

**Framing Policy Reform in Europe.
A Comparative Study of Frame Variation across Countries,
Newspapers, and Time**

Codebook

This codebook is part of the project "Framing Policy Reform in Europe". In this project, we conducted a manual content analysis to examine and compare how the issue of raising the retirement age is framed in European news media. The selected countries were Denmark, Spain, the Netherlands, and the United Kingdom. We selected two national newspapers for each of the four countries and examined newspaper articles over the timespan 2011-2020.

Chapter A. GENERAL INFORMATION

A1. Who is the coder?

Please enter your name

A2-a. What is the item ID?

For Denmark

Please copy and paste the *ord Id* that is mentioned in the information above every newspaper article.

For Spain, The Netherlands, The United Kingdom

Please combine the *job number* and the *document number*. Use a dash to separate both numbers.

A2-b. What is the headline of the newspaper article?

Please copy and paste the headline in its entirety.

A3. From which country is this newspaper article?

1. Denmark
2. Spain
3. The Netherlands
4. The United Kingdom

A4. From which newspaper is this article derived?

1. Jyllands Posten
2. Politiken
3. El Mundo
4. El Pais
5. De Volkskrant
6. NRC Handelsblad
7. The Guardian
8. The Times

A5. What type of article is it?

Please indicate how this article can be categorized:

1. News article

Code this category for all news articles except editorials, columns, or opinion pieces. This category includes background stories, feature articles, reports, brief news, interviews, etc.

2. Editorial, column, opinion article, Op-Ed article, letters

Articles in this category are often indicated as such, e.g., by the word underneath the headline. Please code this category if articles are written in the first-person narrative or when the author's name (do not confuse this with the journalist's name in the credit line) is stated above or below the article.

A6. What is the date of the newspaper article?

Look at the top of the page to find the date. Please note as follows: dd/mm/yyyy

Chapter B. RELEVANCE

B1. Does the title or text of the newspaper article refer to an increase in the retirement age or state pension age?

It should specifically concern an increase (or change or a synonym for it) in the retirement age or state pension age.

It is sufficient if the increase in the retirement age or state pension age is mentioned once.

Please note:

- Most newspaper articles will be relevant. Often, you will code "Yes".
- There will also be newspaper articles that do refer to the pension system or the retirement age but that do not refer to a change in the system or an increase in the retirement age or state pension age. These newspaper articles are not relevant. Please code "No" in these cases.

1. **No.** The newspaper article is not about the increasing retirement age or state pension age. Stop coding.
2. **Doubtful case.** I have doubts about the relevance of the newspaper article. Stop coding.
3. **Duplicate.** I have already coded this newspaper article. Stop coding.
4. **Yes.** The newspaper article is about the increasing retirement age or state pension age. Continue coding.

B2-a. Is Denmark the context of the newspaper article?

Only newspaper articles that refer to or give an opinion about the increase (or change or a synonym for it) in the retirement age or state pension age in **Denmark** are coded.

Mentioning Denmark once in the entire newspaper article is enough to answer "Yes" and continue coding.

Please note:

- If no country is explicitly mentioned, we assume that it is about Denmark. Please code "Yes" in these cases.
- If a newspaper article concerns both Denmark and another country - for example, if the pension situation in Denmark is compared to the pension situation in Sweden - then the newspaper article is relevant (because Denmark is mentioned). So, you answer "Yes" and continue coding.
- Only if the newspaper article explicitly relates to another country (e.g., Sweden) - without mentioning Denmark – you will code "No" and stop coding. This will not happen often.

1. **No.** Stop coding.
2. **Yes.** Continue coding.

B2-b. Is Spain the context of the newspaper article?

Only newspaper articles that refer to or give an opinion about the increase (or change or a synonym for it) in the retirement age or state pension age in **Spain** are coded.

Mentioning Spain once in the entire newspaper article is enough to answer "Yes" and continue coding.

Please note:

- If no country is explicitly mentioned, we assume that it is about Spain. Please code "Yes" in these cases.
- If a newspaper article concerns both Spain and another country - for example, if the pension situation in Spain is compared to the pension situation in Portugal - then the newspaper article is relevant (because Spain is mentioned). So, you answer "Yes" and continue coding.
- Only if the newspaper article explicitly relates to another country (e.g., Portugal) - without mentioning Spain – you will code "No" and stop coding. This will not happen often.

1. **No.** Stop coding.
2. **Yes.** Continue coding.

B2-c. Is the Netherlands the context of the newspaper article?

Only newspaper articles that refer to or give an opinion about the increase (or change or a synonym for it) in the retirement age or state pension age in **the Netherlands** are coded.

Mentioning the Netherlands once in the entire newspaper article is enough to answer "Yes" and continue coding.

Please note:

- If no country is explicitly mentioned, we assume that it is about the Netherlands. Please code "Yes" in these cases.
- If a newspaper article concerns both the Netherlands and another country - for example, if the pension situation in the Netherlands is compared to the pension situation in Belgium - then the newspaper article is relevant (because the Netherlands is mentioned). So, you answer "Yes" and continue coding.
- Only if the newspaper article explicitly relates to another country (e.g., Belgium) - without mentioning the Netherlands – you will code "No" and stop coding. This will not happen often.

1. **No.** Stop coding.
2. **Yes.** Continue coding.

B2-d. Is the United Kingdom the context of the newspaper article?

Only newspaper articles that refer to or give an opinion about the increase (or change or a synonym for it) in the retirement age or state pension age in **the United Kingdom** are coded.

Mentioning the United Kingdom once in the entire newspaper article is enough to answer "Yes" and continue coding.

Please note:

- If no country is explicitly mentioned, we assume that it is about the United Kingdom. Please code "Yes" in these cases.
 - If a newspaper article concerns both the United Kingdom and another country - for example, if the pension situation in the United Kingdom is compared to the pension situation in France - then the newspaper article is relevant (because the United Kingdom is mentioned). So, you answer "Yes" and continue coding.
 - Only if the newspaper article explicitly relates to another country (e.g., France) - without mentioning the United Kingdom – you will code "No" and stop coding. This will not happen often.
1. **No.** Stop coding.
 2. **Yes.** Continue coding.

Chapter C. FRAMES

In this study, we focus on how the issue of raising the retirement age is framed in European news media. Framing means that certain aspects of an issue are selected, and these aspects are then made more prominent or visible in the text. In this way, a particular definition of a problem, a (causal) interpretation, a moral evaluation, or a solution is promoted (Entman, 1993). We have identified four problem frames and four solution frames.

Problem frames

- Citizens in Difficulties frame
- Inequality among Groups frame
- Political Conflict frame
- Unsustainable Pension System frame

Solution frames

- Individual Responsibility in Retirement frame
- Labor Market Improvement for Older Workers frame
- Policy Reform Improvement frame
- Policy Reform Alternatives frame

Coding the frames

- Please carefully check the full list of problem and solution frames and indicate which framing elements are present in the newspaper article.
- Only code for framing elements that are explicitly mentioned and easily recognizable in the newspaper article. If you are in doubt, it is not explicit enough, and you code the framing element as "Not present".
- The frame should be explicitly related to the retirement age increase, as we are interested in how the increase in the retirement age is framed in newspapers.
- Is the problem frame about the retirement age increase? Code the frame as "Present." But if the frame is about other pension arrangements or other reform measures, it is not relevant for this study, and you code it as "Not present."

C1. DIAGNOSTIC FRAMES: PROBLEM FRAMES

C1-a. Citizens in Difficulties frame: Does the newspaper article explicitly refer to personal problems and difficulties experienced by a citizen or group of citizens because of the increase in the retirement age?

This framing element is present in a newspaper article when a reference is made to what certain groups or certain individuals stand to lose due to the increase in the retirement age/state pension age. It is about the consequences/difficulties at the individual level.

This framing element could either involve a personal story/portrait of specific persons or a more abstract reference to a certain group or certain individuals who are experiencing personal problems/negative implications of the pension reform. These problems and difficulties include (but are not limited to):

- Unemployment
- Sacrificing income for a sufficient pension
- Financial uncertainty or financial setbacks. This could be reductions in/discounts on/a gap in pension benefits
- Falling apart of future plans or disrupting the image of the future (e.g., babysitting the grandchildren)
- Financial or emotional adaptation to the new situation

1. No
2. Yes

Examples when this problem frame is present:

- But it has been reported that the retirement age could rise to 67 as early as 2026, affecting an estimated eight million people in their forties who would have expected to stop work at 66.
- Critics say it will be impossible for many people to continue to work late into their sixties and seventies due to ill health or the fact that they simply cannot find a boss to hire them.
- Mr. Mansfield told the judges that women were experiencing psychological mental stress' due to the changes, adding that some may have to resort to makeshift measures to make ends meet, such as selling their homes or using up savings.

Examples when this problem frame is NOT present:

- That would mean anyone born after 1989 would have to wait until they are 74 before they can receive the state pension.
- Many women have been forced to work longer because of rises in the state pension age - meaning they need to hold down a job well into their sixties to make ends meet. But others choose to stay in work, taking advantage of the fact they can no longer be forced out at 65 following the abolition of the default retirement age in 2011.

C1-b. Inequality among Groups frame: Does the newspaper article explicitly refer to the increase in the retirement age as an unfair and unequal plan?

This framing element is present when a newspaper article indicates a gap or unfair division between different groups, making the increase in the retirement age an unfair and unjust plan. For example, between low- and highly educated people, between younger and older workers, or between men and women. There should be clearly two (or more) groups presented in the newspaper article, with one group being the disadvantaged group due to the increase in the retirement age/state pension age.

This means that the newspaper article indicates, for example, that the increase in the retirement age is unfair because:

- for some professions, it is problematic to work until the age of 67 (think of a bricklayer or other physically demanding professions).
- young people will have to pay too much for the costs of the aging population (inequality between generations, pressure on solidarity between young and old)
- there is a large discrepancy between low- and highly educated people (for example, in terms of life expectancy).
- people from specific neighborhoods or with certain professions have a much lower life expectancy than others.

1. No
2. Yes

Examples when this problem frame is present:

- Making people wait longer for a state pension has much less impact on the better off. They lose a smaller proportion of their lifetime pension income, are more likely to have a decent pension of their own and are more likely to have the kind of jobs that they will enjoy doing for longer. But it has a major impact on the less well-off. They are far less likely to be in work in their 60s, and even if they are may well have heavy physical jobs that they will not be able to extend.
- How will jobs be created for young people by keeping older people in work for longer?
- Women are getting six years' notice of a rise of up to two years in the age, compared to seven years for men facing a one-year rise.

Follow-up question. The newspaper article refers to unfairness and inequality between the following groups:

Please choose one or more of the options below. Most of the time, you will only code one category.

1. Younger workers vs. older workers (different generations/age groups)
2. Lower-educated workers vs. higher-educated workers
3. White-collar workers vs. blue-collar workers
4. Men vs. women
5. Other:

C1-c. Political Conflict frame: Does the newspaper article explicitly refer to the political negotiations on the increase in the retirement age?

This framing element is present in a newspaper article when a reference is made to political disagreement. It is about negotiations, discussions, or struggles in politics regarding the reform measure to increase the retirement age/state pension age. It could solely involve political actors, but it could also involve political actors with other relevant actors such as trade unions and employers. It doesn't necessarily have to be a hard conflict, but it should indicate some disagreement or negotiation.

This means that the newspaper article indicates, for example, that

- an opposition party or a union criticizes the policy proposal.
- that politicians are still negotiating about the law or that there is political conflict about the bill.
- Political actors, trade unions, employers, etc., are divided over the increase in the retirement age.

1. No
2. Yes

Examples when this problem frame is present:

- Labour's plan to cap increases in the state pension age will leave taxpayers with a bill of £250billion, a minister claimed last night. Work and Pensions Secretary David Gauke said the opposition were being disingenuous with their policy to keep the retirement age at 66.
- But senior Lib Dems, including Treasury Chief Secretary Danny Alexander, are telling Chancellor George Osborne he must think again.
- Now the minister is running scared and refusing to address the issue.' Meanwhile, a former pensions minister has claimed that Mr Opperman and then work and pensions secretary Iain Duncan Smith worked together to shut down' her fears that the changes would give women little time to prepare.
- That is why SNP MPs will reject any plans for a further increase in the state pension age.'

Examples when this problem frame is NOT present:

- In his report for the Government, former Labour work and pensions secretary Lord Hutton will say teachers, NHS staff, local government workers and other state employees must be switched away from final salary schemes into less generous ones based on career average earnings.
- The State pension age for men and women is already being equalised at 66 by 2020. The Government had planned to move the retirement age from 66 to 67 between 2034 and 2036 and from 67 to 68 between 2044 and 2046. But the Chancellor has decided to accelerate the reforms, saving about 660 billion for taxpayers.

C1-d. Unsustainable Pension System frame: Does the newspaper article explicitly refer to the challenges for the (long-term) financial sustainability of the pension system?

This framing element is present when a newspaper article refers to rising costs of the pension system or monetary/financial implications of the pension system. This means that the newspaper article indicates, for example, that there are financial problems with the current system or problems with the (long-term) affordability of the pension system.

1. No
2. Yes

Examples when this problem frame is present:

- There are 13.2million people claiming the state pension today at a cost to the government of £99billion a year, but projections suggest that figure will rise to 19.2million in 40 years.
- Chancellor George Osborne argued last month that increasing the state pension age in line with life expectancy is essential if Britain's welfare system is to remain affordable in the long term.
- But the Government has warned that there could be a vast cost of £215bn to the taxpayer if the changes were to be reversed.
- There is broad agreement that pension ages must rise to contend with ever-increasing longevity.

Examples when this problem frame is NOT present:

- John Bell, head of pensions at consultant Towers Watson, says: 'People are continuing to live longer. If the Government wants to keep the length of retirement roughly constant we could see the move to age 68 by 2036, 12 years earlier than on current plans.'
- The State pension age for men and women is already being equalised at 66 by 2020. The Government had planned to move the retirement age from 66 to 67 between 2034 and 2036 and from 67 to 68 between 2044 and 2046. But the Chancellor has decided to accelerate the reforms, saving about 660 billion for taxpayers.

C2. ACTORS PROBLEM FRAMES

SOME FOLLOW-UP QUESTIONS ABOUT ACTORS IN CASE A DIAGNOSTIC FRAME WAS PRESENT

C3. PROGNOSTIC FRAMES: SOLUTION FRAMES

C3-a. Individual Responsibility in Retirement frame: Does the newspaper article explicitly refer to individualizing/taking individual responsibility for the pension situation as a solution to compensate for the increase in the retirement age?

This framing element is present when a newspaper article indicates that people should take individual responsibility and take action to understand and possibly improve their own pension situation. This can also be done by engaging a financial advisor.

These actions include (but are not limited to):

- Building up your own capital in various ways to make it possible to retire earlier or have a sufficient pension.
- Get a life course scheme, annuity insurance, or simply start saving in a savings account. If you have saved enough money, you can possibly decide to stop working earlier and draw your own plan.

1. No
2. Yes

Examples when this problem frame is present:

- There is relatively little people can do, because there is so little time to plan. People could try to channel some extra savings into an Isa or, if they have one, draw their private pension or pension lump sum.
- Younger workers who want to stop working at the age of 65 already have to start saving now to save up enough.
- The expectation gap will only begin to narrow by having a plan in place, saving earlier and putting aside more.

C3-b. Labor Market Improvement for Older Workers frame: Does the newspaper article explicitly refer to improving working conditions, the employability of employees, and/or the need for a modern labor market as a solution to make it possible to continue working longer?

This framing element is present in a newspaper article when a reference is made to topics such as healthy working, (sustainable) employability, working conditions, mobility, making heavy professions lighter, or applying an age-awareness policy.

This solution frame is present when, for example, the focus is on:

- how the employability of employees can be increased through a training budget.
- how the work becomes more bearable for older workers if they can switch to a part-time job or alternate activities.
- how working longer can be achieved by re-filling the labor market and applying structural improvements to promote the participation of older people.

1. No
2. Yes

Examples when this problem frame is present:

- I can understand that you have to work longer, but I don't know in what way. I think working weeks for older employees need to become shorter, making it easier to sustain.
- Agreements on employability, training, working conditions, mobility, and productivity should ensure that all workers - young and old - can take more conscious control over their careers and sustainable employability.

C3-c. Policy Reform Improvement frame: Does the newspaper article explicitly refer to suggestions to improve the pension reform of raising the retirement age?

This framing element is present when a newspaper article refers to suggestions to improve the situation regarding the increase of the retirement age/state pension age.

The important thing to note here is that this frame embraces the existing reform measure by proposing an addition/change to solve a particular problem with the increase in the retirement age. It could also concern a suggestion to create more support for the plan.

1. No
2. Yes

Examples when this problem frame is present:

- However, the pill could be sweetened for some workers as the review will, for the first time, consider whether certain groups should be allowed to claim their pensions early. Ministers have asked officials to examine whether the right to claim a pension could be triggered after working for a set number of years. This could allow those who leave school at 16 to start work to claim their pension much earlier than those who study for a degree and do not enter the world of work until years later.
- A review is to examine the idea of linking payments to variations in life expectancy.
- The Daily Mail understands that options are being considered that could soften the blow for the worst-affected women, who are in their mid-to-late fifties.
- One possibility, Government sources say, is for increases in the pension age scheduled to take place for both sexes after 2020 to be accelerated in order to ease the more immediate pain for women.

C3-d. Policy Reform Alternatives frame: Does the newspaper article explicitly refer to an alternative policy measure to substitute the pension reform of raising the retirement age?

This framing element is present when a newspaper article presents an alternative idea to the situation. The important thing here is that this frame presents a new idea to improve the situation. The new idea could either explicitly reject the existing reform measure of raising the retirement age or propose an alternative that has nothing to do with the retirement age.

1. No
2. Yes

Examples when this problem frame is present:

- It is better just to keep the retirement age at 65 years.
- A brave government would stop paying the state pension altogether to wealthy pensioners for the sake of younger generations already over-burdened with debt.
- It calls for a new rule which means no changes can be made to the state pension age without at least ten years' notice.

C4. ACTORS SOLUTION FRAMES

SOME FOLLOW-UP QUESTIONS ABOUT ACTORS IN CASE A PROGNOSTIC FRAME WAS PRESENT

-- END OF CODEBOOK --