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Always the Third Rail?

Pension Income and Policy Preferences in European Democracies

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Social transfer programs are thought to generate beneficiary groups who will act politically to defend "their" programs from retrenchment. But little empirical research has been conducted to either verify or disconfirm the micro foundations of this hypothesis, which lies at the heart of the "new social risks" thesis as well as many economic analyses of welfare state politics. This article tests empirically whether benefiting from public pensions leads individuals to greater support of the pension system status quo, net of other factors. It uses cross–data set imputation to combine cross-nationally comparable individual-level data on income from public pensions with political attitudes toward proposed pension reforms. The hypothesis that public pension systems create policy feedbacks of self-interested beneficiaries supporting further pension spending is not supported in any of 11 European countries in either 1992 or 2001.

Keywords: *pension; welfare state reform; public opinion; policy feedbacks; multiple imputation*

The politics of the welfare state is plainly not what it used to be. Scholars may disagree about the roles played by various political actors in periods of welfare state construction versus maintenance and/or decline, but

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few debate that the presence of massive social policy edifices in the rich democracies is a fact on the ground that both analysts and politicians ignore at their peril. Not for nothing did former U.S. House Speaker Tip O'Neill label Social Security as the "third rail—touch it and you die." Nevertheless, while we recognize that this macro-level change in the arena of political contestation drives a "new politics of the welfare state" (Pierson, 1994) during periods of proposed retrenchment, it is less clear how we should understand the micro foundations of the new politics. Are these "new politics" and the politics of "new social risks" (Armingeon & Bonoli, 2006) driven by the self-interest of recipients who seek to avoid cuts in the social programs from which they benefit? Or do beneficiaries support welfare states because of ideological, partisan, or value precommitments? Should we expect cross-national convergence, with national particularities melting away in the face of the universal solvent of self-interest? Or should we expect divergence in the new politics, reflecting the importance of national-level policy structures, partisan alignments, and ideological substrates of political competition?

Many comparative political economy scholars agree, often tacitly, that all else being equal, welfare state clienteles will seek to protect their benefits from retrenchment. But political scientists have shown remarkably little inclination to test empirically whether this is a valid micro-foundational assumption. Does receiving more benefits really make an individual more likely to oppose retrenchment or restructuring? In this article we draw data from two European survey programs to test empirically which of three hypothesized sources of opposition to retrenchment or reform of public pension systems is the most important determinant of public attitudes among the population aged 45 and older.

The first hypothesis is that people who benefit significantly from public pensions, in particular, are more likely than those who benefit less to support these policies in the face of proposed retrenchment. The second hypothesis is that beneficiaries are driven in their attitudes toward "their" social programs by ideological or value dispositions. The third hypothesis is that the national context—the precise content and partisan valence of pension politics in a particular country at a given time, the institutional structure of existing pension systems, or the generalized political belief system in a country—exerts an effect more important than individual-level experiences with public benefits. We focus on the case of public pensions and on older respondents because the link between beneficiaries' receipt of income from social programs and their political behavior in defense of these programs is likely to be particularly clearly visible when policy

changes threaten a program that provides a large component of total household income.

To anticipate, we find that older Europeans who derive (or anticipate deriving) large amounts of income from public pensions are, in general and other things being equal, no more likely to oppose retrenchment of public pensions than those who benefit less from welfare state programs. The assumption underlying the hypothesis that pension systems create policy feedbacks protective of the pension system status quo by directing resources to self-interested beneficiaries does not appear to hold true in any of the 11 European countries included in this study, either at the beginning of the current wave of pension reforms (the early 1990s) or in more recent years (2001). On the other hand, we find support for the notion that orientations toward the welfare state *in general* affect beneficiaries' attitudes toward reform of public pension systems. We also detect notable cross-national differences in patterns of support for the pension system status quo, further undermining the hypothesis of a universal politics of social provision grounded in the self-interested policy demands of beneficiaries and supporting the notion that welfare politics are contextually specific and likely to be driven at least partially by supply-side factors.

Self-Interest, Values, and the Politics of Public Pensions

Scholars of the welfare state employing economic methods and outlooks have been able to generate parsimonious models that posit self-interest derived from income or risk as the key determinants of attitudes toward redistributive social policies (see e.g., Iversen, 2005; Meltzer & Richard, 1981). In such accounts, preferences are often inferred from interests; national political and policy institutions are relevant only insofar as they either generate different distributions of income or risk or aggregate the preferences derived from income or risk in diverse ways. Even more richly descriptive studies, though, often assume that the self-interest of welfare state beneficiaries drives the politics of reform. Esping-Andersen (1999), for example, worries that outmoded social policies will be locked into place by support from the median voter—in this day and age, a welfare state beneficiary. Weaver (2003) writes that "Pension cutbacks are especially risky because losses are perceived as particularly salient by the target group and because, in many countries, the elderly are particularly likely to vote" (p. 25).

The self-interest model also underlies, at least implicitly, much of the policy-oriented literature's discussion of the difficulties attendant upon

pension system reform. A recent publication of the International Monetary Fund (2004), for example, titles a figure showing the year in which the projected share of voters older than the age 50 in the electorate will surpass 50% in various countries with the witty caption "The Last Train for Pension Reform Departs in . . . " (p. 165). In these accounts, attention focuses again on the policy deadweight of self-interested beneficiaries.

Other research, however, suggests that we should be cautious about assuming that self-interest drives policy preferences. Some social policies do seem to reflect more or less purely self-interested voting behavior: In the United States for example, elderly voters and those with no children in public schools tend to be less supportive of public financing of education than those whose interests are directly affected by public schools (Cutler, Elmendorf, & Zeckhauser, 1993; Poterba, 1997). But in many other areas of social policy, research has found that "symbolic predispositions" (Sears & Funk, 1990) rather than self-interest determine public support. Basic values and ideologies have been found to be powerful predictors of social policy attitudes cross-nationally (see e.g., Blekesaune & Quadagno, 2003; Linos & West, 2003; Mau, 2004). Indeed, Taylor-Gooby (2001) finds little support for the idea that opposition to retrenchment in Europe is determined mainly by interest in welfare state programs, as inferred from age, labor market status, or gender.

Existing scholarship then generates contrasting expectations about the sources of individual-level support for social policies in an era of welfare state contraction. On one hand, basic value predispositions may determine citizens' attitudes toward public policies. On the other hand, concrete experiences with social programs, and in particular the material benefits they provide, could be the main source of policy preferences. Of course, some combination of the two may also be possible, and the picture is made considerably more complex by the multiple pathways through which public policies may exert feedback effects.

Scholars of the welfare state have observed policy feedbacks at the "macro" level of interest groups and state actors and at the "micro" level of mass publics. At the micro level, these feedback mechanisms may work through ideas—the way that policy institutions affect public anxieties about corruption (Skocpol, 1992) or recipients' beliefs about civic duty (Mettler, 2005), their own political efficacy (Soss, 1999), or the legitimacy of their claims-making (Schneider & Ingram, 1993)—and/or through the more tangible resources of time and money that policies may confer on individuals (see Campbell, 2003; Mettler, 2005). The policy feedbacks literature suggests, then, that cross-national differences in both public policies (e.g.,

the structures of social programs, the extent of previous reforms) and politics (e.g., the fault lines mobilized in partisan politics, the nature of the ideological appeals that predominate in a particular national context) structure public opinion in ways that go beyond either self-interest or individual value orientations.

Despite these complexities however, Pierson's (1994) seminal work on the "new politics" of welfare state reform is based on a micro-foundational assumption that pension beneficiaries will act to protect "their" programs unless obstacles to political mobilization are thrown in their way. Beneficiaries are bound to oppose retrenchment (and make attempted welfare state retrenchment perilous for politicians who wish to be reelected) because losses are concentrated on a specific and well-defined beneficiary population and because of the human propensity to oppose losses more than welcome gains (Pierson, 1994). But the micro-level implication of Pierson's theory—that welfare state beneficiaries are prone to oppose retrenchment more than other kinds of people do—awaits sustained empirical testing.

Like Pierson, Campbell (2003) argues that self-interest is but one element in a complex story of how Social Security contributes to the political mobilization of elderly voters. But self-interest is a crucial part of the story for Campbell, as it is for Pierson. Social Security in the United States has prospered, Campbell tells us, because seniors who depend for their livelihood on Social Security benefits participate disproportionately in defense of the program and convey strong messages to legislators about their opposition to cutbacks. Campbell's work innovates in its convincing empirical demonstration of a policy feedback working at the micro level via the conferral of resources in one case, the United States. But it seems unlikely that the micro-political foundations of welfare state reform politics in the United States are identical to those in other (particularly non–Anglo-Saxon) countries.

Different types of social programs—more or less fragmented, more or less generous, citizenship-based or occupational, means tested or universal—are likely to generate different underlying logics of constituency support (Esping-Andersen, 1990; Lynch, 2006; Pierson, 1994). And ideological, political, and even demographic specificities may make citizens in other countries less likely to be motivated in their welfare state reform preferences by self-interest than by partisan, union, or family attachments. Even if we assume that political behavior has a universal basis in self-interest, what beneficiaries get out of social programs varies across nations, and thus different kinds of programs might generate constituency-based pressures for reform that differ in their intensity and distribution across the electorate. A cross-national comparison of the influence of benefits on beneficiaries'

political behavior surrounding pensions is thus a crucial foundation for an empirically verified theory of policy feedback effects based in the self-interest of beneficiaries.

Theoretical Predictions

The self-interest hypothesis implies that greater income from public pensions should lead individuals to defend the pension system status quo more vigorously from proposed retrenchment.[1] Generous, comprehensive social programs tend to enjoy broader political support than targeted programs and those that offer more limited financial assistance (Esping-Andersen, 1990; Skocpol, 1991; Taylor-Gooby, 1996). These differences in public support may be caused by the stigma attached to means-tested benefits or by other aspects of pension system and labor market organization that reinforce the notion that state pensions are "earned" as deferred wages or returns on individual contributions while other kinds of benefits are not. However, the most obvious explanation for why generous pension systems receive more support than less generous pension systems or other, smaller public programs has to do with the heightened salience of generous benefits. When public benefits are an important source of income, rather than a marginal one, people are more likely to act to defend these benefits. The micro-level implication of this macro-level observation is that ceteris paribus, the more income a household enjoys from public pensions, the more likely it is that a respondent from that household will support the existing pension system and oppose changes that would result in lower benefits. Our analysis seeks empirically to verify this assumption.

Important alternatives to the hypothesis of self-interested behavior in defense of pensions revolve around competing influences on an individual's support for welfare state programs. The expected returns from public pensions vary significantly across sectors of the economy and across types of employment in some countries. These distinctions may also affect the risk of significant income loss upon retirement, even where universal first pillars provide insurance against poverty in old age. Similarly, relative poverty, regardless of how much of a household's income is derived from pensions, might incline individuals to be particularly risk averse when it comes to public pension policy. For all of these reasons we might expect income and employment variables—"where you sit" in terms of the occupational structure rather than the welfare state per se—to affect "where you stand" on pension policy.

At the aggregate level, partisanship and political mobilization have been shown to predict social policy outcomes. Christian democratic and social democratic party strength have distinctive effects on pension spending (Williamson & Pampel, 1993), the structure of public pension systems (Esping-Andersen, 1990), and pension system retrenchment (Huber & Stephens, 2001). Individual-level partisan preferences should then also be related to support for the pension system status quo. The self-interest–based policy feedback hypothesis would be strongly supported if it were demonstrated that income derived from pensions had an effect on attitudes toward these programs net of partisan attachments.

But pensions are complex, reform options are often difficult to understand, and political parties and unions may have a strong interest in protecting the pension system status quo that they helped to construct. Under these circumstances, we expect politically mobilized respondents—union members and strong partisan identifiers—to be more likely to hold (informed) opinions about pension reform and, in situations where the mobilizing party or union opposes reforms, to be more supportive of the pension system status quo. A key alternative to the self-interested beneficiary hypothesis then is that union membership and partisanship are stronger predictors of pension attitudes than income from public pensions alone.

Boeri, Börsch-Supan, and Tabellini (2001) find that while views on specific policy proposals related to pensions are closely linked to age, sex, income, and labor market variables, more general opinions about the welfare state are influenced by "a blend of economic self interest and ideological views about what is 'right' or 'wrong' for society as a whole" (p. 31). These findings about the importance of ideology bolster an older literature in American politics and elsewhere that suggests that basic value systems and ideological predispositions may help voters make sense of complex policy options (Feldman & Zaller, 1992; Jacoby, 1994; Sears, Lau, Tyler, & Allen, 1980). If this is correct, then ideological and value predispositions should influence reform attitudes above and beyond their correlation at the individual level with income from public pensions.

A strong version of the self-interest hypothesis (one divorced, that is, from the analytical richness that characterizes much of the policy feedbacks genre) predicts an absence of variation across national contexts in the relationship between support for pension policies and income from pensions: *Homo oeconomicus* is a stateless person. It is clearly worth investigating alternative claims. While the hypothesized policy feedback effects of Esping-Andersen's (1990) three worlds of welfare have been contested (see e.g., Gelissen, 2000; Svallfors, 1997), other national-level factors may contribute to individuals'

beliefs about pension system reform. Smith (2000), for example, reports striking differences even across the rich democracies in the relationship between age and support for increasing government spending on pensions. Such differences could plausibly be explained by institutional features such as means testing of benefits, flat rate versus earnings-related benefits, payroll financing versus financing from general revenues, or the degree of fragmentation versus universalism. Attitudes may also depend on societal-level norms about intergenerational resource transfers and the degree of support that pensioners can reasonably expect from, for example, adult children. Features of the policy reform environment in a given country—widespread public consensus that pension spending is too high or that benefits are not generous enough, or long-standing partisan commitments to particular welfare state programs—could also affect the relationship between income from pensions and attitudes toward pensions. For all of these reasons, we hypothesize substantial cross-national variation in the relationship between attitudes toward pension reform and the determinants of these attitudes, including income from pensions.

We wish mainly to know then whether attitudes toward pension system reform are affected by (a) self-interest in the form of income from public pension benefits and/or (b) generalized support for the welfare state, net of other individual-level and national-level factors that may contribute to these attitudes. We also wish to know (c) the extent of cross-national variation in the effect of self-interest on pension reform attitudes. To answer these empirical questions, it is necessary first to bring together data on income from public pensions and attitudes toward pension system reform.

Getting the Data Together

Cross-nationally comparable data on attitudes toward proposed reforms to public pension systems are available for West European countries both at the beginning of the current wave of pension reform, in the early 1990s (Eurobarometer 37.1, fielded in 1992; Reif & Melich, 1999), and roughly a decade later (Eurobarometer 56.1, fielded in 2001; Christensen, 2006). Both surveys ask respondents about the desired level of public pensions and about whether the current pay-as-you-go structure, in which taxes on current workers pay for the benefits of current pensioners, should be maintained. The 2001 survey also asks whether the current retirement age should be raised and whether other social spending should be cut to maintain pension benefits at their current levels.

Good data on household income from pensions is also available. The 2001 Eurobarometer contains one rough measure of the extent to which households rely on (or plan to rely on) public pensions. Both current and future pensioners are asked to rate various (predicted) income sources, including "compulsory state or public pensions," as their "main," second, or third source of household income in retirement. This provides a subjective measure of the importance of public pension income relative to other sources, but only for the later time period. To get a more fine-grained assessment of the extent to which households benefit from public pension income, and to allow us to assess the relationship between beneficiary status and attitudes toward pension system reform in the early 1990s, we turn to another data source: the European Community Household Panel (ECHP). The ECHP contains detailed, cross-nationally comparable information on personal and household income from social benefits in both the early 1990s (Wave 1) and roughly a decade later (Wave 8).

Our challenge is to bring together the ECHP household income data and the Eurobarometer opinion data. The results we show here are derived from analysis performed on data multiply imputed across data sets, using Amelia II (Honaker, King, & Blackwell, 2007). As a check on the robustness of the multiple imputation process, we also used two-stage auxiliary instrumental variable (2SAIV) estimation (Franklin, 1989).[2] 2SAIV and multiple imputation (MI) techniques utilize information about individuals contained in *both* data sets (e.g., sex, household income, possession of a television) to predict how much income each Eurobarometer respondent's household earns from public pensions. 2SAIV is intuitively simple and directly subject to the researcher's control in a way that preprogrammed MI packages are not. However, where there is much missing data on variables extant in the public opinion data set, 2SAIV is not helpful. In our case, the Eurobarometer surveys not only lack the pension income variables that we need to test our causal hypotheses, there is also substantial missingness in the variables measuring total income and self-placement on the Left–Right ideological scale. This level of missingness—one half of all respondents are missing data on one or both of those control variables—risks biasing the results if respondents who decline to give either their income or ideology are omitted from the analysis. It also dramatically reduces the efficiency of the analysis, which is no small issue when the goal of the analysis is to detect an effect of an unknown size in single-country samples.

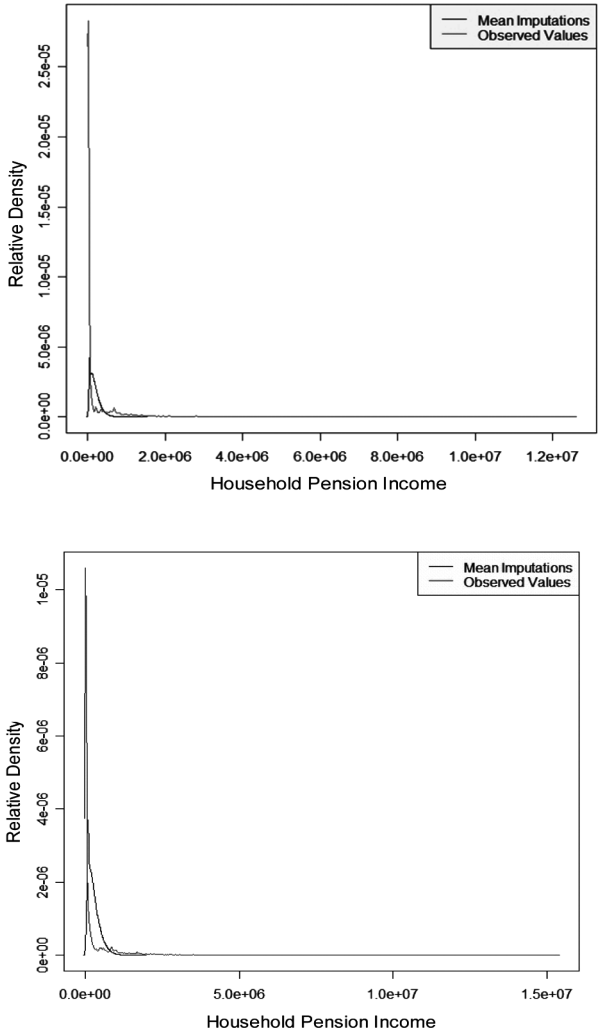
MI, while it lacks 2SAIV's clear view of what is going on "under the hood," offers a solution to these problems. MI algorithms use information contained in a data set to estimate likely values that are missing for some

observations. Several versions of the "filled-in" data set are created to give a range of plausible values for the missing data. These data sets are then analyzed in combination to arrive at coefficients with standard errors appropriate to the level of certainty with which the missing data are estimated (Rubin, 1987). To create a measure of pension income for each Eurobarometer respondent using information from both data sets, we stack the ECHP and Eurobarometer data sets for each wave and then multiply impute the missing pension income data for Eurobarometer respondents separately for each country.

Imputing pension income variables to Eurobarometer respondents relies on the assumption that the samples in the ECHP and Eurobarometer data sets are random samples drawn from the same population. This assumption seems reasonable. Both surveys are nationally representative random samples from each of the 11 European countries we analyze here, and the Eurobarometer surveys have been matched with waves of the ECHP that are as close as possible in time. The 2-year gap between Eurobarometer 37.1 and the first wave of the ECHP is not ideal, but because there is no reason to suspect that the relationship between pension income and things like sex or whether one owns a television would have changed between 1992 and 1994, imputation from the 1992 population to the 1994 population should be unproblematic. We do exclude the unemployment variable from the 1994 imputations though, as the introduction in some countries of early retirement provisions for older long-term unemployed persons in the 2 years elapsed since 1992 could alter the effect of unemployment on pension income. Figure 1 shows the distribution of observed (in the ECHP) and estimated (multiply imputed into the Eurobarometer) values for the pension income variable for 1992 and 2001. These distributions are reassuringly similar and allow us to proceed to our model estimation with some confidence that imputed pension income is a reasonable approximation of the extent to which Eurobarometer respondents benefit from public pensions.

The MI procedure simultaneously imputes missing values on the key household income and ideological self-placement variables in the Eurobarometer data set. Imputation of missing values for household income is unproblematic. Pension income is missing completely at random in the Eurobarometer data set because it is missing for all observations in the (random) sample. We are more cautious about imputing Left–Right self-placement because missingness on this variable in the Eurobarometer may or may not be "at random"—that is, random after controlling for missingness that can be predicted by variables that are observed in the data set (Horton & Kleinman, 2007). However, listwise deletion of the roughly one quarter

Figure 1
Density of Observed (European Community Household Panel) and Imputed (Eurobarometer) Pension Income, 1992 and 2001



of respondents who chose not to report their ideological leaning does not seem preferable to us on grounds of either efficiency or unbiasedness.[3]

Measures and Model Specification

Our analysis is designed to test the relative importance of income from public pensions, attitudes toward the welfare state in general, and/or the national political context for individuals' attitudes toward pension reform. Our observations are from respondents aged 45 or older in 11 European countries in 1992 and 2001. We ask whether, net of the other national-level and individual-level factors discussed earlier, the amount of benefit from public pensions is related to support for the pension system status quo above the already rather high baseline. We ask whether support for the welfare state in general and/or self-placement on the Left–Right ideological spectrum can better explain pension reform attitudes. And we ask whether the relationship between pension income, ideology, and attitudes toward pension system reform is substantially similar across Europe or whether there is important cross-national variation.

Measures

We measure support for the pension system status quo using six items drawn from Eurobarometers 37.1 and 56.1, shown in Table 1. These items tap preferences for maintaining pension systems as they are currently structured in the face of mounting fiscal problems associated with pay-as-you-go pensions in aging populations.[4] Higher values on all response variables are interpreted as implying greater opposition to reform proposals that would alter the current system. Support for the pension system status quo is quite high (see Table 1), echoing other research that finds retrenchment initiatives to be deeply unpopular among electorates (Boeri et al., 2001; Taylor-Gooby, 2001), and would seem to pose a prima facie challenge to the self-interest hypothesis. Our analysis however allows us to detect whether beneficiary status and/or pro–welfare state value orientations causes an additional increment of support for the status quo above the already high population baseline levels.

The main independent variable of interest, imputed pension income (IPI), is the amount of household income derived from public pensions, estimated as described earlier. Pension income is estimated at the household rather than individual level because we believe that the attitudes of all

Table 1
Indicators of Support for Pension System Status Quo

Variable Name	Question Text	Response Categories (With Frequencies)
Level (1992)	Opinions differ about the level of the pension. Which of these comes closest to your own opinion?	Pensions are too high and should be reduced (0.3%) Pensions are about right (18%) Pensions are too low but they will have to stay at that level because contributions or taxes should not be raised (24%) Pensions are too low and should be increased even if this means raising contributions or taxes (48%) Don't know (10%)
Level (2001)	Current pension levels should be maintained even if this means raising taxes or contributions	Strongly disagree (4%) Slightly disagree (12%) Slightly agree (34%) Strongly agree (41%) Don't know (9%)
Pay as you go (1992)	Those who are now working have a duty to ensure, through the contributions or taxes they pay, that elderly people have a decent standard of living.	Disagree strongly (2%) Disagree slightly (7%) Agree slightly (36%) Agree strongly (44%) Don't know (11%)
Pay as you go (2001)	Those who are now working have a duty to ensure, through their taxes and contributions, that elderly people have a decent standard of living	Strongly disagree (2%) Slightly disagree (7%) Slightly agree (42%) Strongly agree (43%) Don't know (6%)
Retirement age (2001)	The age of retirement should be raised so that people work longer and therefore spend less time in retirement	Strongly agree (8%) Slightly agree (16%) Slightly disagree (28%) Strongly disagree (40%) Don't know (8%)
Priority (2001)	The government should cut spending in other areas in order to make more money available for pensions	Strongly disagree (3%) Slightly disagree (9%) Slightly agree (35%) Strongly agree (46%) Don't know (7%)

members of a beneficiary's household are likely to be affected by the level of social benefits enjoyed.[5] Benefits could be calculated as income from old age/survivors pensions alone or pensions plus other social income that may be bundled with it, such as housing allowances, social assistance, or

allowances for dependent family members. For the sake of simplicity, we report here results for pensions alone; the more comprehensive income measures behave similarly (results available on request). As a check on the results generated using imputed pension income as the key independent variable, we are able in 2001 to use the directly reported main source measure of pension income that indicates whether public pensions are identified as the first, second, or third source of income in a respondent's household. This measure differs from the imputed pension income variable by including the *predicted* reliance on public pension income for those respondents in the sample who are not yet retired.

Several of the remaining independent variables in our models tap socio-demographic factors (age, sex, education, total income, self-employment, manual employment, retirement status) that might affect reliance on or attitudes toward the pension system (see Table 2). Partisanship is difficult to capture because these Eurobarometer surveys do not ask about vote choice, party identification, or party membership. We include an indicator of religiosity to tag potential Christian democratic party supporters and also a variable measuring the size of a respondent's community, on the presumption that conservative parties will likely have higher penetration in more rural areas (lower values on urban = smaller communities). Because of the lack of partisanship data, union membership is perhaps the most important political mobilization variable we have. In Eurobarometer 37.1 we are able to measure directly whether there is a union member in the respondent's household. In Eurobarometer 56.1 pensioners were not asked about union membership—a serious oversight given the large percentages of union members who are pensioners in many continental European countries (Anderson & Lynch, 2007). For the 2001 models then, we use as a proxy for membership agreement with the statement "Workers need strong trade unions to protect their interests."

Ideological orientations are captured by a standard 10-point left-right self-placement measure. We also include a measure of support for the welfare state in general. This allows us to estimate the effects of pension income on attitudes toward pension system reform proposals, as distinct from the preferences generated by underlying values of support for the welfare state as a whole. In Eurobarometer 37.1, welfare state (WS) support is indicated by agreement with the statement "The government must continue to provide everyone with a broad range of social security [i.e., welfare state] benefits even if this means increasing taxes or other contributions." In Eurobarometer 56.1, WS support is measured as the mean response to five statements about the government's role in income redistribution, securing decent incomes for

Table 2
Independent Variables

Variable Name	Question Text/Description	Response Categories
Imputed pension income (IPI)	Household income from public pensions in national currency	
Main source	Which of the following is/will be your main source of income after retirement? Second source? Other source?	1 = *Compulsory state or public pensions as neither main nor second source* 2 = *As Second Source* 3 = *As Main Source*
Welfare state support (1992)	The government must continue to provide everyone with a broad range of social security benefits even if this means increasing taxes or contributions.	1 = *Strongly disagree* 2 = *Slightly disagree* 3 = *Slightly agree* 4 = *Strongly agree*
Welfare state support (2001)	Constructed as mean of indicators A through E that follow. All items have 5-point *agree/disagree* response scale.	1 = *Strongly disagree* 2 = *Slightly disagree* 3 = *Neither agree nor disagree* 4 = *Slightly agree* 5 = *Strongly agree*
A	It is the responsibility of the government to reduce the differences between those with high and low incomes.	
B	The government should . . . . . ensure that all children have a decent standard of living	
C	. . . provide everyone with a guaranteed basic income	
D	. . . provide decent housing for all who cannot afford it	
E	. . . provide a decent standard of living for the unemployed	
Left–Right	Left–Right ideological self-placement	Values 1, 2, . . . ,10 and don't know with 1 = *Left* 10 = *Right*
Union (1992)	Respondent or other person in household is member of labor union	1 = *yes* 0 = *no*
Union (2001)	Workers need strong trade unions to protect their interests	1 = *Strongly disagree* 2 = *Slightly disagree* 3 = *Neither agree nor disagree*

(continued)

Table 2 (continued)

Variable Name	Question Text/Description	Response Categories
		4 = *Slightly agree* 5 = *Strongly agree*
Religiosity (1992)	Whether you do or you don't follow religious practices, would you say that you are . . . ?	1 = *Religious* 0 = *Other (not religious, agnostic, atheist, other)*
Religiosity (2001)	I go regularly to church (or to another place of worship)	1 = *Yes* 0 = *No*
Urban	Would you say you live in a . . . ?	1 = *Rural area or village* 2 = *Small or medium-sized city* 3 = *Large city*
Education	Age at completion of full-time education	Age in years
Income quartile	Total wages and salaries per month of all members of household, including income from pensions and other social programs	1 = *Lowest quartile* 2 = *Second quartile* 3 = *Third quartile* 4 = *Highest quartile*
Age	Age in years	Age in years
Female	Gender	1 = *Female* 0 = *Male*
Manual	Current or previous occupation of respondent or household head	1 = *Farmer, fisherman, skilled or unskilled manual worker* 0 = *Other*
Self-employed	Current or previous occupation of respondent or household head	1 = *Self-employed professional, owner of a shop, business proprietor* 0 = *Other*
Retired	Current occupation of respondent or household head	1 = *Retired or unable to work through illness* 0 = *Otherwise*

children and the unemployed, providing housing, and a guaranteed basic income.[6] Because attitudes toward the welfare state are linked more to fundamental values than policy specifics (Blekesaune & Quadagno, 2003; Feldman & Zaller, 1992; Linos & West, 2003; Sears et al., 1980), we do not believe that WS support and the pension attitude response variables are likely to be subject to reciprocal causation.

Model Specification

Three different base models are specified for each combination of year, dependent variable, and pension income specification, for a total of 10

variations on each base model. We use ordinary least squares to estimate coefficients because after MI about 10% of the values on the dependent variables are noninteger.[7] Base Model 1 includes all independent variables and a full set of country dummies. This model assumes that the effects of pension income and other independent variables are constant across all countries in the sample but allows for different intercepts to account for country-specific baseline levels of support for pension reform proposals. The model is written

$$\begin{aligned} Y_{ic} = {} & COUNTRY_c + b_1 IMPUTED\ PENSION\ INCOME_{ic} / b_1 MAIN\ SOURCE_{ic} \\ & + b_2 WS\ SUPPORT_{ic} + b_3 LEFT\text{-}RIGHT_{ic} + b_4 URBAN_{ic} + b_5 RELIGIOSITY_{ic} \\ & + b_6 UNION_{ic} + b_7 AGE_{ic} + b_8 FEMALE_{ic} + b_9 EDUCATION_{ic} + b_{10}\mathrm{INCOME}_{ic} \\ & + b_{11} RETIRED_{ic} + b_{12} MANUAL_{ic} + b_{13} SELF\text{-}EMPLOYED_{ic} + e_{ic}, \end{aligned}$$

where Y_{ic} is the dependent variable (level/pay as you go/retirement age/priority) for individual i in country c, $COUNTRY_c$ is an indicator for country c, and β_1 is the coefficient for the pension income variables IPI or main source, depending on the model. The rest of the model includes all other independent variables. We estimate 10 variants of the Base Model 1: For the 1992 data we estimate models with level and pay as you go as the dependent variable and absolute pension income as the independent variable. For the 2001 data we estimate two models for each of the dependent variables level, pay as you go, retirement age, and priority: one with IPI and one with main source (MS) as the pension income variable.

Base Model 2 adds interactions between country and pension income (IPI or main source), which would allow us to detect effects of pension income on reform attitudes even if they are of different sizes or magnitudes in different countries. This relaxes the most stringent version of the self-interest hypothesis, in which the effect of a given increase in income from public pensions should be the same no matter the national context. Again, we estimate 10 variants of the base model. Finally, Base Model 3 allows the effects of all of the other independent variables in the model to vary across countries as well, by adding a full set of country-independent variable interactions. This specification, again implemented in 10 variants, allows us to capture effects from pension income that might have been masked by an improper specification of country-specific effects in Base Model 2.[8] It also, of course, allows us to see more clearly the country-specific effects of other variables of interest.

Results and Discussion

In this section we discuss the results of the three different base models using multiply imputed data.[9] Net of other factors, pension income does not consistently or significantly predict support for the pension system status quo in any country, in either time period. A predisposition toward support of the welfare state in general is consistently—across countries, time periods, and specific reform issues—the most important predictor of pension reform attitudes. Political mobilization and variables related to socioeconomic or labor market status affect some pension reform attitudes in some countries and time periods but not others, suggesting that the politics of pension reform is a highly contextualized process unlikely to be accounted for by a universal self-interested policy feedback mechanism.

The Base Model 1 equations allow us to determine whether there is a global effect of pension income on reform preferences that operates independent of national context and in a consistent manner over time and across specific policy proposals. A statistically significant (at $\alpha = .05$) effect of pension income on reform preferences is seen in only 1 of the 10 models (see Table 3). Even in this equation though, the effect of deriving the largest part of one's income from public pensions ($b = .021$, beta = .015) is an order of magnitude less than the effect of one's level of support for the welfare state as a whole ($b = .203$, beta = .249).

Base Model 1 provides stronger support for the hypothesis that basic values matter in pension politics. The effect of WS support on pension reform is statistically and susbstantively significant for all dependent variables and years (see Table 4). An increase in support for the welfare state of 1 point on a 5-point scale is associated with an increase of between .1 and .2 points on the 4- and 5-point scales measuring support for retaining benefit levels, pay-as-you-go financing, and the current retirement age. Higher levels of support for the welfare state are associated with a similarly sized *decrease* in agreement with the sentiment that other welfare state programs should be cut to maintain current pension benefit levels. Although this result was unanticipated, it highlights the extent to which support for the welfare state as a whole may indeed be quite distinct from support for generous pensions.

Political partisanship and mobilization may play a role in pension reform politics on some issues (see Table 3). But the effects are small and less consistent across issue areas and time periods than the effects of support for the welfare state in general, suggesting that much of what we normally think of as the partisan basis of welfare politics can be captured

Table 3
Sign of Significant Base Model 1 Coefficients, by Independent Variable and Specification

Independent Variable	Level 1992 (IPI)	Level 2001 (IPI)	Level 2001 (MS)	Pay as You Go 1992 (IPI)	Pay as You Go 2001 (IPI)	Pay as You Go 2001 (MS)	Retirement Age 2001 (IPI)	Retirement Age 2001 (MS)	Priority 2001 (IPI)	Priority 2001 (MS)
Imputed pension income										
Main source						+				
Welfare state support	+	+	+	+	+	+	+	+	–	–
Left–Right	–									
Union		+	+							
Religiosity					–	–				
Urban	+									
Education	–						–	–		
Age	–									
Female									–	
Income quartile	+									
Retired		+	+						–	
Manual	+	–	–						–	–
Self-employed							–	+		

Note: IPI = imputed pension income. MS = main source. Blank cells indicate that the coefficient was not statistically significant at a 95% confidence level. Country dummies also included in models.

Table 4
Effect of Welfare State Support on Pension Attitudes, by Base Model 1 Specification

Specification	*b* (Welfare State Support)	Standard Error	*t*
Level 1992 (IPI)	.108	.014	7.976
Level 2001 (IPI)	.128	.022	5.734
Level 2001 (MS)	.128	.022	5.734
Pay as you go 1992 (IPI)	.145	.012	12.508
Pay as you go 2001 (IPI)	.204	.019	10.587
Pay as you go 2001 (MS)	.203	.019	10.544
Retirement age 2001 (IPI)	.097	.028	3.486
Retirement age 2001 (MS)	.095	.028	3.424
Priority 2001 (IPI)	–.247	.023	–10.880
Priority 2001 (MS)	–.246	.023	–10.861

Note: IPI = imputed pension income. MS = main source.

in individual orientations to existing policy constellations. The effects of labor market status and type of current or former employment are even less consistent, with some in fact reversing sign over time and across issue areas. In sum, variables likely to be associated with the *politicization* of pension reform issues do not appear to have consistent effects in these fully pooled models.

Base Model 1 tested, and found wanting, the *homo oeconomicus* assumption that the effects of pension income on reform preferences would be the same across all national contexts. Base Model 2 allows for the possibility that a more nuanced self-interest argument might be supported by the data. In this model, the baseline level of support may vary across countries, reflecting historical orientations; *and* the same monetary benefit from public pensions may have different effects in different countries, related, for example, to the redistributive properties of the pension regime, the degree of politicization of the reform issue, the perceived fiscal pressure, or even the recent history of pension reforms already enacted.

The 10 Base Model 2 analyses offer little support even for the self-interest hypothesis loosely interpreted. Of the 110 possible Country × Pension Income interactions (10 models times 11 countries), only 4 are statistically significant (see Table 5). In all of these equations, the pension income variable is main source, which captures *anticipated* income from public pensions, further modifying the self-interest hypothesis that *actual*

Table 5
Sign of Statistically Significant Coefficients on Pension Income × Country Interactions, by Country and Base Model 2 Specification

	Level 1992 (IPI)	Level 2001 (IPI)	Level 2001 (MS)	Pay as You Go 1992 (IPI)	Pay as You Go 2001 (IPI)	Pay as You Go 2001 (MS)	Retirement Age 2001 (IPI)	Retirement Age 2001 (MS)	Priority 2001 (IPI)	Priority 2001 (MS)
Belgium										
Denmark						+		+		
France										
Germany										
Greece										
Ireland								+		
Italy										
Netherlands										
Portugal										
Spain										
United Kingdom										–

Note: IPI = imputed pension income. MS = main source.

beneficiary status affects positions on pension reform. None of the remaining 106 Country × Pension Income coefficients was statistically different from zero. Overall, the 4 significant estimates cannot be considered as strong evidence for nonzero coefficients: When testing 110 parameters with $\alpha = .05$, the expected number of significant estimates would be $.05 \times 110 = 6$ even if all coefficients were in fact zero.

As in Base Model 1, however, support of the welfare state in general is a strong predictor of pension reform attitudes. The effect of WS support on reform attitudes is statistically significant and positive for all models except the two priority models, where it is significant and negative (Table 6). Specifying the model such that the effect of pension income on preferences is allowed to vary by country does not reduce the importance of basic values in determining attitudes toward pension reform. Neither does it dramatically affect the performance of the political-mobilizational variables—union affiliation and religiosity continue to have statistically significant but small effects. The less constrained Base Model 2 does seem to decrease the importance of (former) self-employment and manual worker status on support for the status quo, but the effects of these labor market position markers were so modest to begin with that the differences between Base Model 1 and Base Model 2 are not striking.

In Base Model 3, we allow the effects of all variables, not just pension income, to vary by country. This specification corresponds to the intuition that the effect of not only pension income but also political mobilization, education, labor market status, or the like on pension reform preferences is likely to vary with national political contexts. It also ensures that the constraints on the effects of nonincome variables imposed in Base Model 2 do not result in misestimation of the quantity of most interest to us here—that is, the coefficient on pension income.

As with the previous specifications, we find little support for either the strong or weak version of the self-interest hypothesis. Again, only 4 of the possible 110 Country × Pension Income interactions have coefficients that are statistically distinguishable from zero, and again the significant effects occur only in models employing the main source income variable, which includes projected as well as actual income from public pensions (see Table 7).

By contrast, WS support interacted with country continues to be a strong predictor of pension attitudes in many (63 of 110) of the Base Model 3 specifications (Table 8).

Yet an important difference between Base Model 3 and the previous models is that when the effects of political, demographic, and labor market

Table 6
Sign of Significant Base Model 2 Coefficients (Variables Other than Pension Income), by Independent Variable and Specification

Independent Variable	Level 1992 (IPI)	Level 2001 (IPI)	Level 2001 (MS)	Pay as You Go 1992 (IPI)	Pay as You Go 2001 (IPI)	Pay as You Go 2001 (MS)	Retirement Age 2001 (IPI)	Retirement Age 2001 (MS)	Priority 2001 (IPI)	Priority 2001 (MS)
Welfare state support	+	+	+	+	+	+	+	+	–	–
Left–Right	–									
Union		+	+	+						
Religiosity	–				–	–				
Urban	+									
Education	–						–	–		
Age	–									
Female	–									
Income quartile	+									
Retired		+	+		+	+			–	–
Manual		–	–						–	–
Self-employed							–	–		

Note: IPI = imputed pension income. MS = main source. Additional variables in the models: IPI and IPI × Country *or* Main Source and Main Source × Country; all country dummies.

Table 7
Country and Sign of Statistically Significant Coefficients, by Base Model 3 Specification

Interaction Term	Level 1992 (IPI)	Level 2001 (IPI)	Level 2001 (MS)	Pay as You Go 1992 (IPI)	Pay as You Go 2001 (IPI)	Pay as You Go 2001 (MS)	Retirement Age 2001 (IPI)	Retirement Age 2001 (MS)	Priority 2001 (IPI)	Priority 2001 (MS)
Imputed Pension Income × Country										
Main Source × Country						Denmark+ Ireland+		Denmark+		UK–
Left–Right × Country	Denmark– Netherlands–			Germany+			Denmark– Netherlands+			Denmark– Netherlands+
Urban × Country	France+ Germany+	Greece+ Netherlands+	Greece+ Netherlands+	France– Spain–	France+	France+	Spain–	Spain–		
Religiosity × Country	Denmark–			Portugal+ UK+	UK+	UK+	Portugal+	Portugal+		
Union × Country	France–			Netherlands+			Ireland–	Ireland–	Greece– UK–	Greece–
UK– Age × Country				France+	Greece+	Greece+	Denmark–	Denmark–		
Female × Country	Denmark+				UK–	UK–	Denmark+ Ireland+	Ireland+		
Education × Country	France–UK–				Netherlands–	Netherlands–	Netherlands–	Netherlands–		UK+
Income Quartile × Country	Germany+ Italy+ Netherlands+								Spain+	Spain+
Retired × Country		France+	France+	Denmark–	Italy+ Netherlands+	Italy+ Netherlands+	Ireland+	Ireland+	Italy–	
Manual × Country	Greece+	UK–	UK–		Greece+	Greece+	Ireland+		Netherlands–	Netherlands–
Self-Employed × Country	Belgium+						Italy+	Denmark–	Netherlands–	Netherlands–

Note: IPI = imputed pension income. MS = main source. Additional variables in the models: welfare state support, Welfare State Support × Country, all country dummies.

Table 8
Sign of Statistically Significant Coefficients on Welfare State Support × Country Interactions, by Country and Base Model 3 Specification

	Level 1992 (IPI)	Level 2001 (IPI)	Level 2001 (MS)	Pay as You Go 1992 (IPI)	Pay as You Go 2001 (IPI)	Pay as You Go 2001 (MS)	Retirement Age 2001 (IPI)	Retirement Age 2001 (MS)	Priority 2001 (IPI)	Priority 2001 (MS)
Belgium	+			+	+	+			–	–
Denmark	+			+	+	+			–	–
France	+	+	+	+					–	–
Germany									–	–
Greece	+			+			+	+	–	–
Ireland	+			+	+	+			–	–
Italy	+				+	+			–	–
Netherlands		+	+	+	+	+			–	–
Portugal				+	+	+				
Spain		+	+	+	+	+	+	+	–	–
United Kingdom	+	+	+	+	+	+		+		

Note: IPI = imputed pension income. MS = main source.

variables are allowed to vary across countries, support for the welfare state in general becomes a somewhat less powerful predictor of pension reform attitudes. Unlike in the previous base models, where the effect of WS support was large and significant across the board, in Base Model 3 some of the dependent variables (retirement age, level in 2001) were unaffected by a majority of Country × WS Support interaction terms (see Table 6). It appears that some of the effects of welfare state support on support for the pension system status quo that were apparent in earlier specifications are lessened once one takes into account the effects of the specific political and economic environment of reform in different countries.

But if neither pension income nor support for the welfare state can be held entirely accountable, which other factors predict support for aspects of the pension system status quo? The answer to this question—"it depends"—offers support for the hypothesis that specificities of the national political and economic environment within which pension reform plays out strongly affect attitudes toward reform. And the substantially different results from the 1992 and 2001 models for level and pay as you go suggest that fluid, political factors rather than more permanent institutional ones may drive public opinion about particular reform options. If the weak correspondence between use of and attitudes toward benefits calls into question the interest-based policy feedback hypothesis, we are left with the strong, but largely unexplored, relationship between national-level policies and politics and visions of the appropriate future for costly public pension systems. Unraveling the complex interactions among these variables should be a priority for future research.

Conclusion

Taken as a whole, the results presented in this article bring into question a key micro-foundational presumption of many current theories of welfare state reform: that receiving social benefits will lead individuals to political attitudes and eventually behavior in defense of "their" programs. Even recipients of the most generous welfare state programs appear to be motivated in their policy preferences less by their status as beneficiaries than by pro–-welfare state values, partisan attachments, or particular features of the domestic political and policy environment. This resonates with the literature suggesting that self-interest does not determine support for most public policies. Yet the finding that welfare state beneficiaries are

not more likely to support their own programs than nonbeneficiaries runs counter to much of the recent scholarly and public wisdom on welfare state reform.

One possible explanation for this finding is that attitudinal indicators as such will do little to reveal the expected relationship between beneficiary status and political behavior in defense of benefits. Self-interest around social programs is not reflected in expressed opinions, the argument goes, but appears only when we look directly at political behavior. With the cross-nationally comparable data that are currently available, it is possible only to examine the relationships between reliance on public pensions and attitudes. Still, opinion would seem to be a necessary, even if not sufficient, condition for behavior, and at a minimum we would expect some connection between expressed attitudes and behavior in the voting booth or in the streets. Indeed, there is reason to think that public attitudes might be consequential in and of themselves, especially in an era of frequent polling. As Brooks and Manza (2007) show, "Mass opinion is of consequence for social policymaking" (p. 5).

But survey data show that large numbers of Europeans do in fact want to preserve their pension systems intact. If constituency feedback effects are not the source of such attitudes, what is? Individual-level factors? Features of the political environment in a given country? Aspects of the pension system? At the individual level, support for a robust and multifunctional welfare state is strongly associated with support for the pay-as-you-go pension model and for prioritizing pension spending over other areas. The effects of other individual-level factors related to partisanship, political mobilization, or position in the labor market (which is itself presumed by many theorists to confer distinct policy interests) vary substantially in significance, size, and sign across countries, issue areas, and over time. The clearest predictor of pension reform attitudes, however, is the country of residence.

Further research is necessary to understand what factors at the national level, if not the income that public pensions bestow upon individuals, affect pension reform attitudes. Aggregate pension spending and contribution levels, the method of financing, the adequacy of benefit levels for low-income pensioners, the degree of occupational segregation, real or perceived linkage between earnings and benefit levels, real or perceived demographic or fiscal crises, the specifics of parties' and unions' engagement in battles over pension reform, and the extent of reforms that have already been carried out are all likely suspects.

Notes

1. Specifying pension income as a share of household income does not alter our findings.

2. The two-stage auxiliary instrumental variable (2SAIV) procedure uses European Community Household Panel (ECHP) data to model the relationship within each country between public pension income and a set of variables that are common to both the ECHP and Eurobarometer data sets. The coefficients on the common variables are then applied to the Eurobarometer data to generate a predicted value of pension income for each respondent. This variable is then used as an independent variable in further analysis of the Eurobarometer data set, adjusting the standard errors as described in Franklin (1989).

3. Berinsky (2005) cautions against inferring that survey nonresponders have the same attitudes as responders, particularly on issues related to social assistance. However, because nonresponse to more than one of the pension reform or welfare state support questions was only weakly correlated with age, sex, education, or household income, we chose to impute responses rather than analyzing "don't knows" and nonresponses as nominal categories.

4. Don't know (DK) responses were coded as missing in the 2SAIV data and multiply imputed in the multiple imputation (MI) data. DK responses to more than one of a battery of pension reform items were rare.

5. Specifying income at the person level does not alter our findings.

6. Cronbach's alpha for these five items = .75. In confirmatory factor analysis, the first factor explained 51% of the variance. DK responses were coded as missing. In the 2SAIV analysis, observations with missing data for any of the five items in welfare state (WS) support were deleted. Missing values were imputed in the MI models, and the index score is the mean of all observed and imputed values.

7. Rounding the imputed values to the nearest integer and using an ordered logit specification did not alter the results.

8. Using ordinary least squares rather than a multilevel model with clustered data, as we do here, is likely to result in upwardly biased coefficients. That is, our specification makes it more likely that we would find an effect of pension income even if it did not truly exist.

9. MI results are likely to be less biased than 2SAIV results because of nonrandom missingness in the latter. In practice, these results differ from the 2SAIV results mainly in the significance of a greater number of coefficients due to the more efficient estimation.

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