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The future of pensions

Content and consequences of pension reforms in the media

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INTRODUCTION AND
DISSERTATION OUTLINE

It is widely established that news media are an important element of democratic societies. In particular, news media serve to inform citizens about issues they do not possess direct knowledge or experience of (Dimitrova et al., 2014; Eveland & Schmitt, 2015). The politically contested topic of pension reform is one such issue. As pension reforms need public support, and public support, in turn, requires a well-informed public that understands the necessity and underlying considerations of those reforms (Van Dalen & Henkens, 2005), news media are of crucial importance. This is exactly why this dissertation approaches the issue of pension reform through a news media lens.

SETTING THE SCENE

An aging population is putting pressure on pension systems around the world. In virtually all OECD countries, declining birth rates and a rising life expectancy are causing a shift in the population's age composition toward older ages (United Nations, 2019; Victor, 2010). In 2015, for every 100 persons of working age (those aged between 20 and 64 years), 28 people were 65 years and older on average in OECD countries. This so-called old-age dependency ratio was 14 in 1950 and is expected to increase to 58 by 2075 (OECD, 2015, 2017). The steep increase in the number of older people in national populations, in both absolute and relative terms, leads to a rise in the overall costs of pension provision, thereby challenging the sustainability of pension systems. An aging population is not the only shift that pension systems have to withstand; another challenge for the sustainability of pension systems comes from the changing labor market. It used to be very common for workers to work for the same employer for 40 years. This is no longer the case. Today's labor market is more dynamic and flexible: Short-term contracts are becoming more standard for (younger) workers, and the number of self-employed workers is on the rise (Hershey et al., 2017). A consequence is that pension systems no longer fit neatly into the contemporary labor market, which yields more risks for securing pension income (Hershey et al., 2017).

To adapt to the demographic, social, and economic changes mentioned above, many governments in OECD countries are in the process of reforming the pension system (Whiteford & Whitehouse, 2006). Pension reforms seem to be the evident answer; however, this can prove to be politically difficult

as reforms generally go hand in hand with disruptions of citizens' long- and widely-held expectations for their retirement (Eichhorst & Wintermann, 2006; Schumacher et al., 2013). These disruptions often involve short-term setbacks for citizens (such as the obligation to work longer), while positive effects (such as a more sustainable pension system) may take time (Eichhorst & Wintermann, 2006). Characterized by this aspect of time, pension reforms are essentially about a conflict between the present and future. Older generations may be biased to dislike pension reforms due to (comparatively) short-term interests, while younger generations with long-term interests are the ones benefiting from it eventually. It is a controversial issue that sparks societal resistance and a fierce public debate (Van Solinge & Henkens, 2017; Vermeer et al., 2016), and has the potential to fuel conflicts in society about the distribution of (welfare state) resources.

Citizens probably primarily learn about sociopolitical issues such as pension reforms through news media. News media have an important function of providing citizens with the information they need to make sense of issues in politics and society (Chaffee & Kanihan, 1997; Dimitrova et al., 2014; Eveland & Schmitt, 2015). Citizens may read in a newspaper about an increase in the eligible age to receive state pension, come across an item on TV about less generous occupational pensions, or see a post on social media about individual freedom in pensions. In serving this information function, traditional and social media may shape and influence public opinion. The assumption that the way traditional and social media present information influences how citizens think about pension reforms is at the heart of this dissertation.

FOCUS OF THE DISSERTATION

The information function of news media is arguably of particular importance for the pension issue, as the issue is characterized by low levels of knowledge within the public. Most people do not know the details of their own pension plan (Chan & Stevens, 2008; Finseraas et al., 2017; Prast & Van Soest, 2016), let alone the consequences of pension reforms for their situation. This lack of knowledge is recognized by workers themselves: When asked in the Dutch context, for example, nearly two-thirds of the workers considered themselves to have rather limited financial expertise (Van Rooij et al., 2007).

However, people need to know and understand their own pension situation as they should actively plan and prepare for retirement, but due to the complexity involved with multiple tiers of provision (discussed in more detail below), many citizens struggle to fully understand the way their pension income is organized (Sundén, 2006). Pension reforms add to this need for understanding and awareness, but at the same time also add to the struggle of understanding it, too (Sundén, 2006). In addition to this complexity, the retirement process is uncertain and prospective in nature (Hagelund & Grødem, 2017; Moffatt & Heaven, 2017). It requires forward-looking behavior under uncertainty (Debets et al., 2020), while retirement is often viewed as a life phase that is still too far away to think about for many people.

These distinctive elements of complexity, uncertainty, and future orientation make the information function of news media particularly important for the pension issue. The theory of media system dependency states that citizens are more dependent upon and sensitive to media messages when they cannot rely on social realities to provide frameworks for understanding (Ball-Rokeach & DeFleur, 1976). Due to the prospective and uncertain nature of (saving for) retirement, that chapter of life is beyond many people's real-life experience, which means that no (or very limited) personal sources of information are available to them. This is also reflected in Zucker's (1978) obtrusiveness hypothesis, which states that the less direct experience people have with a given issue, the more they rely on the media for information and interpretation of that issue. According to both theories, the more reliant people are on the media for information, the more potential there is for the media to affect people. The role of media should, therefore, not be underestimated for the pension reform issue. Nonetheless, in empirical research on the topic of pension reform, the content and consequences of the media have often been neglected. While a few studies signaled the role of news media (e.g., Hagelund & Grødem, 2017; May, 2013), studies that approach the issue from a media perspective remain scarce. This dissertation, therefore, looks at pension reforms through a news media lens.

Recently, the news media landscape has changed. In addition to traditional news media, people increasingly encounter and engage with news via social media platforms such as Facebook and Twitter (Bergström & Jervelycke Belfrage, 2018; Nielsen & Schrøder, 2014). For example, in the Netherlands, about 39% of people use social media as a news source (Newman et al.,

2019). Traditional and social media differ considerably in their production of news. While in traditional news media the news production and gatekeeping are in the hands of professionals (e.g., journalists, editors), everyone can contribute to the production and dissemination of social media content. This means that a typical news feed on social media consists of a blend of information from news organizations and interpersonal communication with friends, family, and other individuals or groups (Soroka et al., 2018; Thorson & Wells, 2016; Weeks & Holbert, 2013). The boundaries between producer and consumer that are characteristic of traditional news media become blurred on social media (Nielsen & Schrøder, 2014).

These differences between traditional and social media raise questions of whether citizens receive different information about pension reforms from social media than they do from traditional news media, and whether this eventually leads to differences in how citizens perceive the issue. This comparative perspective is at the center of this dissertation. The central research questions of this dissertation are: *How does media content about the issue of pension reform evolve (differently) in traditional and social media over time, and what are the subsequent consequences of the content and form of media on citizens' attitudes and behavioral intentions toward the issue?*

These questions will be addressed by approaching the issue of pension reform across reform measures and media types as well as over time, in the context of the Dutch news media landscape. The Netherlands is an exemplary case in the fierce societal debate on pension reforms, resembling many other European countries where similar reform measures have been contested (Van Solinge & Henkens, 2017). To understand the societal impact of traditional and social media in the context of pension reform, I will combine classical communication science theories—most importantly, agenda setting (McCombs & Shaw, 1972) and framing (Entman, 1993)—with theories and literature in the fields of journalism (e.g., on news values, gatekeeping) and the welfare state and (social) policy (e.g., on solidarity, justice). A multi-method approach will be applied to offer an integrated framework for analyzing the content and consequences of traditional versus social media in the context of pension reform. Before introducing the theoretical approach in this dissertation, I will first illustrate the key features of a pension system, the challenges it faces, as well as the subsequently proposed pension reforms.

THE ISSUE OF PENSION REFORM

PENSION SYSTEMS IN AN AGING CONTEXT

In many countries, pension income consists of several elements organized in a multi-pillar pension system that combines public and private pensions. In this respect, the Dutch pension system is exemplary with three main pillars: the basic state pension, the supplementary pension through the employer, and the voluntary individual pension provisions (Debets et al., 2020; OECD, 2015). Together, these pillars determine the amount of pension a person receives after reaching retirement age. In terms of capital, the first pillar represents approximately 50% of the Dutch pension system, the second pillar 45%, and the remaining 5% constitutes the third pillar (Molenaar-Cox & Woestenburg, 2018).

The first pillar is a flat-rate basic state pension that is arranged under the Dutch General Old Age Pensions Act (AOW). It is arranged as an insurance scheme that offers everyone who lives or works in the Netherlands a guaranteed pension income. The basic state pension is financed on a pay-as-you-go basis: Today's working population directly pays the pension benefits for the current retirees (Van Dalen & Henkens, 2005). Intergenerational solidarity is consequently a vital component of the pay-as-you-go system. The idea of transfer between generations essentially embodies an intergenerational contract (Komp & Van Tilburg, 2010). An aging population, however, challenges the financial robustness and intergenerational solidarity of the first pillar, as without adjustments to the retirement age, an ever-smaller working population needs to support a growing number of pensioners. Once the workers retire themselves, they can only hope for the same support from the younger generation (Gelissen, 2001).

The second pillar consists of the collective occupational pension schemes, referring to the pension a person accrues through employment. These pension schemes, administered by a pension fund or insurance company, are financed by capital funding (Van Dalen & Henkens, 2005). This means that pension benefits are funded from the premiums paid by participants (employers and workers) and the eventual investment return of this capital (Goudswaard et al., 2010). Collectivity is fundamental to the second pillar, which means that participants jointly build the pension capital from which all pension benefits are subsequently paid. This collectivity makes it possible

to share risks: Disappointing returns on investments are spread among the current workers and pensioners as well as the next generation, making intergenerational solidarity an essential part of the supplementary pensions, as well. Despite the extensive pension capital in the second pillar in the Netherlands, an aging population presents a challenge here as well: Pension fund expenditure on benefits is increasing as a growing number of longer-living participants are eligible for pension benefits, while the number of contributors is declining in proportion to retirees (Goudswaard et al., 2010).

The third pillar is formed by individual pension products that every citizen can arrange for him or herself. This is voluntary and mostly used by those who are self-employed and workers in industries without a collective pension scheme (Euwals et al., 2009; Goudswaard et al., 2010). The options to save for extra pension, perhaps to fill a pension gap or retire early, include annuities, single premium policies, and life insurance policies arranged through an insurance company or bank (Hoff, 2015).

A SOCIAL CONTRACT

A pension system is a social contract. It concerns agreements within generations and between generations, and therefore inevitably involves a question of justice (Schokkaert & Van Parijs, 2003; Vandenbroucke, 2020). Pension provision should be distributed fairly among the population in terms of contributions and benefits. Within generations, this, for example, entails justice considerations between people with high incomes and people with lower incomes or people with physically highly demanding jobs versus less demanding jobs. In particular, the intergenerational contract is at the heart of the pension system (Komp & Van Tilburg, 2010; Vandenbroucke, 2020). Pension systems are built on the principle that every generation honors its obligations to preceding and succeeding generations, thereby balancing contributions and benefits (Hudson, 2010; Sabbagh & Vanhuyse, 2010). As discussed above, an aging population disrupts this balance in pension systems because the working-age generation will have to provide for a growing number of retirees (Komp & Van Tilburg, 2010; Sabbagh & Vanhuyse, 2010). As the pressure from the rising ratio of older people to an ever-smaller working population continues, solidarity between generations may disappear, and the intergenerational contract is at risk (Euwals et al., 2009; Jaime-Castillo, 2013).

PENSION REFORMS

Pension systems can be reformed in different ways, for example, by relaxing solvency rules for pension funds or implementing new indexation rules leading to less generous benefits. This dissertation focuses on two pension reforms that sparked a broad societal debate: raising the retirement age and shifting toward more individual responsibility.

RAISING THE RETIREMENT AGE

One of the most common and visible pension reform measures has been the increase in the retirement age (OECD, 2013). The eligible age to start receiving (state) pension is a prominent aspect of the pension system. It is a key marker of when it is considered acceptable to stop working and move into retirement (OECD, 2013). This makes it a highly contested pension reform, raising societal resistance as it changes the current arrangement for the worse for many workers (OECD, 2017; Vermeer et al., 2016). For example, in France, Italy, and the United Kingdom, raising the retirement age has led to many reactions and protests (Van Solinge & Henkens, 2017). Previous research provides empirical support for this resistance by showing that older workers express negative emotional reactions (e.g., anger and worry) to the expectation to prolong their working lives and retire at a later age (Van Solinge & Henkens, 2017).

SHIFT FROM COLLECTIVE TO INDIVIDUAL RESPONSIBILITY

Within the broader context of the welfare state, a shift is visible in welfare state policies from collective responsibility to more responsibility onto the individual, which fits in with the general trend of individualization in society (De Beer & Koster, 2009). An example of this is the idea of individual responsibility for one's health (Michailakis & Schirmer, 2010; Van Kersbergen & Vis, 2016). This shift toward more individual responsibility is also reflected in changes to the pension system envisaged by the government (Van Dalen & Henkens, 2016). By reforming the balance of responsibility between government, employers, and individuals, the long-term sustainability of the pension system can be assured. Many (proposed) pension reforms, therefore, give rise to greater individual responsibility for pensions, accentuating responsibility for one's retirement savings and income (Hyde & Dixon, 2009).

THEORETICAL APPROACH TO THE STUDY OF PENSION REFORMS IN THE MEDIA

The notion that media influence how citizens think about pension reforms is at the core of this dissertation. When it comes to media effects, the influence is believed to be caused by two aspects: the content and the form (or type) of a particular medium (Eveland, 2003; McLeod et al., 1991). While most research on media effects has focused on either one of the aspects, primarily on the content (Eveland, 2003), this dissertation examines media effects in the context of the sociopolitical issue of pension reform by focusing on both the content and the form of media.

MEDIA CONTENT

In terms of media content, this dissertation examines two key characteristics: salience and frames. These content characteristics are captured in the theories of agenda setting (McCombs & Shaw, 1972) and framing (Entman, 1993), respectively. An important assumption underlying these theories is that media do not act as a neutral conduit for information but rather report a filtered and shaped reflection of reality.

SALIENCE

Salience refers to the visibility of objects (e.g., issues or actors) in the media. By forcing attention to certain issues over others, and making these issues stand out (i.e., salient), media influence what issues are regarded as most important among the public, which is the essence of agenda-setting theory (Cohen, 1963; McCombs & Shaw, 1972). The issues emphasized in the media become the issues that the public thinks about, and the more attention is given to an issue, the more important it is deemed by society. By choosing what to cover, the media and their agenda determine, to a certain degree, the agenda of the public (McCombs, 2014). This agenda-setting hypothesis has been widely studied in communication research. Empirical evidence that has accumulated over the years confirms the notion that media are able to set the agenda of the public, or more concretely, that the media determine what citizens think about (Dearing & Rogers, 1996; López-Escobar et al., 1998).

The transfer of the media agenda is not limited to the public agenda. The media agenda also transfers to and from the political agenda, often referred to as political agenda setting (e.g., Van Aelst & Walgrave, 2011). More

relevant in the context of this dissertation is the notion that agendas also transfer from one medium to the other, as set out in the theory of intermedia agenda setting (McCombs, 2005). In the same way as media determine the prominence of specific issues in the public's mind, media can also influence what other media consider to be salient issues. One reason for this is that reports by other media provide a cue for the importance and newsworthiness of an issue (Kruikemeier, Gattermann, et al., 2018; Vliegenthart & Walgrave, 2008). As mentioned earlier, the contemporary news media landscape is diverse: Citizens can access news through both traditional news media and social media, for example, by watching television, reading a newspaper, or scrolling through social media news feeds. Which of these media set the agenda for the others? So far, there is still relatively limited knowledge about the intermedia agenda-setting dynamics between traditional news media and social media, with mixed findings from the studies addressing this relationship (e.g., Hellsten & Vasileiadou, 2015; Kruikemeier, Gattermann, et al., 2018; Meraz, 2011; Rogstad, 2016). In this dissertation, I examine this relationship in more detail.

FRAMES

The influence of the media does not remain limited to determining the issues on the agenda. Media can also influence the public through the presentation of an issue, which is expressed in framing theory. In his frequently cited definition, Entman (1993) referred to framing as "...to select some aspects of a 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" (p. 52). By selecting and emphasizing certain aspects or features of an issue and pushing others into the background, the media suggest a particular interpretation or judgment of the issue, providing a framework for how to make sense of an issue. This approach to framing is labeled as emphasis framing in the debate on the conceptualization of framing (see Cacciatore et al., 2016; Chong & Druckman, 2007). In this dissertation, I rely upon the conceptualization of frames as emphasis frames. It is important to note that emphasis frames are distinct from equivalent frames, as the latter involve presenting logically equivalent information (i.e., the same information) in different ways (Vliegenthart, 2012). An example of

this is '90% employment' versus '10% unemployment'; essentially the same information but presented in a positive versus negative light (Chong & Druckman, 2007).

Another conceptual debate in the framing literature relates to whether framing effects can be explained by the idea of accessibility or applicability (Cacciatore et al., 2016). Following the conceptualization of framing by Entman (1993), this dissertation applies framing based on accessibility. Framing effects can be attributed to the idea that individuals use cognitive shortcuts when processing information (Shen & Edwards, 2005). An emphasis frame accentuates particular aspects of a given issue. These emphasized aspects will be (temporarily) cognitively accessible to individuals, leading individuals to base their evaluations of the issue on these emphasized aspects. Scholars have repeatedly provided empirical evidence for the significant influence of media frames on public opinion (e.g., De Vreese et al., 2011; Shen & Edwards, 2005; Valkenburg et al., 1999).

MEDIA FORM

With regard to media form, this dissertation assesses two types of media: traditional news media and social media. Traditional and social media differ considerably from each other in news production and consumption. While news presented in traditional news media is professionally produced, a news feed on social media consists of a blend of professionally produced content and a sheer amount of non-professionally produced content by any (ordinary) user (Bergström & Jervelycke Belfrage, 2018; Nielsen & Schrøder, 2014; Park & Gil de Zúñiga, 2020). This dissertation examines whether differences in news production may lead to different streams of information across the two media types. Furthermore, traditional and social media differ in format features, hereby providing people with a different experience in news consumption (Weeks & Holbert, 2013). This dissertation, therefore, also assesses whether exposure to traditional versus social media may produce differences in how citizens are informed about and respond to a given issue.

TRADITIONAL NEWS MEDIA

In traditional news media, journalists and editors select and produce content, in which they are driven by a set of professional news values, norms, and work routines (Shehata & Strömbäck, 2018), the most important ones of which I shall explain. Limited by time and space, journalists and editors need

to be selective in their news stories. Driven by commercial motives, they pick out news stories most appealing to the audience. News value theory argues that journalists use guidelines or criteria (so-called news values) to determine whether events or issues are newsworthy (Galtung & Ruge, 1965). This implies that selecting an event or issue as a news story is determined by the existence and prominence of certain features (Donsbach, 2004). For instance, stories that are more negative, conflictual, sensational, or entertaining are more likely to be selected by journalists (Harcup & O'Neill, 2001; Soroka, 2012). In addition, given the pressure of deadlines when selecting news stories that conform to news values, a typical work routine for journalists and editors is the reliance on official sources related to government, policymaking, or other authorities (Manning, 2001; McChesney, 2012). According to Bennett's (1990) notion of indexing (1990), journalists report issues predominantly from the perspective of political elites (Livingston & Bennett, 2003; Neuman et al., 2014). In terms of journalistic norms in the news production process, a defining one is the objectivity norm (Skovsgaard et al., 2013). This entails the norm to produce balanced news reports, which in practice often means the inclusion of multiple points of view in the reporting of an issue or story (Bartholomé et al., 2015).

Regarding news consumption, traditional news media are characterized by inherent format features. For traditional news media, "consuming" news is an adequate description: News seekers are the consumers who receive news. News consumption through traditional news media can be best described as a one-way and sender-driven experience (Weeks & Holbert, 2013). The possibilities offered by traditional news media for further engagement with news content are fairly limited. For example, there are little to no options to interact with or comment on news content (Gil de Zúñiga et al., 2013; Weeks & Holbert, 2013). These distinctive format features may have possible consequences for media effects.

SOCIAL MEDIA

Different from traditional news media, social media are open to anyone in the production of content, without a procedure of selecting and filtering content (Baden & Springer, 2014). The boundaries between producer and consumer become, in that sense, blurred on social media (Nielsen & Schröder, 2014). As everyone is able to produce content on social media, it is oftentimes driven by personal interests, emotions, and motives, with the consequence

that a sheer amount of the available content contains personal stories and commentary (Guggenheim et al., 2015; Smith et al., 2012; Soroka et al., 2018).

In terms of news consumption, the social element is an inherent feature of social media (Bechmann & Lomborg, 2013; Kim & Jung, 2017). Social media are characterized by social contexts and interactive or two-way communication affordances. People exposed to news on social media are guided by expressive and conversational affordances of social media, such as hashtags and the option to share or comment on news. These distinctive format features of social media may elicit certain responses or effects among citizens.

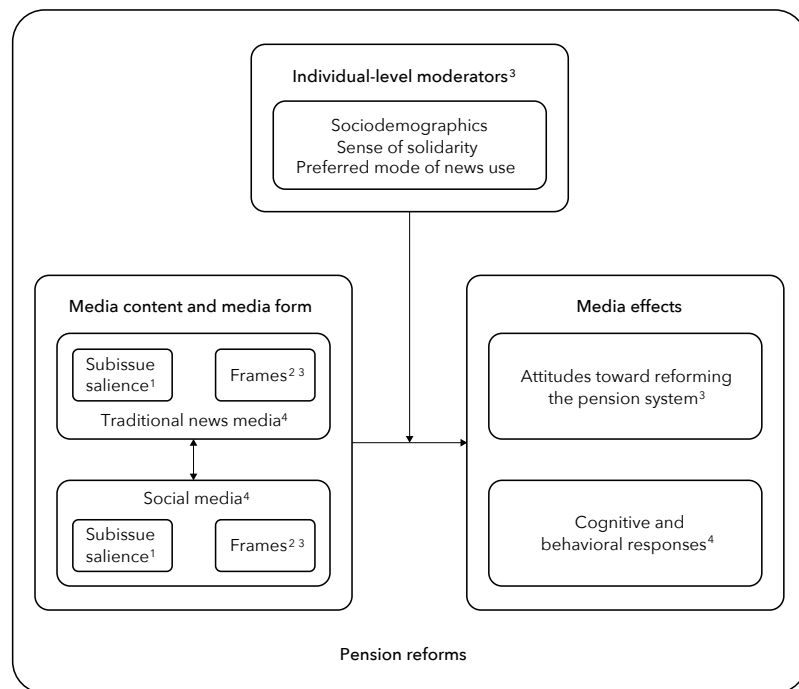
DISSERTATION OUTLINE

The dissertation consists of four chapters documenting empirical research. Each chapter is self-contained and can be read individually. An outline of the dissertation is presented in Figure 1. Chapters 1 and 2 examine the features of the content about the pension reform issue in traditional versus social media, focusing on the salience of subissues (Chapter 1) and frames (Chapter 2). Chapters 3 and 4 examine the consequences of the media on citizens' attitudes and behavioral intentions toward the issue, focusing on the effects of media content (Chapter 3) and media form (Chapter 4). The empirical studies in the dissertation are all conducted in the context of the debate on pension reforms in the Netherlands.

CHAPTER 1

This dissertation starts by examining the media content. Guided by the theoretical notion of agenda setting, Chapter 1 will focus on the salience (or visibility) of subissues regarding the pension reform issue. According to the (intermedia) agenda-setting theory, news media have the power to set the agenda by making some issues more salient than others. Whereas the role of traditional news media in public debates is generally acknowledged, the growth of social media raises questions about their potential power for setting the agenda. The aim of this chapter is twofold: To map the debate on the pension reform of raising the retirement age in traditional and social media, as well as to extend the theory of intermedia agenda setting

Figure 1. Dissertation Outline



Note. ¹ Chapter 1, ² Chapter 2, ³ Chapter 3, ⁴ Chapter 4

to the social media context. Moving beyond media attention across issues, this chapter studies the attention given to subissues within the pension reform issue.

Using automated content analysis, Chapter 1 starts by exploring the most prominently discussed subissues in traditional and social media content over time (2009-2016). Results reveal similarities and differences regarding the salience of subissues across the two media types. In traditional news media, the subissue of labor relations dealing with the negotiations and agreement between the labor unions and the government is most frequently discussed, while on social media, the subissue of pension arrangement is most prominent, discussing the practical and technical arrangements of the pension system. Similarity exists too: The subissue of sustainable

employability is highly salient in both traditional and social media content, focusing on labor market participation and the vitality and capability of (older) workers.

In a next step, Chapter 1 applies time series analysis using the monthly presence of subissues in traditional and social media content to assess the over-time dynamics of salience in both media types. Doing so, this chapter is able to trace who follows whom in the social media age at the meaningful level of subissues. Results indicate that although social media have some power to steer the agenda in public debates, traditional news media are (still) the more powerful agenda setter.

CHAPTER 2

From subissue salience in Chapter 1, this dissertation moves in Chapter 2 to another key content feature: frames. Relying on framing theory, Chapter 2 examines in more detail how traditional news media and social media present the pension reform of raising the retirement age. Given the differences in content production between traditional and social media, most notably due to the absence of institutional and journalistic norms and routines on social media, Chapter 2 assesses whether there are systematic differences between how journalists contextualize the issue in traditional news media and how the issue is contextualized on social media.

The study presented in this chapter uses a manual content analysis of newspaper articles and social media messages published in the period 2009-2016. Adopting Snow and Benford's (1988) approach of diagnostic (problem definition) and prognostic (solution definition) framing, the content analysis consists of two phases. The first phase involves an inductive exploration of how traditional and social media frame the retirement age issue. This qualitative phase reveals seven diagnostic (or problem) frames, in which the frame feature of conflict stands out, and five prognostic (or solution) frames. The next phase involves quantitatively coding the presence of the frames in traditional news media and social media.

Addressing the question of whether and how the two media types differ in framing the retirement age issue, results reveal the similarity that both media types emphasize problems with (instead of solutions to) the retirement age

issue. The findings also confirm differences: While traditional news media emphasize conflict-related frames more often than social media, social media present more frame diversity in solution perspectives.

CHAPTER 3

Moving beyond the content of traditional and social media, the consequences of the media are at the center of the next empirical section in this dissertation. As the framing of a given issue can have significant consequences for how the public perceives the issue, Chapter 3 examines the consequences of news framing on citizens' attitudes toward reforming the pension system. The relevant reform question under study in this chapter is whether a sustainable pension system should be based on collective or individual responsibility.

Using a preregistered survey-embedded experiment, Chapter 3 assesses how citizens' attitudes toward a pension system based on collective versus individual responsibility are affected by exposure to different news frames about reforming the pension system (collective versus individual responsibility is futureproof, unjust versus just) in either traditional or social media. In addition, this chapter provides insights into the extent to which framing effects are enhanced by various individual conditions, in particular age, educational level, sense of solidarity, and exposure to citizens' primary mode of news use (traditional versus social media).

Findings stress that news frames about pension reforms contribute to how citizens view a (potential) pension system. The justice frame played a more crucial role than the responsibility frame, and lower-educated people were more strongly affected by the latter than higher-educated people. Results showed no differences in the strength of framing effects between citizens of different ages or levels of solidarity, nor between citizens who received the frames via their preferred news media and the ones exposed to a less preferred mode of news use.

CHAPTER 4

Chapter 4 focuses on the inherent effects of media form (or type) on citizens' cognitive and behavioral responses toward the pension reform issue. Recognizing social media's conversational and interactive affordances and powerful elements that make it possible to reach a large and diverse audience,

Chapter 4 empirically explores whether these distinctive format features elicit certain responses among citizens that are relevant in the process of (political) learning. More concretely, the chapter explores whether social media have a greater potential than traditional news media to create public awareness and concern, as well as to stimulate interpersonal discussion and information seeking about the pension reform issue. Methodologically, relying on results from both the survey part *and* experimental part of a preregistered survey-embedded experiment, Chapter 4 distinguishes between self-reported and manipulated media exposure measures in disentangling these cognitive and behavioral responses prompted by traditional and social media.

Findings reveal interesting differences: People exposed to news on social media are more concerned about the issue and more likely to engage in interpersonal discussion as well as information seeking than those exposed to traditional news media. However, it is important to note that this is only the case for the self-reported exposure to traditional and social media in everyday life and not for the manipulated media exposure measure in the experimental setting.