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### The future of pensions

*Content and consequences of pension reforms in the media*

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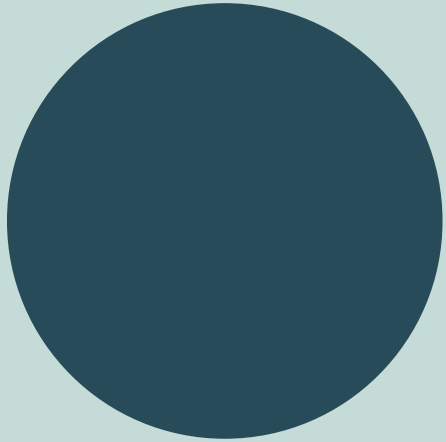
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## CONCLUSION AND DISCUSSION



Pension reform is a contentious issue that has been heatedly debated in politics and society for years. Pension reforms are politically difficult: On the one hand, they require public support, while on the other, they can have adverse effects on (parts of) society. A well-informed electorate that understands the necessity and underlying considerations of reforms is therefore essential (Van Dalen & Henkens, 2005). The media take on the role of informing citizens and can, therefore, by extension, shape citizens' opinions and debates about sociopolitical issues such as pension reforms. Following the theory of media dependency (Ball-Rokeach & DeFleur, 1976), media are arguably particularly important when it comes to pension reform, due to the fact that pension reform is not only a complex and uncertain issue but is also largely beyond many people's direct experience. This dissertation, therefore, aims to provide insights into how news media shape the debate on pension reform and how this subsequently affects citizens' thinking of this issue. In this concluding chapter, I will answer the two central research questions by reflecting on the key findings and conclusions of the research presented in this dissertation. Based on these general conclusions, I will then discuss theoretical and practical implications, as well as the areas and limitations that may be addressed by future research.

#### HOW DOES MEDIA CONTENT ABOUT THE ISSUE OF PENSION REFORM EVOLVE (DIFFERENTLY) IN TRADITIONAL AND SOCIAL MEDIA OVER TIME?

The first two chapters of this dissertation focus on examining media content about the pension reform issue in traditional and social media. Chapter 1 contributes three valuable insights relating to the first central research question. First, the chapter demonstrates that within the single issue of raising the retirement age, the traditional and social media agenda is divided across an elaborate set of subissues. Differences exist in the level of (relative) attention for each subissue across the two media types. The subissue most prominently discussed by journalists in traditional news media deals with the negotiations and agreements between labor unions and the government. This finding seems to reflect journalists' professional norms and routines. According to Bennett's (1990) notion of indexing, journalists report issues predominantly from the perspective of political elites or so-called official sources (Livingston & Bennett, 2003; Neuman et al., 2014). The dominance of this subissue in traditional news media also echoes findings of earlier studies, which show the importance of conflict in traditional news stories as

a common feature that adds value to news (Galtung & Ruge, 1965; Harcup & O'Neill, 2017; Muddiman & Stroud, 2017) and a common way to frame news stories (Bartholomé et al., 2015; Valkenburg & Semetko, 2000). By contrast, when it comes to social media, the subissue of the debate that appeared most often is that of practical and technical arrangements of the pension system. There are also similarities: Both traditional and social media have in common that (older) workers' employability and capability of lifelong working is the second most prominent subissue in the media content about raising the retirement age.

Second, and most importantly, Chapter 1 expands on the intermedia agenda-setting framework in the social media age by tracing which media type sets the agenda for the other at the detailed level of subissues. *Chapter 1 shows that in the debate on raising the retirement age, social media have some power to set the agenda; however, traditional news media are (still) more powerful in steering the agenda at the level of subissues.* These findings on the intermedia agenda-setting dynamics between traditional and social media are especially important because the existing (limited) empirical evidence is mixed. The results of Chapter 1 partly align with those of studies that found a reciprocal influence between traditional and social media (e.g., Conway et al., 2015; Kruikemeier, Gattermann, et al., 2018) but are particularly consistent with studies in which the findings support the idea that traditional news media take the lead in setting the agenda for social media (e.g., Rogstad, 2016; Sweetser et al., 2008).

Finally, Chapter 1 provides insights into the dynamics of the subissues over time. The attention for subissues evolved in a similar pattern over time across traditional and social media. All subissues first leaped into prominence, only to gradually decrease in attention over the years. The peaks can largely be explained by political decision-making, which means that the political salience of the pension reform is mirrored in the media content. The over-time pattern is in line with the issue-attention cycle (Downs, 1972), which describes the process in which issues are taken up by the media, gain attention, and then fade from public attention. The issue-attention cycle was originally developed at the issue level, particularly focusing on major social problems. Hence, Chapter 1 adds to this notion by confirming this process on the level of subissues within pension reform debates.

Chapter 2 contributes insights into the use of issue-specific frames in media content about the pension reform issue, as well as similarities and differences in the presence of these issue-specific frames across traditional and social media. These insights aid in answering the first central research question. Based on Snow and Benford's (1988) conceptual distinction, Chapter 2 identifies the diagnostic (problem definition) and prognostic (solution definition) frames present in traditional and social media. As its main finding, *Chapter 2 demonstrates that both traditional and social media draw more attention to problems than (potential) solutions.* This similarity between traditional and social media is coherent with the key finding of Chapter 1, as it suggested that social media follow the agenda set by traditional news media. The emphasis on problems may arise from the imbalance in the debate. The debate involves a conflict between the present and future: The measures taken today involve short-term setbacks, and the eventual benefits will only be reflected in the future. These (negative) effects in the short term are probably more tangible in the present than the ultimate benefits, which may partly explain why the problems encountered with the pension reform issue are prevalent in the media.

Chapter 2 also shows differences between the two media types. It is important to note that these differences are smaller than anticipated based on the distinction that traditional news media content is professionally produced, while a typical news feed on social media consists of a blend of professionally produced content and non-professionally produced content by anyone who wants to share it. The first difference relates to the frame feature of conflict, which turned out to be a prominent feature in the diagnostic frames. *Chapter 2 shows that, compared to social media content, traditional news media content about the complex and contested issue of pension reform contains more conflict-related frames.* This finding of the importance of conflict in (traditional) news stories is in line with Chapter 1 and resonates with other studies showing the predominance of conflict frames in traditional news media (e.g., Bartholomé et al., 2015; De Vreese et al., 2001; Valkenburg & Semetko, 2000). Another difference between traditional and social media relates to frame diversity. *Compared to traditional news media content, social media content about the retirement age issue contains more frame diversity; at the least, this is the case for solution perspectives.* This openness to solution perspectives on social media can perhaps be best explained by the absence of gatekeepers (Baden & Springer, 2014). This implies that information is not

filtered on social media. Users can share all kinds of (alternative) solutions on social media, irrespective of their feasibility. In contrast, the narrower frame diversity in traditional news media may be a result of journalistic indexing of elite sources and their views on solutions, implying that their coverage is largely restricted to the solution perspectives from political actors (Bennett, 1990). Thirdly, over time, the emphasis on the problem definition diminished on social media, perhaps indicative of a certain amount of resignation among the public with the maturing of the reform measure. This decreasing emphasis on diagnostic frames over time did not hold true for traditional news media, indicating a strong tendency to highlight problems for this complex and controversial issue. This tendency of news media to problematize issues is consistent with earlier studies (e.g., the issue of older workers' employability, see Kroon et al., 2017) and corresponds to the news value theory that states that negative aspects are particularly newsworthy (Galtung & Ruge, 1965; Harcup & O'Neill, 2001). Finally, when examining the language and style of the news frames in more detail, the chapter reveals that frames on social media exhibit a more subjective, emotional, and personalized style compared to the frames applied in traditional news media. This is in line with other comparative studies of these media types (e.g., Klinger & Svensson, 2015; Welbers & Opgenhaffen, 2019).

In sum, the empirical section on the media content shows that the pension reform of raising the retirement age is evolving in traditional and social media content through several subissues and issue-specific frames, showing that it is a diverse and multi-faceted debate. For a considerable part, the issue is discussed in a similar fashion across the two media types, which probably follows from the demonstrated power of traditional news media to set the agenda for social media. Nonetheless, there are also differences, which in most cases can be ascribed to the journalistic norms and routines in traditional news media that are absent on social media.

#### WHAT ARE THE CONSEQUENCES OF THE CONTENT AND FORM OF MEDIA ON CITIZENS' ATTITUDES AND BEHAVIORAL INTENTIONS TOWARD THE PENSION REFORM ISSUE?

Investigating media content about pension reforms not only yields important insights into the public debate and dynamics of traditional and social media but also functions as the starting point for understanding what kind of

effects traditional and social media have on individual recipients' attitudes and responses. This leads us to the second central research question, which inquires about the consequences of the content and form of media on people's responses to pension reforms.

Chapter 3 ties in with the move toward scientific transparency by the preregistration of the survey-embedded experiment conducted in this chapter. Chapter 3 focuses on (the conditionality of) framing effects in traditional and social media. The concept of framing implies that by selecting and emphasizing certain aspects or features of an issue, media suggest a particular interpretation or judgment of the issue to citizens. The aspects of justice and to whom responsibility should be attributed in the future are relevant ones within the societal debate on the pension reform issue. *The key finding of Chapter 3 is that (news) frames about the justice and responsibility of pension reforms presented in traditional and on social media affect citizens' pension system preferences.* Exposure to a news frame stressing either a pension system based on collective responsibility or individual responsibility as future proof leads to a higher preference for the respective type of pension system. However, this effect is only positive if the particular pension system is also framed as just, while the effect is negative if the respective pension system is framed as unjust. This means that people show a lower preference for a collective or individual pension system if the respective system is framed as unjust. These results imply that (subtle) differences in how media present the issue lead to differences in citizens' pension system preferences. In line with studies suggesting the impact of valenced news frames on citizens' attitudes (e.g., De Vreese et al., 2011), the valenced frame of justice (unjust versus just) played a more crucial role than the responsibility frame (collective versus individual responsibility is future proof). In particular, characterized by its inherently negative connotation, the unjust frame most strongly impacts people. This finding that negative information more strongly impacts people than positive information provides evidence for the negativity effect (e.g., Soroka, 2006).

In terms of the conditionality of framing effects, citizens' level of education acted as a moderator for the impact of the responsibility frame, with lower-educated people being more strongly affected by the frame. The strength of framing effects did not differ among citizens of different ages or levels of solidarity. Rather than influencing how people process information from news media, age and level of solidarity directly influence citizens' pension system preferences.

Distinguishing between traditional and social media as people's preferred media type for news, the results of this chapter surprisingly demonstrate that people with different news media preferences are not affected differently by their preferred mode of news use compared to their less preferred mode of news consumption.

Beyond the influence of media content, Chapter 4 involves exploratory research into the influence of a particular medium, once again relying on the differences between traditional and social media. Based on the notion that news media contribute to political learning, which is essential in a democratic society, Chapter 4 focuses on whether traditional and social media differ in the responses they elicit from citizens to the news. Central in this chapter are cognitive and behavioral responses relevant to the process of (political) learning, that is to say, issue awareness and issue concern, and the behavioral intention of interpersonal discussion and information seeking. *Chapter 4 concludes that people exposed to news presented on social media are more concerned about the pension reform issue and more likely to engage in interpersonal discussion and information seeking about the issue than those exposed to traditional news media.* This empirical evidence shows the potential of social media in the process of (political) learning, which is in line with other studies demonstrating the potential of social media in the democratic process (e.g., Gil de Zúñiga et al., 2012; Park & Gil de Zúñiga, 2020). However, this effect of media type only holds for exposure to traditional and social media in everyday life (i.e., the self-report measure in the survey part), and not for exposure to traditional and social media in a forced context (i.e., stimulus in the experimental part).

To summarize, the empirical section on the consequences of media demonstrates that news frames affect citizens' attitudes and behavioral intentions toward the pension reform issue. Framing effects are strongest for the (negatively) valenced frame of (in)justice; exposure to such a frame leads to a more negative attitude toward a (reform of the) pension system. Lower educated people are more strongly impacted by the substantive news frame of responsibility for pensions than the higher educated. When it comes to media type, exposure to traditional versus social media appeared to trigger cognitive and behavioral responses toward the issue to a different extent. Compared to traditional news media, social media create more issue concern and trigger more interpersonal discussion and information seeking.

## BEYOND THE CASE OF PENSION REFORM

The conclusions of this dissertation may be generalizable to other countries and issues that share similar characteristics. First, the findings and implications of this dissertation go beyond the Dutch case and may be generalized to other (European) countries that have similar debates about pension reforms. While recognizing differences in pension systems across the world, most European pension systems share the important fundamental of a three-pillar foundation (Hershey et al., 2010). As these countries are facing similar challenges in their pension landscape in light of prospective (demographic) developments, the Netherlands is not alone in its challenge to improve the financial sustainability of the pension system while keeping the level of contributions and benefits fair across and within generations (OECD, 2019). Pension reforms have, therefore, dominated policy agendas in many countries for years, so it follows that the topic has received prominent media attention, too.

Second, the implications of this dissertation go beyond the issue of pension reform to policy issues that share similar characteristics. The pension debate revolves around what can be anticipated in the future. What is commonly referred to as the ticking of a “demographic time bomb” raises concerns about what the future will bring for pensions. In this light, the pension debate has parallels with environmental issues such as climate change and the exhaustion of nonrenewable natural resources (Caney, 2018). Measures taken today to counter these environmental issues may only lead to results only in the (far) future. This parallel is also reflected in the environment-related concept of ‘sustainability’ that is widely used in the pension debate (Ervik, 2005).

## THEORETICAL IMPLICATIONS AND FUTURE RESEARCH

The pension reform issue is a social issue that generated a great deal of media attention for a longer period of time (e.g., Van Dalen & Henkens, 2005). Therefore, it lends itself as an ideal case for testing and extending communication science theories. The empirical evidence presented in this dissertation partially confirms existing theories and, at the same time, also adds to the literature. In the next section, I will explain these theoretical implications.

### *THEORETICAL IMPLICATION 1: THE POWER OF TRADITIONAL NEWS MEDIA TO SET THE AGENDA LARGELY HOLDS IN THE SOCIAL MEDIA AGE AND ON THE SUBISSUE LEVEL.*

When it comes to intermedia agenda-setting theory, this dissertation contributes to the theory by expanding on it in the social media age. Doing so, the dissertation confirms that the impact of traditional news media in setting the agenda is still standing in the social media age. The predominance of traditional news media in steering the agenda can perhaps be attributed to the idea that traditional media are the higher-regarded source of information for complex and uncertain issues, while social media may, in turn, provide a space for emotional support on the topics set by traditional news media. Moving beyond media attention across issues, I further contribute by measuring media agendas on the subissue level rather than on the issue level. The dissertation zooms in on one issue (pension reform) and describes the intermedia agenda-setting dynamics at the level of subissues (e.g., sustainable employability, pension arrangement, labor relations, politics), allowing to assess how the content of a specific issue develops over time (see e.g., Harder et al., 2017). Remarkably, by singling out the effects for each subissue separately, only three subissues triggered effects. It seems, then, that intermedia agenda-setting effects are dependent on attributes of subissues. This may be explained by the obtrusiveness hypothesis, which states that the impact of media is stronger for unobtrusive issues that are more abstract and less directly experienced by individuals compared to obtrusive issues that individuals can personally experience (Soroka, 2002; Zucker, 1978). The distinction between unobtrusive and obtrusive subissues may be a valid explanation for the likelihood and strength of intermedia agenda-setting effects. However, future research is needed to examine this reasoning for the conditionality of intermedia agenda-setting effects.

### *THEORETICAL IMPLICATION 2: DIFFERENT BIASES IN TRADITIONAL AND SOCIAL MEDIA.*

Secondly, this dissertation contributes to the comparison of information streams across traditional and social media. By revealing similarities and differences in framing, I expand on recent studies that have compared traditional and social media in terms of tone (Soroka et al., 2018) and style (Welbers & Opgenhaffen, 2019).

When studying the media content about the pension reform issue, it becomes evident that, in principle, citizens are offered a diverse and multi-faceted debate on pension reforms in the media, with striking similarities between traditional and social media in how they depict the pressing social issue; most importantly, with regard to the emphasis on problems. While this paints the picture of balanced information in the news media landscape, the bias is found in the differences between traditional and social media in presenting the issue. For instance, journalists in traditional news media suggest the attribute or judgment of conflict to citizens when they interpret the issue, while conflict-related frames are less dominant on social media. This implies that citizens who follow the issue primarily via traditional news media perceive pension reform as a more conflicting issue than people who prefer to read about the issue on social media. Such differences in daily information streams in these media types have important implications as differences in content, even subtle, can shift how citizens view and respond to a given issue.

***THEORETICAL IMPLICATION 3: THE (NEGATIVELY) VALENCED NEWS FRAME OF (IN) JUSTICE MATTERS.***

Thirdly, the empirical evidence presented in this dissertation supports the theoretical notion of framing. More concretely, I demonstrate that by framing the debate on the social issue, traditional and social media play an active role in filtering and shaping the debate, which, in turn, provides citizens a framework for how to make sense of an issue. This dissertation adds to research on valenced news frames by demonstrating that the valenced news frame of justice has a stronger impact on citizens' attitudes than the substantive frame of responsibility for pensions. This implies that more emotional or judgmental content has a stronger effect on people's perceptions than more substantive content. This conclusion poses a potential cause for concern, as a well-informed public that understands the necessity and underlying considerations of reforms is essential for successfully pursuing reforms. Substantive content is therefore important, which explains why its limited impact on citizens' attitudes may be problematic. Future research should further unravel this line of reasoning regarding the impact of frames with a substantive versus emotional character.

Moreover, in this dissertation, I conclude that responses to the unjust frame and just frame are asymmetric, in the sense that framing a pension system as unjust has a stronger impact on citizens' attitudes than framing it as just. This conclusion builds on and contributes to negativity bias research by demonstrating the nega-

tivity effect for a concept that is not only inherently negative or positive but also conveys a clear judgment. Future research should further examine the negativity bias in terms of judgmental concepts and examine the prevalence of these kinds of judgments across media.

***THEORETICAL IMPLICATION 4: FORM OF MEDIA MATTERS FOR MEDIA CONSUMPTION IN EVERYDAY LIFE.***

Another implication of this dissertation relates to media effects caused by the form (or type) of a particular medium. Distinguishing between traditional and social media, Chapter 3 assesses the moderating function of exposure to citizens' preferred mode of news use in framing effects. The results of Chapter 3 surprisingly demonstrate that people are not affected differently by their preferred mode of news use compared to their less preferred mode of news consumption. The lack of evidence in an experimental context for effects caused by the media type is also reflected in Chapter 4. However, Chapter 4 relies on both experimental *and* survey data and shows that the exposure to traditional and social media in everyday life (i.e., self-report measure in the survey) does show effects of media type on citizens' responses to news. Future experimental research should take into account the media exposure in everyday life in examining the effects of media form on citizens' responses, herewith increasing the external validity.

***THEORETICAL IMPLICATION 5: MEDIA DO NOT SEEM TO AMPLIFY THE INTERGENERATIONAL CONFLICT.***

Existing evidence on the presence of an intergenerational conflict in attitudes toward the welfare state is mixed, with some studies confirming the existence of an intergenerational conflict while other studies find no evidence for such a conflict (see Busemeyer & Lober, 2019). Chapter 1 and Chapter 2 show that conflict is a prominent aspect of the media content about pension reforms; however, intergenerational conflict is only a part of this. The issue is also described in terms of conflict between political parties and labor unions or conflict arising from ignoring differences between groups within the same generation. In this sense, I argue that intergenerational conflict is a visible aspect of the debate but does not dominate the debate as reflected in the media.

Furthermore, with regard to the idea of an intergenerational conflict, relying on the concept of age-related self-interest, this dissertation assesses how people of different ages process media content about the pension reform issue, or to put differently, whether age moderates framing effects. While age directly influences pension system preferences, age does not affect how people process media content. In this sense, this dissertation supports the idea that media do not appear to amplify the intergenerational conflict with regard to the pension reform issue.

### PRACTICAL IMPLICATIONS

#### *PRACTICAL IMPLICATION 1: CITIZENS HAVE SOMETHING TO GAIN AND LOSE FROM THE MEDIA REGARDING COMPLEX ISSUES.*

This dissertation offers evidence for the important role that media take in informing citizens about social issues. When it comes to an issue that is characterized by low levels of knowledge among the public, this may be a particularly hopeful message. Media can increase knowledge levels and make citizens more aware of (their own) pension plans. However, while citizens have something to gain from the media, there is, at the same time, also something to lose. The lack of knowledge may lead to a situation in which people do not critically reflect on the issue presented in the media but rather take over the dominant view as it is presented to them. This is reflected in the framing effects demonstrated in this dissertation and may, in particular, be the case for lower educated individuals, as the findings demonstrate that lower educated individuals are more strongly influenced by some news frames than higher educated individuals. This may imply that lower educated individuals have more to gain from the media, but at the same time, also more to lose. Moreover, based on the findings presented in this dissertation, I suggest that negative and judgmental content may be particularly effective in influencing citizens' attitudes, compared to more substantive content. Asymmetric influence of the media can lead to overly pessimistic perceptions of social issues or potentially exacerbate polarization in debates on social issues. This implication may also go beyond media communication to political communication. As a social issue that touches upon the interests of many people, the pension (reform) issue is mobilized on by political parties. In the Netherlands, *50PLUS* is an example of a political party that presents positions on this issue in their election manifesto and does indeed do so in an overly negative way.

#### *PRACTICAL IMPLICATION 2: IMPROVING COMMUNICATION ABOUT PENSION REFORM*

This dissertation provides valuable knowledge with regard to communication about the pension (reform) issue, which can be relevant for all kinds of parties and actors that communicate about pension reforms, such as the government, political parties, and labor unions. For example, Chapter 4 hints at the potential of social media in the process of (political) learning. A recommendation for government bodies or other pension-related institutions may, therefore, be to proactively use social media to get citizens engaged with the pension issue. Another recommendation follows from the demonstrated power of the (in)justice frame in this dissertation. To successfully pursue a pension reform, governments and political parties need to inform the public to gain their support. Emotional or judgmental frames seem to have more effect than a more substantive frame. Therefore, the (in)justice frame could be an example of a powerful frame to convey the need and reasons for pension reforms or other reforms related to (the distribution of) welfare state resources.

### LIMITATIONS AND FUTURE RESEARCH

Interesting directions for future research can also be found in the limitations of the dissertation. In this dissertation, social media were treated as an aggregate concept and empirically addressed by examining content from Twitter, Facebook, blogs, and forums. However, different types of social media differ in their underlying structures and affordances, which can have consequences for the type of users and activities that a certain platform elicits (Skoric & Zhu, 2016). For instance, Twitter is labeled as a microblogging site typically used to share news, opinions, or what is currently happening, while Facebook is a social networking site, mostly used to build or maintain social relationships and stay up to date about peoples' lives and activities (Smith et al., 2012). Some of the social media may be more similar to traditional news media when it comes to news production and consumption, while others may differ more from traditional news media. Therefore, it would be crucial for future research to consider these social media types separately to be better able to draw conclusions about how each type contributes to the media debate.

Media consumption is addressed as a static preference, while real-life media consumption is more dynamic. Media users often integrate multiple media sources in their news routine and do not rely on only one news media type but



rather mix and combine various media types into personal news repertoire (Strömbäck et al., 2018). Future research should take these personal news repertoires into account. This is particularly interesting as the dissertation teaches us the methodological lesson about the importance of taking media exposure in everyday life into account when studying media effects.