rates amongst people close to pension. In social-democratic welfare states these opportunities do not exist, probably since everybody needs to work to uphold the extensive system in such countries (Aysan, 2011). In Liberal welfare states, retiring earlier is uncommon because this leaves people with insufficient contributions, and thus pension, to survive. New types of employment are mentioned by Bonoli (2001) as a threat for pension system sustainability. Both trends of early retirement and increases in new types of employment are the most worrying in countries that have a pay-as-you-go system, since such systems redistribute contributions from working people directly to pensioners. If people retire early or do not contribute (as much) in pension systems (as people in new types of employment like self employment or part-time employment do) this puts the system under pressure (Bonoli, 2001). Obviously, general participation rates are also important. Low participation rates put pressure on pay-as-you go pension regimes especially. Male participation rates are quite similar all over Europe and no distinction is visible between our welfare state regimes. Female participation rates, however, differ greatly between the regimes. Social democratic regimes tend to have the highest female participation rates, directly followed by liberal regimes. Continental regimes tend to have the lowest female participation rates (Aysan, 2011). This statement does not hold for our countries of research, though, with Germany having a slightly higher female participation rate than the United Kingdom (Eurostat, 2010).

These pressures combined have invoked pension reform throughout Europe. According to Pierson (2001) path dependency causes welfare states to reform in different ways. Different authors have specified these differences, claiming there indeed are clear differences between types of welfare states in the way they reform. Liberal welfare states tend to focus on re-commodification, or the transfer of social risks from the government to the market. Social democratic regimes tend to focus on cost containment. This means they want to get costs down in order to keep the system intact, vis-à-vis the change of the system re-commodification entails. In conservative systems, finally, cost containment, re-commodification and recalibration (the act of making current institutions more efficient) are central to reform politics (see Table 3) (Aysan & Beaujot, 2009).

Tabel 1 Source: Aysan & Beaujot, 2009

Type of reform	Liberal welfare states	Social Democratic “ “	Conservative “ “
Cost-containment	Moderate	High	High
Recalibration	Low	Moderate	Moderate
Re-commodification	High	Low	Moderate

Notwithstanding its economic and demographic background as identified above, the reforming of pensions is mainly a political problem; a problem of who gets what and when, thus a problem that will lead to several conflicts of interests. Marier (2007) distinguishes five potential key conflicts arising when considering pension reform: inter-generational conflict, intra-generational conflict, conflicts about what social pressures should be left to the market, conflicts about inequality between men and women and conflicts about what to do with existing institutional arrangements. These conflicts and the position taken in these conflicts by labour unions and government largely influence the discourse about pension policy in a country. This is what pension reform or a lack thereof could lead to, according to Marier (2007):

It could potentially lead to inter-generational conflicts. A growing share of the population using pension benefits puts a bigger weight on the remaining people in the work force. Because of the widespread belief that pensioners indeed deserve their pension, pension retrenchment has been limited in Europe. Still, with pensions becoming more and more expensive one should take the possibility of inter-generational conflicts into account (Marier, 2007). The financial crises, especially hurting younger people just entering the labour market in most OECD-countries, will only add to that (Aysan, 2009). Turner (1998, pg. 299) claims that potential inter-generational conflict is “organized around the tensions between early retirement, (..), legislation regarding ageism and youth unemployment”. We will interpret legislation regarding ageism as the way funding of pension schemes is organized. Do the young pay for the old, as is the case in a pay-as-you-go system, or did the elderly save money in a private pension fund as is the case in fully funded systems? The former system seems more prone to inter-generational conflict since it is less adapted to the pressures of ageing and thus requires the young to pay more and more to keep the system intact (Bonoli, 2003). Next to that, we have noticed that early retirement arrangements are most common in continental systems (Aysan, 2011) (Eurostat, 2011). These arrangements seem difficult to sustain in the future, which might lead to feeling of unfairness amongst youngsters that contribute for the early retirement of people close to their pensions, but are not entitled to similar benefits.

It could potentially lead to intra-generational conflicts. Pension reforms often hurt different sorts of people (people from different occupational groups, for example) in different ways, potentially creating groups left worse off than others (Marier, 2007). Intra-generational conflict arises if people of the same age-group gain differently from pension reform or the pension structure in place. Such scenarios are most likely to occur in liberal welfare states, since they are expected to yield unequal outcomes more often than any other welfare state type (Esping-Andersen, 1990). Since social-democratic models aim at giving equal benefits to people (Esping-Andersen 1990) it seems unlikely to see much intra-generational

conflict in this system. Conservative welfare states do not have this egalitarian goal, and their pension system heavily leans on occupational pensions. Therefore, intra-generational conflict seems to be possible in such welfare states.

It could lead to the question what the task of the government should be and what should be left to the market. As mentioned earlier, pay-as-you-go systems are prone to ageing but fully funded systems that give a larger role to the market are prone to financial crises like the ones we have witnessed from 2007 on. The question if it is the task of a government to step in when private pension funds can no longer provide for a decent standard of living in fully-funded systems is only one example of many (Marier, 2007). Such questions seem to fit the profile of liberal welfare states, that leave a lot of power to the market and use fully funded systems, best (Aysan & Beaujot, 2009).

It could lead to conflicts about the equality of men and women. With growing dependency levels (Schludi, 2005) there is more pressure on women to both actively participate on the labour market and take care of the children. Should the government interfere when the labour market causes inequalities? Social-democratic welfare states treat women similar to men from their egalitarian point-of-view, which makes conflicts about the equality of men and women more unlikely, since we expect governments to take this equality into account when designing reform proposals. Traditionally, conservative welfare states are least concerned with these equality issues, they treat the family as the most important welfare unit, which might evoke conflicts about the equality of men and women (Esping-Andersen, 1990).

Finally, Marier (2007) believes a conflict about what to do with existing institutional arrangements will arise. Such a conflict seems most likely in a system in which recommodification is an often coined solution to pressures on the pension system, since this is the only pension reform type that radically changes pension systems, like the liberal welfare state.

In this chapter, we have built a theoretical framework from a number of sources. These sources have given us a glance at the different aspects of contemporary discourse on the subject of pensions and have enabled us to make predictions on what to expect in our countries of research. We have decided to split the discourse in three: making a distinction between pressures, solutions and conflicts. We have also taken a look at the importance of the labour union in pension discourse and the effect labour union structures can potentially have on it. It is now time to take the next step: to design our research and to operationalize the aspects we discovered into measurable pieces.

Methodology

In the next section I will design my research. The type of research I have picked demands a careful look at the methodology in many ways. It is my goal to capture the character of the discourse in three countries on a general level and on a more specific level. To do this properly, different steps have to be taken. In this chapter, I need to carefully operationalize the parts that make up a discourse on the basis of the theory discussed in the last chapter. I should make very clear when I will count something as an observation. It is also of major importance to make sure the selection process is not hampering the validity of my research in any way. What is it we want to research? It is very important to make sure the goals of a research are clear to prevent threats to internal validity (Shadish, Cook & Campbell, 2002). To make these goals clear, we should first give a clear definition of the basic principles involved in our research.

Our research question **“What are the characteristics of the discourses on pension and pension reform in the United Kingdom, Sweden and Germany and to what extent can we identify similarities or differences between them?”** harbors the term “discourse on pension and pension reform”. Obviously, it is important to know exactly what we mean when we talk about pension reform discourse. Of similar importance is clearly stating in what period I want to research the discourse in the countries of study. Discourses obviously change over time, which makes clearly specifying the time slot of this research important. For this research, I will only use data from 2007 until the end of 2011. I have chosen 2007 because this was the start of the financial crisis, a development that had a massive impact on pension reform discourse. The term discourse can have different meanings. In general English, the word means “communication in speech or writing” (Cambridge Dictionaries, 2012). A discourse analyses, thus, analyses language – both spoken and written. Philips & Hardy (2002) have further specified the term discourse as “an interrelated set of texts (..) that bring objects into being”. They argue social constructs appear out of discourse. When using the term discourse about pension or pension reform we will refer to texts, both written and spoken that refer, in either positive, neutral or negative way, to changes in the current pension system in the country of origin or a lack of those.

Case selection

When performing a qualitative case study obviously the subjects of research, in this case the countries; need to be picked with care. For the comparison, I wanted one country from each welfare state regime identified by Esping-Andersen (1990). The three typologies invented by Esping-Andersen are very useful for comparative studies since it enables us to “move beyond the separate analyses of each welfare state as a unique individual and provides a clear theoretical basis for the identification and differentiation of particular groupings” (Taylor-Gooby, 1999). Since one of the aims of the study is to be comparative, I believe selecting a country from each category is a valid choice – especially if the choices would also present me with a plurality of pension- and labour union regimes. The United Kingdom is a schoolbook example of a liberal welfare state regime, Germany is one of the best examples of conservative welfare state regimes and Sweden is an example of a social democratic welfare state regime (Esping-Andersen, 1990) (Aysan & Beaujot, 2009). Subsequently, the United Kingdom is an example of a country with a predominantly Beveridgian pension system. Germany is based on a Bismarckian model and Sweden could be described as a hybrid between a Beveridian system (which it used to be) and a Bismarckian

model, with more characteristics of the latter than the former (Schludi, 2005). I thus do believe the three countries represent different institutional structures, both in general (welfare state regimes) as specifically for pensions (Bismarckian vs. Beveridgian). Finally, the UK is an example of a country in which labour unions have not been playing a major role anymore since the early eighties. Germany and Sweden, on the other hand, are examples of countries with powerful and well-developed labour unions.

Data selection

A careful selection of data is of utmost importance to conduct a successful discourse analysis. We should make sure the data accurately represents that what we wish to measure: the discourse on pension politics in the public realm and the input of labour unions. The discourse in the public realm is effectively measurable through analysis of newspaper articles. Public discussion is often done in the press, since it is the most convenient way of reaching a broad audience. A second reason to use newspaper articles as a data source is that they are easily accessible since newspaper articles are stored in databases. Appendix 1 shows the sources I will use for my analysis.

Selection process explained – newspaper articles

For my newspaper article review I have selected data using the LexisNexis database (for the United Kingdom and Germany) and the Newline Arkiv database (for Sweden). Both databases have a broad range of both national and local newspapers, that can be found in Appendix 2. I believe discourse on pension reform differs only to a very small extent in regional and national newspapers since pension policy is mainly a national issue in my countries of research, without a regional dimension to it.

I have first selected all articles from the 1st of January 2007 until the 31st of December 2011 that contain the word “pension” (“rente” for the German sources and “pension” for the Swedish sources). Manually I have selected around 200 articles for each country that were indeed about the topic of pensions or pension reform and that were from the country of research (a lot of articles from English sources were from India, Canada, Australia, US, for example). I ordered the articles per year and used the true random number generator from random.org to select 4 articles from each year. This is a way of stratified sampling. I believe it was necessary to use stratified sampling to make sure there was a balance of articles-per-years in my sample. Otherwise, differences between countries could be a result of sampling differences, posing a threat to internal validity. I expect pension reform to differ between years since external events and factors hugely influence such a discourse. Therefore, an overrepresentation of articles from certain years could make my sample less representative for the discourse in the country of research between January 2007 and December 2011. When I encountered an article during the coding process that turned out to be not useful for any reason (for example because it was not about pension reform and falsely selected in the first place or because it was the same article as another one from the sample, only published in a different newspaper) I replaced that article with another randomly selected article from the same year.

Selection process explained – labour union press releases

For the press releases selection from labour unions I have collected all the data I could find from different labour union confederations in my countries of analysis. I stratified the data for year and labour union confederation to get a high degree of plurality in my data set. I did not select the data I

used for my United Kingdom press release review since there was not enough data in the first place. I therefore decided to review all the releases I could find. For my two other countries I did use aforementioned selection procedure. Only once I found out an article initially selected was unfit. I decided to remove it, and because this data was part of my United Kingdom sample I was not able to replace it. In Appendix 3 an overview of all the labour union federations included in this review can be found. Since Sweden has special pensioner unions functioning as representatives for the elderly where in my other countries the general labour unions (or branches of these unions) represent this audience, I have decided to review both press releases of the Elderly Unions of Sweden and the general Labour Unions separately. I used the same selection procedure as described above, though lack of data in the case of Sweden forced me to drop stratifying for years in that country.

Data analyses

We have now explained what kind of data we will use for our research. But how do we want to analyze this data, how do we want to make our discourse analysis work? There is not one way to go in discourse analysis. Anything that critically analyses text, spoken and written, can be regarded a discourse analysis (Philips & Hardy, 2002). We thus have to come up with a way to structure our research so we can indeed compare the discourses in our countries of research. We will do so by using our theoretical framework. In this theoretical framework, a summary of the topics of current pension reform discourse is presented. I have split this discourse in three categories: pressures, possible solutions and conflicts. In the literature, I have found different types of pressures, solutions and conflicts that could be more or less important in different welfare state regimes. I have also made a short prediction on my expectations.

Now it is time to operationalize the theories; to make it possible to perform research on their basis. In order to do so, I will look at the data for signs of the pressures, solutions or conflicts I expect to be at the heart of pension reform discourse. I will label a text with a 0 if a certain pressure, solution or conflict is not mentioned in it. I will label it with a 1 if the pressure, solution or conflict is mentioned. After I have analyzed all data of a country, I will add the scores per type of data (so either from the government/politics, the labour unions or the press of one of my countries). I have deliberately chosen not to use so-called signal words since I will be comparing texts from three different languages. Since use of similar words is different between languages, I believe using signal words and translating them literally from language to language would be a possible threat to the validity of my research. I have therefore chosen to analyze the texts manually to prevent such threats from occurring. After the data of all my countries is analyzed I will compare labour union positions and newspaper discourse separately and countries as a whole. In Appendix 4 there is an overview of all pressures, solutions and conflicts I have looked for in the newspaper articles and the press reviews I have studied.

Coding

Coding newspaper articles

Only deciding what pressures, conflicts and solutions I am going to measure is not sufficient. It is very important to make sure what criteria I use when I award a “1” to a certain article, in order to prevent personal bias from influencing the research. Therefore, for each pressure, solution and conflict I have selected certain indicators. If such indicators are present I will categorize a pressure, solution or conflict as present.

I will only reward a pressure with a “1” if it is mentioned **specifically** and as **a pressure to the pension system**. If, for example the financial crisis is mentioned but not regarded a pressure to the pension system I will code it with a “0” since I want to measure what pressures are perceived most in the discourses in my countries of research. I have specified the definition of my pressures in the theoretical framework. I will reward a solution with a “1” if the article suggests such a solution to an undesired aspect of the pension system currently in place or mentions it as a favoured solution of another actor. Cost containment is any solution that does not want to change the system but simply cut the cost (like for example rising the age of retirement), re-commodification is a solution that wants to leave more power to the market thus changing the system in place and recalibration wants to improve the system currently in place in other ways. Solutions that do change the system to some extent but do not give more power to the market are thus coded as re-commodification.

Conflicts are probably the most difficult to code and therefore it is important to clearly state when I will reward a conflict with a “1”. If an article suggests unfairness of the current pension system or a reform of this system between generations I will label it as an inter-generation conflict indicator. If pension systems or pension reform cause unfair distribution within generations (so for example between occupational groups, men and women or between the rich and the poor) according to an article I will label this as intra-generational conflict indicators. I will label something as a conflict about what social pressures to leave to the market if an article suggests something should be left to the market or if an article suggests something is left to the market while it should not. A conflict about equality of men and women is signalled by me if an article suggests men or women are worse off in comparison with their counterparts in the current situation or if it suggests they will be after a reform. A conflict about what to do with a current institution is signalled by the presence of a suggestion to change current institutions in an article. Here, I assume the fact people support or propose the change of institutions points at a conflict.

It is obvious that there are more dimensions to the discourse: dimensions that were not yet covered by my pressures, solutions and conflicts. Therefore, I added extra criteria. The following criteria were added for the newspaper article review: If one of the mentioned organisations is addressed in an article (Government, Political Parties or Labour Union), the article will be coded with a “1”. Is there a call to action? If an article, or a person quoted in an article calls for action (strikes, rallies etc.) the article is coded with a “1”.

Coding press releases from labour union

For the coding of press releases I have used a similar structure as I used for newspaper articles. I have, however, added some criteria since I believed they would offer me a better understanding of the position of the labour unions in different countries. I will code the pressures, solutions and conflicts similar as I did in the newspaper article review. I will explain the extra dimensions added here:

Call for reform: If a press release calls for the reform of any part of the pension system I will reward a “1”. Statement supporting proposed reform: If a press release endorses a reform of the pension system designed by another actor, I will reward a “1”. Statement against proposed reform: If a press release speaks out against a reform of the pension system designed by another actor, I will reward a “1”. Demanding changes of proposed reform: if a press release demands changes to a proposed reform in order to agree with it, I will reward a “1”. Response/directed to political party position: If the press release responds on a position of a political party, I will reward a “1”. Response directed to a third party position: If the press release responds on a position of a third party, I will reward a “1”. Response/directed to position of government: If the press release responds on a position of the government, I will reward a “1”. Response/directed to position of other labour union: If the press release responds on a position of another labour union, I will reward a “1”.

Conclusion

In this chapter, I have shown how I will measure the characteristics of pension discourse in my countries of research and what I have done to safeguard the validity of my research. I have also provided an insight in my data selection methods and the coding procedure to increase the external validity of my research; to make it reproducible. In the next chapter, the results my methodology had yielded will be displayed and explained.

Results and Review

In Appendices 5 up to and including 11 the results of the newspaper article reviews and labour union press reviews are displayed. In the next chapter, I will reflect on the results of my analysis and highlight the most important observations I have made. I will put the analysis in the context of my theory and see if it is in line with it or if it deviates. I have decided to review the analysis in four parts: one in which I will be reflecting on the pressures identified in the discourses of my countries of analysis, one in which I will reflect on the coined solutions, one that describes the conflicts that were identified and finally a part in which I will elaborate on the effect of labour union structures on the discourse.

Is discourse regime or system specific: a review of pressures to the pension system

Categorizing Sweden, the United Kingdom and Germany

My choice of countries has been (partly) motivated by the work of Esping Andersen (1990) who developed three categories to identify types of welfare states. I will shortly summarize the main assets of these three typologies and, taking into account the fact the typologies were drawn over twenty years ago, find out whether these typologies are still applicable for our countries of choice. Some authors have argued that typologies of welfare states become more and more similar because of globalization powers that stimulate the process of convergence (Schmitt & Starke, 2011), therefore we will see if the countries still fit Esping Andersens profile and whether the discourse does indeed contain regime-specific components, especially when looking at the pressures that are identified in this discourse and, later on, the solutions that are proposed.

In liberal welfare states, typically welfare aims at catering for the really needy: it aims at preventing people to opt for welfare instead of for work. A main goal is often to support the market both passively (by only distributing a minimum) and actively (by subsidizing private welfare programs) (Esping-Andersen, 1990). The market has a very big role in the managing of social risks in liberal welfare states (Aysan, 2009).

Tabel 2 Source: OECD (2012) based on figures of 2007

United Kingdom	Costs as % of the GDP
State pensions	6.3%
Private pensions	4.5%
Family	3.2% (1.1% daycare services)
Unemployment	0.2%
Total	20.5%

Does the liberal typology still fit the United Kingdom? Table 1 shows us it does indeed. Overall spending on welfare is lowest of our three examples with 20.5% of GDP, which means more social risks are left to the market. The high percentage of private pensions and the low amount spend on unemployment benefits only back this. Family policy focuses for a large extent on enabling women to combine work and raising children (OECD, 2012). The United Kingdom has a fully funded pension system, supplemented by

a small state pension.

Conservative welfare states typically give the market a very marginal role in welfare politics. Rights to many forms of welfare used to be dependent on class and status in these systems. Redistribution was never a main objective of welfare in conservative welfare states. Welfare was often shaped by the Church, aiming to preserve traditional family-values and thus excluding remuneration for childcare, for example (Esping-Andersen, 1990).

Tabel 3 Source: OECD (2012) based on figures of 2007

Germany	Costs as % of the GDP
State pensions	10.8%
Private pensions	0.7%
Family	1.8% (0.4% daycare services)
Unemployment	1.4%
Total	25.2%

Germany seems to still have many characteristics of a conservative welfare state if we look at Table 2. This is best visible by the generous spending on pensions and unemployment benefits that traditionally aimed at supporting the family when the breadwinner either retired or became unemployed. The very low percentage spend on daycare services fits a conservative model too, since the mother of a family is supposed to take care of the children and is not encouraged (or not actively, at least) to take up employment (OECD, 2012)(Esping-Andersen, 1990)(Aysan, 2009). Germany has a pay-as-you-go pension system, with a minimal influence of private pension funds since recent reforms (Hinrichs, 2003).

Social-democratic welfare states aim to create as much equality as possible. Manual workers should be able to benefit from the same schemes as white-collar workers, though benefits diminish if income increases. It aims at making people independent from the family, by giving benefits to people individually rather than to a family like in the conservative model. It wants women to decide for themselves if they want to work or stay at home and in fact actively encourages female participation on the labor market (Esping-Andersen, 1990).

Tabel 4 Source: OECD (2012) based on figures of 2007

Sweden	Costs as % of the GDP
State pensions	9.0%
Private pensions	2.1%
Family	3.4% (1.7% daycare services)
Unemployment	0.7%
Total	27.3%

Also in Sweden the social-democratic features seem still very present. Sweden spends the highest

overall amount on welfare, indicating it indeed sees social risks as a problem of the state. Family policy is important and focusing on enabling women to work (OECD, 2012). The figures show us the typologies of Esping-Andersen (1990) still fit quite well. But is this also reflected in the discourse of the country, or are pension system structures more important? In the next section, we will see if the outcomes of our research are in line with the theory that has been discussed earlier in this paper.

Results of the Research: Pressures on the Pension System

The pressure mentioned the most in newspaper articles in the United Kingdom is the pressure of the financial crisis. The second most mentioned pressure is the increase in new types of employment. The other pressures are apparently not perceived as very important in the United Kingdom, with only the ageing society and the trend of early retirement mentioned once. The most important pressures indicated by the newspaper articles in Germany are the trend of early retirement and the increase of new forms of employment. The third most important pressure indicated by the articles is the financial crisis, which is mentioned five times. Ageing as a pressure was mentioned four times. Declining GDP-growth and low female participation rates are not mentioned as pressures in Germany at all. The most important pressures identified in the newspaper articles from Sweden I reviewed were the pressure of lower GDP-growth, the pressure of the financial crisis and the pressure of new types of employment. While lower GDP-growth and the financial crisis are mentioned as pressures to the system, most articles also refer to the capability of the system to deal with these pressures. A number of articles explicitly show confidence in the sustainability of the system even in times of economic slowdown.

We see that the many of these results are in line with the insights we derived from the theory. In Germany, a conservative welfare state, ageing is indeed perceived as a greater pressure to the pension system than in the other countries I have researched, though the results are not extremely convincing with only four counts of ageing as a perceived pressure. The reason that ageing is still mentioned most often is probably connected with the pension system in Germany, which is most prone to demographic changes of the three countries of my research. The pressure of earlier retirement is also most perceived in Germany, with seven mentions which is significantly more than the two mentions it got in Sweden and the one in the United Kingdom. The schemes that allow early retirement in Conservative welfare states seem the cause of this, though we should also notice that the Bismarckian pension system of Germany is also the most vulnerable to this phenomenon (Aysan, 2011)(Esping-Andersen, 1990). Other times of employment were also mentioned in Germany as a pressure to the pension system. This too is in line with the theory, since Germany's pension system is most vulnerable to this type of pressure as well.

There were also some surprises that arose when analyzing the results. In contrary to what we would expect on the basis of the theory, the financial crisis was mentioned about as often in all three countries of analysis. The times this pressure was mentioned in newspaper articles, the link with the structure of the respective country was often explicitly mentioned; so in German discourse unemployment as a result of the financial crisis was perceived as a pressure, where in the United Kingdom losses on the stock market were mentioned often. In Sweden, both losses on the stock market and unemployment were mentioned in the press. The pressure of low female participation rate seemed something pressing in Conservative welfare state regimes, where traditionally female participation rates have been low.

Surprisingly, Sweden turned out to mention low female participation as a pressure to the pension system most often; even though their female participation rates are highest. This could perhaps be explained by the universalistic legacy of the social-democratic welfare state in Sweden, that treats women and men as equals and thus sees any difference between male and female participation rates as a problem. In a conservative welfare state as Germany low female participation is perhaps not viewed as a problem because it is in line with the important family values of such a system (Esping-Andersen, 1990).

Conclusions

Because of the limitations of this research we are unable to prove or disprove the effect of pension system structures or welfare state typology on the discourse in a country. We are able to conclude, however, that the discourse seems very much linked to both structures and welfare state typology. Much of our results are in line with the theory, and if they are not it is often possible to explain why this is in a reasonable way.

Fitting solutions for all structures?

When labelling the possible solutions proposed in the discourse I used the term recalibration, coined by different authors including Aysan & Beaujot (2009) and Schludi (2005) to describe a reform in which the aim is to make a system more efficient. The other two types of solutions, cost containment and recommodification focus on respectively cutting costs while maintaining the system and giving more power back to the market. Since there are many different ways to make a system more efficient, merely counting the amounts of time this solution is mentioned only tells us part of the story. In this section I will study the articles more closely and I will try to find out if the “recalibration solutions” are similar between my countries of research. Obviously, cost containment and recommodification solutions can also have different forms, but I expect them to differ to a lower extent: the majority of cost containment solutions entail higher contributions or a higher retirement age and the majority of recommodification solutions aim at increasing the importance of private pension funds. For my three countries of analysis, I will review what recalibration entailed there, while also reflecting on the other solutions proposed in these countries.

Solutions in the United Kingdom

In the United Kingdom, recalibration was the most mentioned form of reform. The other two types of solutions, cost containment and recommodification, are only mentioned four times. When looking more closely at what is in fact proposed when recalibration is mentioned, one can identify three main directions of recalibrative reform: a direction aiming at making the current system more efficient, fair or generally better, a direction aiming at improving surveillance on the behaviour of pension funds and a direction arguing that the pension system is too market oriented and should to a greater extent become a matter of the government. The first group consists of proposed reforms that in majority (five articles) should soften the very liberal pension system in the United Kingdom. Examples are reforms that should give employees more pension security when their company goes bankrupt. Another example are propositions of obliging employees to enrol in company pension schemes in order to prevent them from ending up without a pension when they retire. An example of a proposition that solely wants to make the current system more efficient is a proposed change that would make it easier to take your pension

with you when you switch jobs and a proposed change that would make it possible to merge pensions of two partners.

In two articles, increased surveillance on pension funds is coined as a possible reform. This should limit the possibilities of funds to invest in a risky way and make sure that people are not losing pension money when their pension fund or company is taken over. The last category of recalibration reforms in the United Kingdom consist of proposed reforms that would transfer pension risks from the market to the state. The installation of a flat-rate, but higher minimum state pension vis-a-vis the contribution based second tier complemented with a low minimum pension currently in place is an example of such a reform. Other articles argue that company pensions should become less important and that the minimum pension should be raised significantly. Summarized, the recalibration solutions of the United Kingdom in vast majority aim at softening the very liberal pension politics by creating more rights for individuals who lose their jobs, whose employers go bankrupt or who did not have the opportunity to accrue enough pension savings.

Aysan & Beaujot (2009) argue that specific welfare state regimes follow specific reform paths. They stated that liberal welfare state regimes will focus their reform on recommodification. Obviously, they were not talking about reform *discourse* but rather about the kinds of reform they expected to observe in countries of certain welfare state typologies. For our liberal welfare state, the United Kingdom, our findings are not in line with the theory. Aysan & Beaujot (2009) argued that recommodification would be the most common type of reform in a liberal welfare state, followed by cost-containment, while recalibration would be least common. We found the opposite, with recalibration mentioned the most, followed by a draw between recommodification and cost-containment. It would be wrong to conclude that the welfare state typology thus had no effect on the types of reforms discussed, however. As concluded above, many of the studied articles proposed solutions that should protect vulnerable people from market forces, for example: obviously responding to the liberal character of the system. I believe the discourse on reform opportunities in the United Kingdom is very much linked to its pension system in place, but in an opposite way from what Aysan & Beaujot (2009) expected. Since from discourse social constructs emerge, it could be that the model of Aysan & Beaujot (2009) is out-dated for the United Kingdom. On the basis of the newspaper article review, I would not expect further developments of giving more power to the market in the field of pensions in the United Kingdom in the future, but rather an opposite movement.

Solutions in Germany

In Germany the most coined solution is cost containment: in majority the discourse is about raising the retirement age and sometimes about raising contributions. Recommodification was mentioned two times, in both articles more focus on a fully funded company pension was proposed. Six times, recalibration was mentioned. Four times, the proposed solution was about moving social risks away from the market. In three of these articles, solutions to help the poorest elderly were coined. These were raising the minimum pension (in two instances) and to decrease the tax burden on poor pensioners (in one article). One article proposed a move back to the old fully Bismarckian system in Germany. Two articles proposed solutions to make the system more fair or efficient: one of these articles proposed a more efficient way to tackle tax evasion amongst pensioners and another article

coined a reform that should make sure young retirees (62 – 65) should be able to earn more money next to their pension income.

Where we concluded that the theory of Aysan & Beaujot (2009) does not correspond with our findings for Great Britain, they actually seem to be pretty much on the same line as the results from the newspaper article analysis in Germany. Indeed, in Germany cost containment turned out to be the most important discussed type of reform. Recalibration and recommodification were expected to be of similar importance, but recalibration turned out to be mentioned more often. This could have to do with the fact that in the last decade reforms that could be described as recommodification were already implemented (Hinrichs, 2003) and that there is an opinion amongst different German actors that this extent of recommodification has been (more than) enough. This could also explain why the recalibrative solutions often proposed measures softening the impact of the market and sometimes even a return to the old system.

Solutions in Sweden

In the Swedish media, recalibration was the type of possible reform that was most often coined. Only three other solutions were mentioned: once a higher retirement age (cost containment) and twice a move towards more freedom in selecting your own pension fund (recommodification). These results are similar to what we saw in the British media. The character of the recalibration proposed in Sweden is, however, different to quite some extent. The change proposed most often (and desired much by the labour and pensioners unions, as we noticed in our press release analysis) is the levelling of tax levels between workers and pensioners since they are deemed unfair for pensioners. Three articles believe the organization of pension funds should be set up more efficiently to increase transparency for future retirees and to cut the costs for pensioners. In contrary to what we see in the United Kingdom, there are no feelings that believe too much social pressures have been given to the market and that this should be reversed.

For Sweden, the theory of Aysan & Beaujot (2009) would argue that cost containment would probably be the most coined solution, followed by recalibration. In our results, recalibration was the most frequently mentioned type of reform and cost containment was only mentioned once. In a number of articles the belief that the current system was sustainable in the long run was explicitly stated. This might explain why there is no discourse on cost containment: people believe it is not necessary to keep the system in place since they believe sufficient measures to contain the costs have been taken in former pension system reforms.

Conclusion

We can conclude that the proposed solutions in our three countries of research have very different characteristics. The main direction of the solutions in Great Britain is towards more regulation and less power of the free market. The solutions that are coined often want to soften the liberal policy in the United Kingdom. In Germany, people seem unwilling to give more power away to the market than has been done in the last big pension reforms there. There is a feeling that the poor elderly should get more aid from the government. In Sweden, a country that also witnessed major reforms in the last decades;

including the introduction of market oriented elements to the system, there is a more positive attitude towards the changes this has brought. The Swedish newspaper article review brought forward that the Swedes propose changes the least of my three countries of research and that the changes they propose are often about increasing fairness or efficiency of the current system. There are almost no voices calling for radical reform to the current system in the Swedish media.

There is a clear difference visible between our results and the theory of Aysan & Bueajot (2009). Only in the case of Germany, their theory matched our findings. I believe this is because Aysan & Beaujot derive their expectations from welfare state typologies and theories designed in the early nineties of last century. Since then, the United Kingdom has witnessed reforms focussing on re-commodification (Blake, 2000) and Sweden has had reforms concerned with cost containment (Shudli, 2007) (though these reforms also had re-commodification aspects that were not expected by Aysan & Beaujot, 2009). I believe these reforms changed the status quo and made other forms of reform more likely. I conclude that the model of Aysan & Beaujot (2009) was valuable to predict major reforms, but that it is not really helpful to predict (discourse) directions after such reforms have been implemented.

Type of reform	Liberal welfare states	Social Democratic “ “	Conservative “ “
Cost-containment	Moderate	High	High
Recalibration	Low	Moderate	Moderate
Re-commodification	High	Low	Moderate

Tabel 5 Source: Aysan & Beaujot, 2009

Pension conflicts: the differences and the similarities

One of the categories of discourse we have studied is conflicts that arise as a result of pension reform or a lack thereof. In this section we will try to discover what conflicts are perceived most in the public discourse of our countries of analysis. We will pay special attention on two types of conflicts: inter-generational conflict and intra-generational conflict, since there are very different reasons for such conflicts to occur and the conflicts themselves differ greatly from country to country. These reasons and characteristics seem interesting to investigate. Therefore, I will elaborate further on the character of the inter- and intra-generational conflict indicators in my countries of research in the next section. I will try to find similarities and differences between the countries and I will try to see if the outcomes I found match with what we expected when studying the relevant literature.

Pension conflicts in British newspapers

The conflict that was most often identified in the press review of the United Kingdom was the conflict about what social pressures to leave to the market. Indeed, the British seem concerned that the market is too influential in the pension system and that people who fail to save sufficiently for their old days are left in poverty. The second most identified conflict in the United Kingdom is intra generational conflict. Intra-generational conflict indicators were identified eleven times while inter-generational conflict indicators were indicated only two times. The indicators for conflict were often (perceived) differences between people. As intra-generational conflict indicators, differences between people that have different pension arrangements are mentioned most often; eight times. Examples of such differences are differences between pension arrangements of employees and managers, differences between

people that have their pensions with different pension funds, differences between people inside and outside company pension arrangements and differences between people that work for the government and people that work in the private sector. The other three articles noticed differences between rich and poor people within generations in the form of elderly poverty and differences within generations related to the benefits they derived from pension reform that removed the second tier of state pensions and added a higher flat-rate pension. The first article about inter-generational conflict noticed differences between generation regarding policy when companies go bankrupt (pensioners get money first), the second article is about differences arising because of pension reform, resulting in younger people to be forced to stay longer on the market (a raise in pension age).

These kinds of conflicts are in line with the theory, in which large differences within generations were mentioned because of the fully funded pension system in place in the United Kingdom. This system leaves a lot of freedom to the future retiree and provides only a very meagre state pension as a supplement to a private pension if this is necessary. Such freedom leads to differences between people: between those who saved enough and those who did not, between those who picked a solid pension fund and those who picked a dodgy one. It will also lead to differences between the rich and the poor. The theory expects little conflict between generations in such a system, since you pay for your own pension, not from someone else's and that indeed seems to be the case in the United Kingdom. The large amount of indicators of conflict about what social pressures to leave to the market seems connected to the welfare state typology that leaves a lot of social pressures to the market (Esping-Andersen, 1990).

Pension conflicts in German newspapers

In Germany, intra-generational conflict indicators were identified the most, namely nine times while inter-generational conflict indicators were identified seven times. The majority of intra-generational conflict indicators (eight out of nine) identified differences between the rich and the poor; persons who held good jobs versus people who held low paid jobs, former unemployed versus former employed. The articles stated concerns about elderly poverty. Actors that were concerned about elderly poverty often suggested that less social pressures should be in the hands of the market. This stance is taken in seven articles. The nine inter-generational conflict indicators found in our newspaper analysis are about proposed reforms that would have negative effect on younger generations. These entail raises of the pension age in five occasions, raises of contributions in two articles, and a reform favouring people close to the retirement age in one case. The inter-generational conflict indicators in Germany are quite one-sided: there are differences between pensioners and younger people, in which younger people seem disadvantaged. In six cases, actors concerned with any of abovementioned conflicts suggested a change in the tasks of institutions. Conflict about inequality of women is not mentioned in the newspaper articles.

The conflicts we identified in Germany were not really surprising. Germany has a pay-as-you-go pension system which entails that your contributions over time define the height of your pension to quite some extent. Next to this, there is a minimum pension that should prevent old age poverty. The results are in line with this: most intra-generational conflict indicators are about differences between rich and poor pensioners: a difference between the rich and the poor is expectable when contributions define the

height of a pension. Since a pay-as-you-go system entails transfers of money between generations we expected a higher chance on inter-generational conflict indicators. We see only two articles that describe tension because of higher contributions, however. The majority of the articles with regard to inter-generational conflict respond to possible raises in the pension age.

Pension conflict in Swedish newspapers

In our analysis of Swedish newspapers, we found nine indicators of intra-generational conflict and three indicators of inter-generational conflict. In five articles in which intra-generational conflict is identified, differences between persons in different pension arrangements are described. In two articles a difference between men and women is identified. Two articles identify differences between people with different occupations: between small business owners and regular employees and between full- and part-time workers. One article is identifying a reform from which people will benefit differently. This conflict is intertwined with the conflict about what pressures to leave to the market: is it a task for the government to take care of the people that are unable to live comfortable after retirement? The broad consensus in most articles was this is indeed the task of the government. Six times, a conflict about what to do with existing institutions was mentioned. Radical changes were never proposed, however. In general, it seems the Swedes are quite satisfied with their current pension system. The inter-generational conflict indicators that were identified all identified perceived advantages of younger people over pensioners. In one occasion, a new regulation that reduced pension benefits was mentioned, in one occasion differences between pensioners and workers in the tax system were mentioned (being negative for pensioners) and in one occasion differences because of new reforms favouring starters on the labour market were mentioned.

I did not expect a lot of intra-generational conflict because of the Universalist character of social-democratic welfare states (Esping-Andersen, 1990). I believe this conflict can be explained partially because of recent reforms that have implemented a private component to the Swedish pension system (Schludi, 2005). Private pension schemes logically lead to differences within generations. The fact that the inter-generational conflict indicators are all pointing at differences between the old and the young in the advantage of the young is interesting. This seems also a result of the Swedish pension system that has “brakes” on it that should keep the system sustainable in the long run. These brakes function when GDP-growth declines and when demographic changes would make the system vulnerable. Since pensioners are worse off when such brakes are deployed, as was the case during the financial crisis, this can be perceived as inter-generational unfairness by the elderly (Schludi, 2005).

Conclusion

We can conclude that there are interesting differences between our countries of research in this area. These differences seem structure-defined to quite some extent. In the United Kingdom inter-generational conflict is most present since the private pension system generates inequality. In Germany, we see a higher extent of inter-generational conflict since the system depends on younger generation for pension payments. We still see inter-generational conflict, however, as there seems to be quite some concern about poverty amongst the elderly; differences between poor and rich can be explained by the fact that pensions are contribution-based in Germany, though. This concern is less present in the United Kingdom, where this conflict is more between people in different pension arrangements. This

latter conflict is also more present in Sweden, where there is a private component to the pension system. Inter-generational conflict seems almost absent in the United Kingdom: but in Germany and Sweden we see indicators of it. The indicators point in two completely different directions, however. Where the Swedish inter-generational conflict discourse is focussing on unfair situations for the elderly, the German inter-generational conflict indicators signal an unfair situation for younger generations. Again, structures seem pivotal. The UK has a fully funded system that does not include inter-generational money transfers and Sweden has a system with “breaks” that cut pensions when there is no sufficient money to pay for them.

The Effect of Labour Union structures on the discourse on pensions: a review of different theories

Different theories emphasize the importance of labour union structures on pension reform. But do these structures also affect the discourse on pension and pension reform? In the following section, I will try to find out if the theory on the effect of labour union structures on pension reform is supported by the results of our newspaper articles review and trade union press releases review.

Unions with a strong role in the decision making process with regard to pension reform seem less likely to oppose outcomes of the process. We will take two factors into account when measuring the strength of a labour union in the decision-making process: its de facto institutionalized power and its indirect power on the process through the political power of their members (Ebbinghaus, 2010). With regard to institutionalized power, Ebbinghaus (2010) states this is most developed in Sweden and Germany, where unions have a limited say as members of boards that arrange the occupational (in Germany) and private pensions (in Sweden). In the United Kingdom, trade unions have no institutionalized power whatsoever, except for occupational pensions in the public sector and a consulting role for other occupational pensions (Ebbinghaus, 2010). With regard to indirect power I use labour union density as a measure of this: this is lowest in Germany (18.5%), and highest in Sweden (67.7%), while the United Kingdom has a labour union density of 25.8% (OECD, 2012).

In their article “Reconsidering Seniority Bias” Karen M. Anderson and Julia Lynch came up with a different hypothesis regarding the effect of Labour Union structures on pension reform discourse. Where the traditional belief is that a high percentage of pensioners in a labour union will make said union more opposed to pension reform, Anderson & Lynch (2007) argue that instead the opposite is true. They argue that most reforms we have witnessed in Europe over the years brought changes for *future* retirees, while making the pension system more sustainable in the long run. Consequently, they argue, it would be counter-intuitive for pensioners to be against pension reform. Their hypothesis thus is that the higher the percentage of pensioners in a labour union, the more supportive this labour union will be towards pension reform.

How high is the pensioners' density of our labour unions? Unfortunately, data on that subject is very scarce. From different sources, I have compiled the following table:

Table 5: Pensioners Density Average, Pensioners Unions

Name Country	Pensioners density average	Pensioner Unions Yes/No
United Kingdom	>5%*	Yes, aligned to Labour Union
Germany	19%* - 22%**	No
Sweden	10%*	Yes***

*Data from 2000 **Estimate for 2003 *** disputed by Anderson & Lynch (2007)
(Anderson & Lynch, 2007, Eurofound, 2009)

Based on this data, Anderson & Lynch (2007) would believe labour unions to oppose pension reform the most in the United Kingdom, followed by Sweden because of the low pensioners density in these countries. Little resistance to pension reform from the Pensioner Unions of Sweden would be in line with their paper, since they argue that pensioners have in general little to fear from pension reforms.

So, do we indeed see little resistance to reform in Germany? Not really. In fact, the labour unions in Germany seem more opposed to any type of reform than the labour unions of my two other countries. In 80% of the articles in which a reform was proposed, the German labour unions were against that reform. In almost 70% of the cases the German labour unions were negative about a government position. In Sweden, the labour unions were a lot more positive, only in around 7% of the articles a labour union was against proposed reform. And the only time an article responded on a government position, the labour union was actually positive about this position. In the United Kingdom, labour unions were a bit more opposed to reform; in around 20% of the press releases. In around 27% of the articles they were positive about a government position, in around 20% negative. All the labour unions favoured recalibration as a solution: though cost containment was also mentioned three times by the Swedish labour unions. The Pensioners Unions of Sweden seem more negative about both proposed reforms and the current pension system than the Labour Unions of Sweden. In a little over 13% of the articles they are against a proposed reform. In 80% of the articles they are negative about a government position.

But there are more differences between the labour union positions: the major issues they highlight differ from country to country. In the United Kingdom, the difference between pension arrangements of directors and employees is a major issue, along with more perceived unfairness between pension arrangements. In Germany, the main issue seems old age poverty, which the labour unions believe will become more common and severe if a raise in pension age is institutionalized. The German labour unions seem to focus on the interests of the retired and people close to retirement more than their colleagues from Sweden and the United Kingdom, which makes sense if we look at table 5. In Sweden, the pensioners unions and the labour unions highlight different subjects they deem important. Pensioners unions identify inter-generational conflict: they believe tax cuts the Swedish government instituted during the financial crisis are age-discriminatory since the elderly are exempted from them. Even more than the German labour unions they defend the interests of the elderly, which is not very

odd for a pensioners union to do. The Swedish labour unions, on the other hand, focus more on gender equality and transparency of the system. They highlight the importance of a sustainable pension system on multiple occasions.

So why are the German trade unions so fiercely opposed to pension reform? Häuserman (2010) argues that the reason may lie in the constant weakening of the position of labour unions in conservative welfare states that has taken place in the last decade. Whereas pension policy used to deal with distributional issues only, it has increasingly dealt with new, post-industrial policy that responds to the needs of certain risk groups. Members of these groups are not always typical labour union members. Where in distributional conflicts social-democratic parties and labour unions always stood side by side, these ties have weakened because of the shift in focus of reforms: social-democratic parties tend to value new issues as gender equality or societal modernisation higher than Conservative labour unions do. Because the labour unions lost their traditional allies in the parliament because of this process, their political power has decreased significantly (Häuserman, 2010). This weakened position of German labour unions could explain the negative attitude of the unions we witnessed in our analysis. As Häuserman (2010) states: “opening up to (...) to post-industrial societies and a post-industrial reform agenda may be a precondition for them to remain important and constructive, instead of a purely defensive actor”. The power of the labour union in the political process seems not solely sufficient for explaining the response of these trade unions on government positions. The labour unions of Germany have more institutional power than their counterparts from the United Kingdom, but are more negative towards government proposals (Ebbinghaus, 2010). On the other hand they are far more central in the general discourse on pension of their country than their British counterparts. In Sweden, the country where the position of the labour unions seems to be strongest, there is a generally more positive attitude towards government positions, which might be explained by more attention for post-industrial values in their press releases and positions as Häuserman (2010) suggests. The pensioners unions that lack this institutionalized power are more negative to government proposals.

Conclusion

It is difficult to conclude whether labour union structures have a significant effect on their contributions to the general discourse. We have noticed that the pensioners density seems to have an effect on labour union positions, but that this effect in my countries of research is different than what Anderson & Lynch (2007) suggested. Pensioners' density seems to be an indicator of opposition versus pension reform rather than vice versa. The strength of a labour union in the political process, both official and unofficial, seems to have some effect. We see that stronger labour unions occupy a more central position in general discourses. This strong position is not always reflected in a positive attitude towards pension reform, though. German labour unions, that have quite some institutional power in the field of pensions, are opposed to the vast majority of pension reform proposals.

Conclusion

Looking back, what can we identify as most important results of this research? It is time to see if we can answer our research question, as designed in the introduction of this thesis.

“What are the characteristics of the discourses on pension and pension reform in the United Kingdom, Sweden and Germany and to what extent can we identify similarities or differences between them?”

So, what are the characteristics of the discourses on pension and pension reform in the countries I have researched? I will shortly summarize the most important characteristics of the three countries I have researched in this paper. After that, I will explain what the most important similarities and differences between our countries are. Finally, I will summarize our findings about the impact of labour union structures on pension discourse.

In the United Kingdom, much of the discourse is centered around the question what social pressures should be left to the market. There are a lot of differences between people regarding pension arrangements, and it is perceived by many that the state should perhaps have more responsibility to make sure that people who are worse off can still live a bit comfortable. The financial crisis is perceived as the most threatening to the current pension system, which makes sense in a fully funded pension system. The labour unions of the United Kingdom do not play a big role in the pension discourse in the country: they don't publish much about pensions and they are not mentioned often in newspaper articles.

In Germany, there is a lot of discussion about the possibility of raising the retirement age to sixty-seven. There are worries that it would be hard on unemployed people close to retirement, since they have to wait two years longer until they receive state pension benefits while it is very difficult to find a job for such people. Compared to the two other countries, there is a high degree of inter-generational conflict, which entails in the case of Germany that younger generations feel disadvantaged in comparison with current pensioners because of pension reform. Finally, a part of the discourse is about the worry that the minimum pension is too low for people to make a living and that something should be done about this. Especially the labour unions, that have a very central position in the pension discourse of Germany, state this. The labour unions of Germany oppose the current system after and most proposed reforms (mainly proposals about raising the retirement age).

In Sweden, there seems to be a general sense of happiness with the current system, especially in comparison to the discourse in the other two countries. The main concern is whether the breaks on the system that make sure it remains affordable in times of demographic change or recession do not hurt poorer pensioners too severe. Next to that, people find taxation differences between working people and the retired (in favour of the working people) unfair. The most commonly coined changes to the pension systems are improvements, while radical changes are almost never proposed. The government plays a central role in the discourse, while pensioners unions are also mentioned very often in comparison to other countries. The most important perceived pressures in Sweden are declining GDP-growth, the financial crisis and the increase in new types of employment. Because of the breaks the Swedish government implemented in the pension system, there is a general feeling that the pension system will be able to withstand these pressures. Pensioner unions of Sweden are opposed to the

current system of taxation, and perceive this as unfair. They are also worried about the effect of the aforementioned “breaks” on the system that cause lower pensions for pensioners.

Differences between the discourses in my countries of research are easy to pick from these descriptions: the discourses differ as a result of their different pension structures, so much is clear. But what is the most important similarity between the discourses? The first thing that comes to my mind is the general sense that the future of pensions is going to be challenging. In all countries, though in some more than other, there is a feeling that it is not certain if pension arrangements will be of a similar standard in twenty years. In the United Kingdom, the biggest worry is about young people not saving enough for their retirement. In Germany, there is the same worry complemented by the fact that young people fear the retirement age will shift up further to a point where they have to work in to their seventies to be eligible for state pension: a worry that is also present in the United Kingdom, but that is less central in the discourse there. Next to that there is a fear of fast growing contributions to keep the pension system up in Germany. In Sweden, all these worries are also present, but in a smaller extent. I believe the Swedes worry the least about the future of their pension, because they believe the reforms that took place in the nineties have made their system resilient against many pressures.

Knowing that the pension discourse between countries differs is one thing, but what causes this difference between countries? Because of the research design, I can not come up with statistical proof that backs any theory about this cause. Still, the pension system structures of my countries of researched seemed to have influenced the discourse in these countries a lot. In all countries of research we have witnessed a discourse that responds to the existing pension system. In the United Kingdom, the discourse focussed very much on the liberal pension policy and its negative side-effects. In Germany, the regime focussed on the needed reforms to keep the system sustainable in the long run and the pros and cons of such reforms. In Sweden, the discourse showed general happiness with the system and was focussed around making the system a bit more fair or efficient, while no calls for radical reform were made. Taking this into account, I believe that the discourse on pension reform is indeed very much influenced by pension structures; structures that are in turn influenced by the welfare state culture as categorized by Esping-Andersen (1990). In a lesser extent these welfare state cultures directly influence the discourse as well: the best example being the differences in perceiving low female participation as a pressure to the pension system. Sweden sees its high female participation rate still as a pressure, since it aims at total equality between men and women. On the other hand, Germany does not see its low female participation rates as a pressure because female participation conflicts with Conservative values.

This thesis started with a reference to the pension plan of Mr. Van Rompuy, and it seems interesting to end it with a short look at the practical implications of this study. On the 24th of June Mr. Van Rompuy proposed to oblige countries to change their pension system and, amongst others, link the legal retirement age to the life expectancy (Welt am Sonntag, 2012). Though the plan of Mr. Van Rompuy seems necessary to maintain a sustainable pension system in some countries, it is difficult to assess whether it would be possible for him to force countries to adopt such far reaching measures. We have noticed in our discourse that the discourse on pension reforms varies to a large extent between countries and that the discourse is very much responsive on the existing pension structures and welfare state customs. A good example is the fact that low female participation is most perceived as a pressure

in Sweden, though female participation is highest in this country. When it comes to welfare states, regime-specific values have not disappeared. When designing a European-wide pension plan, the sensitivity around different issues in different welfare states is something that must always be taken into account: a task that is very hard, if at all possible. Next to that, I think EU-involvement with pension systems in general would be very unpopular in many countries. As Simon Hix notices in his book “What’s wrong with the European Union and how to fix it”, the popularity of the EU has decreased massively since the EU started to take on social subjects (Hix, 2008). In a time in which the image of the EU has already been damaged by the enduring Euro-crisis, a move towards a sensitive area as pensions could lead to a backlash during which anti-EU sentiments would flourish even more than they already do today. Notwithstanding the quality and even necessity of Van Rompuys plan – a plan which is based on a White Paper published earlier this year (European Commission, 2012) - I believe Europe is not ready for an EU that deals with sensitive issues as pension policy and I would advice Mr. Van Rompuy to use the tools available under the Open Method of Coordination when addressing pension issues, rather than enforcing reforms on member states top-down.

Though a lot of research has been done and a lot of interesting insights have been discovered, there is always room for improvement and deepening. Now I will proceed with discussing the weak and strong parts of my research and making suggestions for follow-up studies.

Discussion

Follow-up research recommendations

The design of this study has been chosen carefully to match both the goals of the study and the time limitations of the author. It can be best described as a descriptive qualitative case study, a study that provides deep insights in specific situations but that is not very suitable for building theories to be generalized to a broader population. Rather than this, descriptive qualitative case studies usually serve the role of a preparatory study (Shadish, Cook & Campbell, 2002). The limited ability of my study to produce results that can be generalized to a larger population like for example other European welfare states is perhaps its weakest point. The current study does not allow me to distinguish differences between welfare state typologies, for example. This type of study is, however, very useful to make predictions about how a larger population could behave.

A follow-up study could test these predictions derived from this paper. It could test whether discourses of other liberal welfare states tend to have characteristics similar to those of the discourse in the United Kingdom, for example. Such a study would be able to come up with a theory about discourse differences between welfare state typologies that could be extrapolated to a larger population. This study should have a higher number of countries of analysis in order to do so.

Position of this paper versus existing theory

One of the goals of the review section was to find out if the outcomes of my analysis are in line with the existing theory on pension reform discourse. Aysan & Beaujot (2009) theorized the importance of different pressures and solutions for the three welfare state typologies of Esping-Andersen (1990). The results of my analysis with regard to pressures on the pension system were to a large extent in line with their theory. Their theory about the importance of solutions in the different welfare states turned out to be only accurate in the case of Germany. In the other countries, reforms in their predicted direction had already occurred. I expect that this has changed the status quo to such an extent that it also changed the proposed solutions after these reforms. We found out that the theory of Anderson & Lynch (2007) that claims that the higher the pensioners density of a labour union, the more in favour it will be of reforms, is not supported by our analysis. Rather, a reverse pattern is visible in our results. The strength of labour unions, measured on the basis of Ebbinghaus (2011), turned out not to be fully explanatory for the level of support labour unions had for government proposals either.

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Appendix 1: Overview of sources used for the analysis

Sweden	
Press	Newspaper articles from Presstext.se (20)
Labour Unions	Publication review from labour union website, including press releases and position papers (15)
United Kingdom	
Press	Newspaper articles from LexisNexis-database (20)
Labour Unions	Publication review from labour union website, including press releases and position papers (11)*
Germany	
Press	Newspaper articles from LexisNexis-database (20)
Labour Unions	Publication review from labour union website, including press releases and position papers (15)

Appendix 2: Newspapers included in the databases

Country:	Newspapers from the database:
The United Kingdom	Aberdeen Evening Express
	Aberdeen Press & Journal
	Bath Chronicle
	Belfast Telegraph
	Birmingham Evening Mail
	Birmingham Post
	Bristol Evening Post
	The Business
	Coventry Evening Telegraph
	The Daily and Sunday Telegraph (London)
	Daily Mail and Mail on Sunday
	Daily Post (Liverpool)
	Daily Record & Sunday Mail
	The Daily Star and Sunday Star
	Derby Evening Telegraph
	Eastern Daily Press
	The European
	Evening Chronicle (Newcastle)
	Evening Herald (Plymouth)
	Evening News (Edinburgh)
	Evening Times (Glasgow)
	The Express

	Express & Echo (Exeter)
	Gateshead Post (UK)
	Gloucestershire Echo
	The Guardian (London)
	Herald & Post (UK)
	The Herald (Glasgow)
	Herald Express (Torquay)
	Hull Daily Mail
	The Independent and Independent on Sunday (London)
	Johnston Press Plc
	Leicester Mercury
	Liverpool Echo
	Lloyd's List
	Manchester Evening News
	Middlesbrough Evening Gazette
	Midland Independent Newspapers
	The Mirror and The Sunday Mirror
	The News of the World
	Nottingham Evening Post
	The Observer
	The People
	The Pink
	Regional Independent Media
	Scunthorpe Evening Telegraph
	The Sentinel (Stoke)
	South Wales Echo
	South Wales Evening Post
	The Sun
	The Sunday Express
	UK Newsquest Regional Press - This is (..)
	The Times & Sunday Times
	Times Educational Supplement
	Times Higher Education Supplement
	UK NewsQuest Regional Press
	Wales on Sunday
	Western Daily Press
	The Western Mail
	Western Morning News (Plymouth)
	Yorkshire Evening Post
	Yorkshire Post

Germany	Berliner Zeitung
	Börsen-Zeitung
	Der Spiegel
	Süddeutsche Zeitung
	Der Tagesspiegel
	Berliner Kurier
	Rheinische Post Duesseldorf
	Allgemeine Zeitung
	Die Welt / Welt am Sonntag
	Hamburger Abendblatt
	General-Anzeiger (Bonn)
	Bürstädter Zeitung
	Frankfurter Rundschau
	Berliner Morgenpost
Sweden	Aftonbladet
	Bonniers Lexikon
	Dagens Arbete
	Dagens Handel
	Dagens IT
	Dagens Nyheter
	Dinapengar.se
	Eskilstuna-Kuriren
	Expressen
	Folkbladet
	Folket
	Forskning & Framsteg
	Gotlands Allehanda
	Gotlands Tidningar
	Göteborgs-Posten
	Göteborgs-Tidningen
	Helsingborgs Dagblad
	Hufvudstadsbladet
	Jusektidningen
	Katrineholms-Kuriren
	Kristianstadsbladet
	Kvällsposten
	Lön&jobb
	MånadsJournalen
	Norrbottnens-Kuriren
	Norrköpings Tidningar

	Piteå-Tidningen
	Privata Affärer
	Resumé
	Riksdag & Departement
	Situation Sthlm
	Skolvärlden
	Språktidningen
	Stockholm City
	Svenska Dagbladet
	Sydsvenskan
	Tidningen Vi
	TT
	TT Spektra
	Upsala Nya Tidning
	Veckans Affärer
	Vi Biografi
	Vi Läser
	Västerviks-Tidningen

Appendix 3: List of Included Labour Union Confederations

Country:	Organization:
United Kingdom	Trade Union Congress (TUC)
	General Federation of Trade Unions (GFTU)
Germany	Dachorganisation der Gewerkschaften (DGB)
	Christlichen Gewerkschaftsbundes Deutschlands (CGB)
Sweden – Labour Unions	Landorganisationen i Sverige (LO)
	Tjänstemännens Centralorganisation (TCO)
	Sveriges Akademikers Centralorganisation (SACO)
Sweden – Pensioner Unions	Sveriges Pensionärsförbund (SPF)
	Pensionärernas riksorganisation (PRO)

Appendix 4: Overview of Pressures, Solutions and Conflicts measured

Pressures	<ul style="list-style-type: none">• Ageing• Declining GDP-growth• Trend of earlier retirement• Low female participation rates• Increase in “new types” of employment (anything but full-time work on a loan basis)• Impact of the financial crisis
Solutions	<ul style="list-style-type: none">• Cost containment• Recalibration• Re-commodification
Conflicts	<ul style="list-style-type: none">• Inter-generational conflict• Intra-generational conflict• Conflict about what social pressures to leave to the market• Conflict regarding equality of women• Conflict about what to do with existing institutions

Appendix 5: Results of Newspaper Article Analysis United Kingdom

United Kingdom Table 1																						
Pressures	Art. 1	Art. 2	Art. 3	Art. 4	Art. 5	Art. 6	Art.7	Art.8	Art. 9	Art. 10	Art. 11	Art. 12	Art. 13	Art. 14	Art. 15	Art. 16	Art. 17	Art. 18	Art. 19	Art. 20	Total	
Ageing	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
Declining GDP Growth	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Trend of earlier retirement	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
Low female participation rates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Increase in “new types” of employment (anything but full-time)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	0	3
Impact of the financial crisis	0	0	0	0	0	0	1	1	0	0	1	1	0	1	1	0	0	0	0	0	0	6
Solutions																						11
Cost containment	0	0	0	0	0	0	0	0	0	0	1	0	0	1	0	1	0	0	0	1	0	4
Re-commodification	0	0	0	0	0	0	1	0	0	0	1	0	1	0	1	0	0	0	0	0	0	4
Recalibration	1	1	1	0	1	1	0	0	1	1	0	0	0	1	1	0	1	1	1	1	1	13
Conflicts																						21
Inter-generational conflict	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	2
Intra-generation conflict	1	1	0	1	1	0	0	0	0	1	1	1	1	0	1	0	1	0	0	1	0	11
Conflict about what social pressures to leave to the market	1	1	1	0	1	1	1	0	1	1	1	0	0	1	1	0	0	1	1	0	13	
Conflict regarding equality of women	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	2
Conflict about what to do with existing institutions	0	0	1	0	0	0	1	0	1	0	1	0	1	1	1	0	0	1	1	1	1	10
Extra:																						38
Call for action yes/no:	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Political Parties addressed:	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Labour Unions addressed:	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
Government/institution addressed:	0	0	1	0	1	0	0	1	0	0	0	1	0	0	0	0	1	0	1	0	0	6
Third Parties (explain)	1	0	0	1	0	1	0	1	1	1	0	0	0	1	0	1	0	1	0	0	0	9
	1 = scientists/experts from private organizations																					
	1 = Interest groups																					
	1 = Both																					

Appendix 6: Results of labour union press release analysis United Kingdom

[illegible]

Appendix 7: Results of Newspaper Article Analysis Germany

[illegible]

Appendix 8: Results of labour union press release analysis Germany

[illegible]

Appendix 9: Results of Newspaper Article Analysis Sweden

[illegible]

Appendix 10: Results of Pensioners Unions press releases review Sweden

Sweden Pensioners Unions																	
Pressures	Art. 1	Art. 2	Art. 3	Art. 4	Art. 5	Art. 6	Art.7	Art.8	Art. 9	Art. 10	Art. 11	Art. 12	Art. 13	Art. 14	Art. 15	Total	As a %
Ageing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Declining GDP Growth	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Trend of earlier retirement	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0,066667
Low female participation rates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Increase in "new types" of employment (anything but full-time)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Impact of the financial crisis	0	0	0	0	0	1	0	0	0	0	1	0	0	0	0	2	0,133333
Solutions proposed by labour union																	
Cost containment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Re-commodification	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,066667
Recalibration	1	0	1	1	1	1	1	1	0	1	1	1	1	1	1	0	12 0,466667
Conflicts																	
Inter-generational conflict	0	0	1	1	0	1	1	1	0	1	0	1	1	1	1	0	9 0,6
Intra-generation conflict	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0,066667
Conflict about what social pressures to leave to the market	1	0	1	1	1	1	1	1	0	1	0	1	1	1	1	12	0,8
Conflict regarding equality of women	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Conflict about what to do with existing institutions	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14	0,9333
Extra:																	
Call for action	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	0,066667
Call for reform	0	0	1	1	1	1	1	1	0	1	1	1	1	1	0	11	0,7333
Statement supporting proposed reform	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Statement against proposed reform	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1	2	0,133333
Demanding changes of proposed reform	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Response/directed to political party position	1	1	0	0	0	1	0	1	0	1	0	0	1	0	0	6	0,4
Response directed to a third party position	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Response/directed to position of government	0	1	0	1	1	1	1	1	1	1	1	1	1	1	1	13	0,86666
Response/directed to position of other labour union	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	2	0,133333
	Negative																
	Positive																
	Both																

Job Kantelberg (2012)

Appendix 11: Results of Labour Unions press releases review Sweden

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