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Build your own pension: Framing pension reform and choice in newspapers / Anniken

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(POSTPRINT – final accepted version: RoMEO green/Green open access):

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Journal of Aging & Social Policy

Published online: 04 Oct 2016 / DOI: 10.1080/08959420.2016.1242108

Build your own pension:

Framing pension reform and choice in newspapers

Paper submitted to Journal of Aging and Social Policy – second revised version

Abstract

Recent pension reforms in Norway mean that old age pensions to a greater extent are a function of adaptations made and decisions taken throughout the lifetime. How much you work, who you work for, when you retire and how you invest will influence your standard of living as an old age pensioner. The paper investigates one important source of information about retirement and pension, namely service journalism in main national newspapers. How is the issue of pension framed in these articles? And what kind of advice is presented by which kind of actors? Findings indicate that service journalism is dominated by pension industry sources, and old age pension is framed as a function of individual investment choices rather than as citizens' rights.

Key words: Old age pension, pension reform, mass media, service journalism, framing, Norway

Introduction

Old age pension systems are often thought of as complex matters that citizens struggle to fully understand (Sundén 2006). Currently, such systems are being reformed across Europe. The aims of pension reforms are typically to cut future burgeoning pension costs and to stimulate the labour market participation of older citizens. Common trends include a move towards multi-pillar systems with increased emphasis on occupational and private pension relative to public pension, increased financialization of pension as pre-funded schemes grow at the cost of pay-as-you-go arrangements, and higher reliance on employment-related or defined-contribution benefits (Ebbinghaus 2012:184).

From the individual citizens' perspective, pension is becoming both more complicated and something one needs to know about. Many will draw pension from several sources – public, occupational and private, more choices are available, and actual pension outcomes will to a greater extent reflect these choices made throughout adult life (cf. Hippe and Grødem 2016). In short, individuals are made more responsible for securing their own level of income in old age. Responsibilization also entails a higher element of risk. Pension outcomes are uncertain and dependent not only on individual dispositions, but also on developments in financial markets as well as political and regulatory decisions which are beyond individual control. This requires each individual to engage actively with old age security, and ideally incorporate considerations for future pensions in a number of decisions made over the life course. This, in turn, increases the need for knowledge and advice about pension issues.

In this paper we look at a particular type of discourse about pension, namely the type of journalism that is often termed service journalism. Our empirical context is current reforms of the Norwegian pension system. Service journalism is defined as journalism that responds to and offers commentary and advice on readers' everyday concerns (Eide & Knight 1999). It

is often overlooked by research (Hanusch 2012), but can, as argued by Eide and Knight, be analysed as part of a broader picture of how modern power relations function through advice and care aimed at fostering responsible choice-making, more than through direct domination and constraint (Rose 1999). Following wide-ranging reforms of the Norwegian pension system both policy makers and researchers have been concerned about the population's limited knowledge about their own pension schemes and future pension prospects, and they have questioned the quality of the government's own information efforts (Hermansen & Midtsundstad 2013, Breit & Salomon 2015). However, as far as we are aware, there are few studies neither in Norway nor beyond, which has looked at how the press portray pension issues and none that specifically analyze pension advice given in the media.

Levels of newspaper reading are relatively high in Norway (Østbye and Aalberg 2008), and newspapers (and other types of mass media) are likely an important source of information about pension for many citizens. The mass media thus plays a crucial role in framing the pension issue. The concept of frame refers to how particular versions of reality are constructed in media discourse: "To frame is to select some aspects of perceived reality and make them more salient in a communicating text, in such a way as to promote a particular problem definition, causal interpretation, moral evaluation, and/or treatment recommendation for the item described" (Entman 1993, 52). Not all angles of a case can be given the same visibility; to tell a news story is to select some aspects and tone down others.

Our purpose is not to assess whether pension issues are correctly represented, but rather to investigate how citizens' and the welfare state's responsibility for old age financial security are represented in this kind of reporting. Analyses of pension policy point to growing tendencies of individualization and financialization of pension (Ebbinghaus 2012). Rather than being conceived of in terms of citizen entitlements, pension becomes a matter of responsible management of personal resources (working longer, investing wisely). It is a

plausible hypothesis that service journalism, with its emphasis on readers as consumers, will reinforce this trend towards individualisation and risk management. The main aim of this article is to investigate to what extent the media takes this role. What kind of engagement with pension risk does the media coverage open up for? And what kinds of actors are given voice to define and interpret the new risk structure?

Eide and Knight (1999) argue that service journalism can offer a hybrid citizen-consumer-client position that actually provides opportunities for what they call collectivised, sub-political (“arrangements from below” *ibid.* 543) responses to risk. Service journalism problematizes the grievances and risks of everyday life, and offers help and advice that can inspire readers to manage their own lives. While service journalism tends to offer an individualized type of risk optic, these authors believe that service journalism also has the potential to address the problems of everyday life on a more collective level. Everyday and individualized problems such as reduced pensions, stem from politics (pension reform) and can be repoliticized. Service journalism can play a, perhaps unintentional, part in such processes, for example by rallying for more predictable pension saving schemes. Other studies disagree and stress that an individualised media discourse on risk rather leads to weakened sense of responsibility, or inaction (Phillips 2000, Bakir 2010).

In the next section we first give some more detail regarding pension reform in Norway. Then we move on to explain our methodological approach, before outlining the findings from a quantitative and qualitative examination of relevant newspaper articles.

The Norwegian pension reforms

It is commonplace to speak about the comprehensive reform of the National Insurance pension system that was adopted by the Norwegian parliament in 2009 as *the* pension reform (Pedersen 2010). However, a typical person’s actual pension income in old age is a function of regulations and reforms in multiple pension schemes including National Insurance,

contractual early retirement schemes, occupational pension schemes (which differ widely between private and public sector), and private pension savings. The process of reforming the National Insurance sparked off multiple and heterogeneous reform processes in other parts of the total pension system, all of which play a part in deciding the pension outcome for particular individuals. In sum, the entirety of the system and the implications of changes in the various parts for individuals' pensions are quite hard to grasp, for media commentary and the public alike.

Since the 1960s the National Insurance (NI) pension scheme has been a two-tier system made up of a universal flat-rate benefit and an earnings-related second tier. This system was reformed by a broad political coalition in 2009, taking effect from January 1st 2011. The reform comprises both pure retrenchment measures and changes intended to make the system more flexible in ways that encourage people to work longer. The four key features of the reform are (cf. Pedersen, 2010):

- A new system of accrual with stronger incentives to work more throughout one's life. The two-tier structure is maintained with a guarantee pension providing minimum protection and an earnings-related tier that is more proportional to life time earnings than the old system.¹ All years of employment will count, as opposed to the old system where calculations were made on the basis of the 20 "best" years.
- A flexible retirement age (62-75 years) on actuarially neutral terms. This constitutes a strong incentive to postpone retirement, as one's yearly pension increases significantly for each year retirement is postponed. It also enables people to claim pension and continue working at the same time. One must have accrued pension

¹ Women who are working part-time when having families is one category that is often highlighted as being hit negatively by this new proportionality (in the old system, pension entitlements were calculated on the basis of the 20 years of one's work career that were best paid). However, this is partly made up for by giving persons who care for young children pension accrual "points".

rights to a level above the guarantee pension in order to retire before 67 years, meaning that the flexibility in practice do not apply to many low income earners.

- Life expectancy reduction means that pensions will be reduced in in proportion to observed increases in longevity, thus transferring the risk of changes in longevity from the state to the pensioners.
- Running pensions are indexed with the development of wages minus 0,75 percentage points.

To make the picture more complex, various transitional regulations are in place meaning that different cohorts are hit by the changes to various extents. The new system only has full effect for cohorts born in 1963 and later.

For some of the changes in the NI reform to take full effect other parts of the total pension system must be harmonized to the new model. The flexible retirement age, for example, is based on the premise that pensioners themselves will fund early retirement through lower annual pensions. However, both the contractual early retirement schemes that were expanded in the 1990s and occupational pension schemes based on the defined-benefit principle contradict this principle. Thus, having succeeded in establishing a broad political coalition for pension reform in National Insurance (by itself quite a feat, see Hagelund & Pedersen 2015), the government faced new hurdles both in the shape of existing collective agreements and a comparatively decentralized market for occupational pensions (Hippe and Grødem 2016). Briefly summarized, the government succeeded in negotiating harmonizing of early retirement and occupational pension schemes in the private sector, while pre-reform arrangements in the public sector (comprising more than a third of the employed population) remain relatively intact – so far – meaning for example that public sector workers have less to gain from combining pension and work.

A contractual early retirement scheme (AFP) was introduced in 1988 and expanded several times in the years to follow (cf. Hippe, Midtsundstad and Veland 2007). AFP enabled members (those covered by collective agreements) to retire earlier than 67 years and still receive pension and continue to accrue pension rights in NI as if they had continued working until 67. In the private sector this scheme has been completely reformed to be consistent with the principles of the NI pension reform: a state subsidized lifelong additional pension with higher yearly pay-outs for those who postpone withdrawal. Private sector workers who are not covered by a collective agreement, or who fail to meet a set of rather specific regulations regarding employment status over several years etc. receive nothing. Public sector workers have retained their old AFP-scheme, thus also opting out of the opportunity to combine AFP with other pension- or work income.

This private-public divide also prevails in the field of occupational pension schemes. In the public sector DB schemes have applied to all workers. Public sector unions have been reluctant to moderate their pension schemes in order to adapt to the NI pension reform and have so far succeeded in defending this position. One implication is that public employees do not have the same incentives to postpone retirement or continue work after retirement as in the private sector. In the stalled negotiations on reform in 2009 the parties did however agree to introduce a life expectancy reduction element, which means that younger employees are not protected from this element of the NI-reform (and thus still needs to work longer to compensate for lower pensions). New negotiations are expected to take place in the future, but have so far stalled, so the actual pension prospects for younger cohorts of public employees are in reality difficult to predict.

In the private sector the picture is quite different. First of all, coverage of occupational pension schemes has been far from universal, and it is typically the most privileged workers who have had the best coverage. In 2006 a statutory occupational pension (OTP) was

legislated, primarily provided through DC-schemes with individual investment accounts. Inequalities persist however, as employers have considerable freedom in choosing the level of contributions. The OTP-reform has expanded the market for commercial pension providers significantly and also turned more than a million Norwegian employees into “pension speculators” (Hippe et al. 2007: 239) who carry this risk of their pension investment’s proceeds themselves. Secondly, the turn from DB- to DC-schemes has also enabled a greater harmonization between occupational pension schemes and the principles of the NI pension reform.

Finally, everyone also must consider whether to make private savings for future pension needs. Specific pension saving products exist, but over the years rules with respect to whether such savings qualifies for tax deductions have changed several times. In addition pension savings can be done through various kinds of investments (saving accounts, bonds, property etc.), with the risks and potential profits this entails.

In sum, the Norwegian pension system is a multi-level system, which is also at some levels vertically divided between public and private sector employees. The choice architecture facing Norwegian workers with respect to when to retire (sooner or later), how to retire (fully or partly, combine work and pensions or not) and the extent to which they need to make private savings to top up public and occupational pensions thus differ widely depending on their age, previous earnings and employment history. To this must be added various layers of uncertainty. New reforms may take place and future economic developments – both in state finances and in pension investments (increasingly important due to the rising significance of DC-schemes) will undoubtedly affect future pensions as well as the need and political receptivity for further reforms.

Methods

In order to locate relevant articles for our analysis of the framing of pension reform in service journalism we have used the media archive A-tekst, which holds all articles printed in a wide selection of Norwegian newspapers. We limited our search to the years 2004–2014, thus starting from the year the Pension commission submitted its report. The newspapers included were *Aftenposten* (AP), *Dagens Næringsliv* (DN), *Dagbladet* (DB) and *VG*, which were chosen because they are large newspapers with a national circulation and profile. AP and VG have consistently been the two Norwegian newspapers with the highest circulation in the period (Medienorge 2015). DB and DN have moved between 3 and 7 on the list, but are selected because the other newspapers of similar size have a clear regional profile. AP and DN are subscription papers, with in-depth and extensive coverage of news stories, the latter with a particular focus on business and finance. DB and VG are non-subscription tabloids (tabloid here refers not to size, but to a style of journalism typically characterized as sensationalist, popularised aimed at a non-elite audience, often with a strong element of human interest, non-news stories (Örnebring & Jönsson 2004)). All of the four papers have a conservative or social-liberal tradition, but their political profile – as for most printed media in Norway – has been significantly watered down over time (Østbye and Aalberg 2008). The traditionally social-democratic newspapers have smaller circulations and thus less potential to influence the general public.

To cover the complexity of pension reforms we looked for articles that covered not only the NI pension reform, but also occupational pension and private pension saving. We thus applied a search term that selected articles that combined coverage of the NI pension reform with occupation or early retirement schemes. In addition we allowed for articles that contained the word pension saving without alluding to the reform since there were relatively

fewer articles on this issue. We only included articles that had our search words in the introduction and that were over 300 words in length.²

We excluded (manually) articles that dealt with pension reforms in countries other than Norway, and we also left out the special case of the rather generous pension arrangements for representatives in the Norwegian parliament.

Overall, our search term returned a total of 1118 articles (see tab. 1). In this paper, however, we are particularly interested in how the new architecture of pension is translated into advice to individuals, that is, how newspapers intervene in readers' sense-making process by construing the consequences of reform in particular ways. We therefore selected a sub-sample from the 1118 articles. This was done manually: we flicked through the entire sample, and selected articles that were geared towards the consequences of the reforms for citizens. This implied, for instance, that all the commentaries and editorials about the political processes, the positioning of the actors etc., were put aside. As a general rule, we included all the articles that had "you"/"your"-sentences in the title or introduction ("this is what YOU must watch out for" / "the recent decisions that will affect YOUR pension"), and also all the articles that offered advice on how individuals should adapt. In addition, we included articles that dealt with individuals and individual choices, even if they did not meet these specific criteria (for example articles addressing people's knowledge – or lack of such – about pension). This selection gave us a narrower sample of articles, distributed between the papers as shown in table 1.

Table 1. Articles included in the sample by newspaper.

² intros:pensjonssparing* OR (pensjonsreform* AND (tjenestepensjon* OR AFP)) AND wc:>300

	N	Per cent of sample	Service journalism articles as per cent of all articles (N all articles)
Aftenposten (AP)	67	41	14 (492)
Dagens Næringsliv (DN)	33	20	9 (361)
Dagbladet (DB)	46	28	28 (164)
VG	18	11	18 (101)
Total	164	100	15 (1118)

15 per cent of the gross sample of articles entered our sub-sample (164 of 1118). The distribution shows that the tabloids are more likely to choose this angle when writing about the pension reforms: DB stands out, with as many as 28 per cent of its coverage centred effects for individuals, but also VG – the other tabloid – pulls the average for the sample upwards. At the other end, in the business newspaper DN only 9 per cent of the coverage of the pension reform centred on "what the reform means for you".³ This also reflects that AP and DN, the most highbrow of our papers, also covered the political process in much more depth than its tabloid counterparts.

These 164 articles were coded on six key criteria: the main frame (4 mutually exclusive categories), which groups are highlighted (multiple responses allowed), the key mechanisms (7 mutually exclusive categories), if the reader is recommended to do something (yes / no), what (if anything) the reader is encouraged to do (multiple responses allowed), the main source (9 mutually exclusive categories), secondary sources (multiple responses allowed).

³ That is, «what the reform means for you as an individual / as an insured person». A number of articles in this paper centered on "what the reform means for you as a business owner / an employer", but these articles are not included.

The coding was done manually in Excel by the authors and a research assistant.⁴ In the process we had several meetings and two rounds of test coding of a limited sample of articles, to ensure as much inter-coder correlation as possible. Generally, we found that high inter-coder correlation was easier to achieve on the variables that forced us to choose one response than on the variables that allowed multiple responses. When we reached an inter-coder correlation at 75 – 80 per cent for the most difficult variables in the test runs, we started the coding of the full material (cf. Neuendorf 2002). The coded data were imported to Stata, which was the program we used for analysis.

This quantitative content analysis is supplemented by a qualitative approach in order to capture the type of *framing devices* that are being applied. These are specific discursive structures such as metaphors, catchphrases or narratives that are used to communicate frames (Reese 2010, 19). We read through the sample with a particular view to such framing devices. Some, such as technical jargon and calculations were applied in a large number of articles, while more colourful metaphor such as “gold pension”, “pension dreams” and “pension traps” were not numerically dominant, but particularly evocative and have thus been given particular attention in the qualitative analysis by virtue of being paradigmatic cases (Flyvbjerg 2001, 80), that is cases that highlight more general characteristics of the issue in question. In order to illuminate our research question about the *remedies* suggested by the dominant frames, we have given particular attention to the articles that give advice.

Results

Pension: dreams, risks and prizes

The main parts of the articles in our sample tend to be facts-orientated. They provide information about the pension reform, explain its various elements, and define difficult

⁴ We are indebted to research assistant Hanne Bugge for her effort with coding, and for importing the data into a workable Stata file.

concepts. Many articles also contain concrete calculations based on thought-up examples, calculating the pension of various constructed cases depending on how much they have earned, when they retire and so on. Fact frames with bullet points outlining key aspects of the reform, calculations of pension levels, or the experts' best pension advice often accompany the main article. In this way pension is construed as a serious, but also complicated and technical matter. It is a question of knowing all the different types of schemes and calculating their effects on the individual level. The articles try to explain and enlighten readers; but they also construe the matter at hand as technical, complicated and a domain of experts.

Our first reading of the articles also indicated that many of them contain a message about pension involving an element of risk. In order to get a better overview of this we started out by sorting the articles into four (mutually exclusive) categories depending on what we saw as their main framing of the pension issue. The categories were: (1) general orientation – articles that mainly aimed to inform readers about pension rules and changes, (2) people know too little about / are not sufficiently interested in pensions – articles that construe people's ignorance about pension as a risk factor, (3) the distribution effects of the new system – articles that raise questions about who will win or lose from changes in the pension system, and (4) articles that emphasise the increased flexibility of the system, including individuals' opportunities to time retirement and to combine work and pension. While the first category is information orientated in a very general way, the second and third categories concerns risks (ignorance as risky behaviour, risks of being negatively affected by pension reform). The fourth rather focuses on the opportunities inherent in the reforms.

This crude sorting showed that 45 percent of the articles fell within category (3), distribution effects, while the remaining articles were distributed quite evenly on the other three categories. Only 18 per cent addressed the issue of flexibility, which was one of the government's key selling points for the public pension reform. In this sense the dominant

frame seems to be the one that problematizes the effects of the reforms in terms of who will gain or lose financially as a result of the pension reforms.

We also looked in more detail at whether certain groups are portrayed as more at risk than others (figure 1). Several aspects of the reform warrant such accounts. Public and private sector workers are affected differently, those with low lifetime incomes cannot benefit from early retirement flexibility, women with unstandardized work careers may lose with the transition from a “best years” to an “all years” principle for accrument.

FIGURE 1 IN HERE

More than a third of the articles are discussing general risks without particular concerns for given subgroups. Among the articles that do discuss particular groups, the most common angle is to emphasise employees in the private sector. These articles are typically about private sector workers with minimum occupational pensions, thus echoing a crucial concern in the academic literature. Another common angle is to focus on generational effects, that is, the potential future risks of the young and the old. The younger cohorts will be hit harder by the retrenchment measures, but are also less interested in and knowledgeable about pension: “they think more about Iphones than pensions”, as one interviewee phrased it (AP 25.03.12). Only 10 per cent of the articles discuss women’s situation in particular, 4 per cent highlight part-time workers (mostly female), and none are about men.

Exactly what is at risk? Calculations of predicted pension incomes are in many of the articles intertwined with interviews with ordinary people, present and future pensioners. In our qualitative analysis we found that *dreams* are a recurring metaphor. People have dreams for their old age. These are often dreams about early retirement and about travelling. Even in interviews with people who claim to have no special dreams, this desire to travel is stated.

-We have no great dreams, but would like to travel a little. It is nice to get away a little, particularly in the winter, says Rita Nielsen (DB 27.09.2014).

However, the realization of such dreams depends on a good pension. And especially the combination of early retirement and travel may be hard to realize. There is a gap between dreams and reality, and the only way to bridge this gap is to make smart choices and start saving in time. In the quotes below the existence of such a gap is also substantiated with reference to surveys, where a sample of the population has been asked about their knowledge of pension or similar. Such surveys have often been commissioned by finance industry actors, but also sometimes by trade unions. In several of the articles in our sample, they constitute a starting point from which to discuss the lack of knowledge on pension in the population.

There are big gaps between dream and reality for Norwegians' pension plans. One survey [...] shows that: Three out of four Norwegians dream of a retirement with financial freedom and long travels. Only two out of ten have checked if the dreams and the saving plans actually are consistent. Only 44 per cent saves to pension on top of the National Insurance pension. (DB 17.02.2008)

We want to retire early. 31 per cent wants to quit work when they are 60, says the report. The dream is to use the time on travels in Norway and abroad. Without a clear saving plan, few will have the opportunity for this. (AP17.01.2006)

Thus, on the flip side of dreams are risks; risks of not achieving the good old age and the generous and secure pension that is necessary to achieve this. The pension reform has given people choice and greater possibilities to influence both retirement age and pension rates, but with this comes uncertainty. To control this risk one must take control over one's own economy, acquire knowledge and start thinking of and saving for pension at an early stage.

- Many risk having a pension bomb in a few years. They will not have the purchasing power and the freedom of action they dream about. It is extremely simple to take a grip, if you only do it soon enough. It will be a lot more demanding to start thinking of

old age in your mid-fifties, says Margrethe Vika, communication advisor in the Skagen Funds. (DB 10.04.2011)

The notion of risk is, not unexpectedly, used frequently when discussing the various choices pension implies. In some articles claims are made that people are not taking enough risk with their savings, other articles aim to explain the different levels of risk attached to different options, while a third type instead emphasizes the new risks reforms are exposing people to. This is sometimes done in terms of *pension traps* or *pitfalls*, as in this headline: “Avoid the traps in the reform. Pension expert warns. AFP rules can surprise you” (AP 03.04.2011). But there is also another set of – more colourful – metaphors that alludes to the theme of risk as well as that of competition. One is *gold pension*, indicating that pension is some kind of prize (a gold medal won) or treasure. “This is how you get a gold pension” is the headline of one article, which then goes on to list the experts’ best advice (DB 22.10.2011). This brings in an element of competition but also of luck in the search for the good pension. One article (AP 27.09.2008) uses the concept *pension lottery*, also indicating the possibility of great wins and losses, but most of all that there is an arbitrariness to it all that actually makes it difficult for people to assess their risks. There is speak of winners and losers, but interestingly the word loser is used many times more often than that of winner. Various choices are presented in terms of whether you lose or not: “if you earn 400 000 a year and work 50 per cent, you lose 2700 in annual pension” (DB 13.04.2009). And particular categories are singled out as losers: “the losers are the young who do not make plans today” (DB 24.08.2006).

Advising on pension

Giving help and advice in dealing with risk has a long history in media culture (Eide & Knight, 1999). Risk brings out emotions of uncertainty, worry and fear (what will happen to my dreams of a good old age?), and thus induces people to follow good advice in order to manage their risks wisely. The analysed articles all aimed at making sense of pension reform

by outlining what it might mean for the individual readers' financial situation ("what the pension reform means for YOU"). About half of these articles directly appealed to the readers' agency in the sense that they gave concrete advice on how they could deal with the new choices and risks presented by reform, which are reported in figure 2.

FIGURE 2 IN HERE

The most common advice, more than half, is to make sure one has private savings. The form of saving most often recommended is to pay off mortgage, and use the family home as an asset and extra security in old age. The reader should bear in mind that this alternative may be overrepresented since "pension saving" was one of our search words; however from our qualitative reading of the material there is little doubt that this advice frequently is given also in articles that is about pension in general and not only private pension. The second most common advice was to gather information on one's pension situation. Many of the articles are not specific with regard to where information should be gathered from, but talking to one's employer about the business' pension scheme and trying out web-based calculators are options frequently mentioned. The other possible advices are less popular, and appear in between 9 and 17 per cent of the relevant articles: to save through buying a pension product, to time retirement in an optimal way, to work more (this included both moving from part-time to full-time work early in one's career, and working beyond the traditional retirement age at the end of one's career), and to combine pension and employment. The advice least commonly given was to get politically involved in order to try to alter aspects of the pension reforms. This finding must be seen in the light of how articles were selected for this study – we selected articles that dealt with individual finances rather than policy processes – but it is still noteworthy that pension planning is so systematically talked about in terms of individual adaptations rather than political agency.

But who actually provide this advice? The limited research that has been done on the communication of pension reform (Ervik & Lindén 2015) has tended to focus on the politicians' discourse and not on the press. Journalists themselves only rarely provide advice. Pension is typically regarded as a complex and difficult issue, and it is reasonable to assume that also many journalists share this understanding. Instead advice is mostly given by using external experts as sources.⁵ In figure 3 we show the number of articles that use different sources and whether these articles offer direct advice or not.

FIGURE 3 IN HERE

66 of the 160 articles included have representatives for finance industry as their main source, and in 44 of these articles concrete advice is given. Also independent financial advisors (people who make a living out of giving financial advice but who do not sell financial products) are much used sources. Another frequently used source is “ordinary people”, but more so in articles that do not give advice. This is typically articles where interviews with old age pensioners or younger people planning (or not planning) retirement are used to introduce the pension issue in a more personalised way. Other forms of expertise are rarely used in the articles: only a handful of articles rely mainly on sources representing the government or civil service (such as the Ministry of Labour and Social Affairs and The Norwegian Labour and Welfare Administration), politicians, the social partners, and researchers.

We thus find the private pension business have very strong voices when it comes to interpreting the new pension choice architecture for the public. Not only are such actors frequently used sources in news media, they are also not shy about offering advice. An obvious question is whether they use this position to promote their own services and products.

⁵ We did not include advice columns where external experts give their advice directly without the mediation of a journalist.

When looking more closely at the figures we found few systematic differences between the types of advice offered by different actors. The dominance of saving advice can thus not be pinned only on the strong numerical presence of finance industry sources. The entire discourse of pension service journalism, also when other sources are used, seems to be characterised by individualised advice.

What then about our initial questions about the types of relations between citizens and welfare state that are construed in this kind of journalism? Frames that work to individualize the pension issue stand out both in our quantitative and qualitative analysis of the articles. Pension is not framed in terms of rights and entitlements, but as a prize to be won for acquiring the right kind of knowledge and making wise choices. It is by taking responsibility for one's own pension that dreams for a good old age can come true. However, the newspaper articles' projected visions for retirement diverge from the work-more-and-longer rhetoric of politicians. Where the minister responsible for pension tells readers that "People need to be aware that the longer they stay in work, the higher is the pension" (Hanne Bjurstrøm, quoted in AP 29.08.2010), financial advisers tell everyone – young and old – to save.

Conclusion

The articles in our sample problematize pension reforms in terms of what it means for distribution of pension wealth. This is captured in the quantitative analysis which finds that this a key theme in nearly half the sample, and epitomized in headlines such as "how YOU can achieve GOLD pension" and "Do not become a pension LOSER". Pension is construed as a game in which some will lose while others win. Given this overall concern with distribution risks, it may appear as a paradox that most articles target "all groups", and do not single out specific groups as particularly vulnerable. That articles are concerned with new inequalities while rarely dealing with the groups that are most at risk (such as women or younger cohorts), becomes less of a paradox when we realise that the concern for new

distributive mechanisms is individual, not group-based. The readers targeted are “YOU”, not “your cohort”, “your gender” or “you and others in your line of work”. Moreover, the concern for inequality-producing mechanisms is not strong. Instead, the language of winners and losers and pots of gold give associations to old age pension – in all its complexity – as a lottery (a metaphor that is also used in at least one article). It is not so surprising that hardly any articles suggest political action; but it is worth noting that politicians, administrators and academics are rarely given a voice in the articles in question.

Following this individualisation of the problem, the responsibility for the inequalities that may emerge from the reform is also framed in a depoliticised manner – at least in this type of journalism. It is mainly the individual consumers’ responsibility to make sure that they gain the knowledge they need to handle the consequences of pension reform responsibly. The articles frame pension as a matter of personal investment choices rather than old age pension as a citizen right. Pension becomes a matter of maintaining one’s assets over the life course. To the extent moral judgements are made these are not so much directed at the reforms, as at the individuals who refrain from engaging and making themselves informed about pension. Ignorance is the foe; not policy. That the recommended course of action is to save money for one’s old age follows logically from this individualised frame.

The newspaper articles we have studied may be vague and generally weak on the mechanisms that cause new inequalities, but they are rich with respect to the visions they present for old age: free time and long travels – if your pension will allow it. In this sense they implicitly challenge the vision politicians have aimed at communicating: that pensions will increase for everybody in the future, and that each individual can off-set the effects of the reform by working longer (Ervik & Lindén’s 2015). Service journalism does problematize the just-work-longer-approach by framing the risks of pension reform in terms of everyday problems. Pension reform is not only about state finances, but also about

breaking dreams about an old age with travels and free time. However, this is a problematization that does not point beyond individual grievances or articulate problems on a collective level.

Newspapers and service journalism are important sources of information in modern societies, and also important agents in the continuous work of framing and contextualising policies. It is therefore striking that civil service and politicians are so absent in these efforts to translate political decisions into everyday life concerns. Instead, this gap is filled with financial experts. And so a reform intended to increase labour supply is translated into yet another incentive to make savings and pay off one's mortgage.

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