When do societal actors support welfare state reforms, and when do they oppose them? This paper aims to use QCA to examine which factors determine an interest organisation’s decision to support or oppose a specific reform, the raising of the retirement age. It considers such interest organisations as trade unions and employers in the United Kingdom and Germany.

The paper is part of a PhD project which analyses the positions and strategies of interest organisations towards pension reform policies. It is one part of a mixed-method approach, investigating the relationships between interest organisations and pension reform from different angles. In the PhD project, I carry out a qualitative text analysis of interview data that positions the organisations in a multi-dimensional policy space, and then develop a QCA-based investigation of which underlying factors can be connected to organisations choosing these positions. As the most obviously comparable issue, the reform item in question in this paper is the raising of the retirement age, both Germany and the United Kingdom are currently phasing in over a similar timeframe. The paper will investigate whether there are similarities between types of organisations across country lines, and by means of a QCA analysis will attempt to establish which factors are most important for determining the positions the organisations take towards the change in retirement age. I hypothesize that while the type of welfare state plays an important role in determining which options the interest organisations can even take regarding policy, other factors such as membership composition or ideological grounding are also relevant.
1. Introduction

When do organised interests support welfare state reform, and when do they oppose them? Organised interests are often seen as defenders of the status quo, as actors who try to block reforms, who often have to be appeased or bought off through concessions. This is especially assumed in the field of social policy, which for more than a decade has been synonymous with austerity and attempts at consolidation across nearly all mature welfare states. When welfare states expanded in Europe in the post-war period up until the 1970s or 1980s, trade unions played a substantial role, their members being direct beneficiaries of new social rights. When those acquired rights are under threat, organised labour can be seen as having potential veto power, be it through mobilisation of the electorate, mass protests, or influence through informal channels (Ebbinghaus 2011).

Additionally, the long-term nature of pension politics in particular, with consequences and costs affecting society decades into the future, should work to the advantage of status quo defenders. Myles and Pierson argue that pension politics is a prime example for path dependence, wherein "processes in which choices made in the past systematically constrain the choices open in the future" (Myles and Pierson 2001: 306) and systemic changes would come at enormous cost.

However, few would dispute that mature welfare states all over Europe have been subject to more than cosmetic reform in recent years. Of the two countries discussed here, Germany has seen paradigmatic changes transforming its pension system, where the old idea of status maintenance through the state pension alone is being phased out, and future retirees are expected to make up the difference between their pre-retirement standard of living and a more basic public pension by private or occupational saving (Bleses and Seeleib-Kaiser 2004, Hinrichs 2010). The United Kingdom never had a 'golden age' of pensions (Natali 2012: 125) in which generous state pensions secure standard of living in retirement, but facing other types of problems such as pensioner poverty, it has suffered no shortage of reform attempts either, and both Conservative and Labour governments have had to make concessions to interest groups in their respective camps (Schulze and Moran 2007: 50).

Governments with an interest in re-election benefit from getting social partners on board with potentially unpopular reforms, so that they do not have to shoulder the 'blame' alone and run for re-election against a discontented public and discontented organised interests
(Myles and Pierson 2001: 306). But in explaining how formerly "frozen" continental welfare states adapted their pension policies, Häusermann (2010) argues that a lot of recent reforms were made possible through forming new coalitions along post-industrial conflict lines, oftentimes against the interests of the labour market insiders that organised labour tends to represent. Further more, trade unions across Europe have suffered from a decline in membership and unfavourable changes in the labour market, putting them in a weaker bargaining position towards employers and their governments (Ebbinghaus 2004).

Operating in this arena of diminished but still existing influence, how do trade unions position themselves on reform issues? When do they support a reform, and how do they pick their battles?

In this paper, I use the example of the raising of the retirement age to examine when organised interests support a contentious reform and when they oppose it, or are neutral on it. This paper is part of a bigger comparative project on organised interest and welfare state reform. Within the project we are investigating the role of organised interest in the United Kingdom, Germany and France on pension reform, health care reform and (from 2014) labour market reform, aiming to compare both across countries and across policy fields. To this end we gathered roughly 90 interviews between 2011 and 2012 with representatives of the organisations on recent reform issues, but also general viewpoints and ideological stance. The interviews are on average one hour long. They were transcribed and thematically coded in MaxQDA. Our interview partners were either the member of the executive board with the relevant policy brief or the responsible policy officer.

Choosing the issue of the retirement age from our data and limiting myself to two countries, the United Kingdom and Germany, I aim to test my analytic strategy. I will carry out this analysis for the field of actors both in the United Kingdom and Germany, for a cross-country comparison that will allow me to see if the different welfare systems are primarily responsible for an organisation's position, or if there are cross-country, cross-systemic commonalities among organisations from similar ideological backgrounds.

The organisations in this analysis can be roughly divided into four groups: trade unions, employers, social organisations such as pensioner groups, and the provider side of pensions. All of these have a stake in the pension system of their country, and carry out lobbying activities to that end, albeit with varying levels of success.
In a mixed method approach, I first use a qualitative analysis of interview data to investigate the stated aims of organisations in the United Kingdom and in Germany with regard to the raising of the retirement age. I will further code these data and position the organisations in a multi-dimensional policy space. In order to systematize which factors may lead to an organisation supporting a reform, I will in a final step apply a QCA analysis of these organisations and their support, opposition or apathy.

2. Raising the retirement age in Germany and the United Kingdom

The raising of the retirement age has been salient as a reform issue in many countries with mature pension systems. The shift towards early retirement in the 1970s and 1980s came to be seen as untenable in the face of projected demographic change, and policy in many countries moved towards keeping people in employment longer.

Both Germany and the United Kingdom were faced with the prospect of fiscal strain as their societies aged and dependency ratios between retirees and the working population would tilt towards the former. At first glance, the different pension setups and different levels of generosity make the two cases look quite different with regard to reform pressure: calculations by Meier and Werding of projected age-related expenditure without reforms that happened after 2000 shows an increase of old-age and survivor pension expenditure from 5.4% of GDP to 8.4% in 2050 for the UK, while hypothetical un-reformed pension expenditure for Germany would climb from 10.3% of GDP to a dramatic 26.2% (Meier and Werding 2010: 661). The motivation of German policymakers for taking countermeasures and trying to raise the retirement age in the face of such projections is obvious. In the United Kingdom, it is less the prospect of expenditure hikes as such, but rather the projected dependency ratio of economically active and dependent individuals that concerns policymakers (Banks and Smith 2006: 41). Furthermore, the comparatively much lower British pension expenditure is due to the very low benefit level of the British state pension, and rising expenditure due to demographic change is likely to preclude any room for maneuver on the level of benefits (Turner 2009).

So despite slightly different levels of reform pressures, both countries have passed legislation that will require future retirees to work longer to earn their full state pension entitlement. In Germany a Grand Coalition of Christian Democrats and Social Democrats
raised the retirement age to 67, to be phased in between 2012 and 2029. In the United Kingdom, a Labour government introduced plans to raise the state retirement age to 68 by 2045, though this timescale has been alternately moved forward and then linked to life expectancy by the Conservative-Liberal government that took office in 2010. The German trade unions opposed the measure at the time but their opposition was not considered especially relevant by the government, while employers actively called for it and disagreed with any 'softening' elements, such as exceptions for people with 45 years of pension contributions (Wiß 2011: 176). The measure was also hugely unpopular among the German public, with up to 70% of the population in West Germany and 80% in East Germany against it in 2007 (Scheubel et al 2009). The German unions' opposition to this policy is hardly surprising, given that this is a retrenchment measure that will affect most of its younger members. More surprising in the German context is perhaps their inability to block this particular reform, given the consensus tradition in German pensions, the role of the social partners, and how unpopular the higher retirement age was among the public.

In light of pensions contribution in Germany being levied as a payroll tax, the employers' position towards a higher retirement age, and their concerns over contribution rates, at one point in the late 1990s expected to climb up to 36.4% (Hinrichs 2010: 54), is likewise unsurprising. There is some contradiction between the way employers embraced early retirement as a labour market tool to shed older workers in a socially acceptable way (Ebbinghaus 2006) and the well-known difficulty of older workers to find employment after being laid off, and employers' strong support and lobbying for a higher retirement age, but this seems to be a sort of reverse tragedy of the commons constellation, wherein individual employers are happy to send their older employees off into retirement but benefit from a general higher retirement age and thus a lower pensions contribution rate.

Trade unions in the United Kingdom never played a comparable role for the British state pension, though then again the British state pension doesn't play a comparable role for the average British pensioner. In that sense their lack of veto power, especially in a time when they have continuously been declining in organisational strength (Anderson and Meyer 2003: 26, see also Ebbinghaus 2011) is only logical.

Also relevant, however, is that in the United Kingdom, the raising of the retirement age was part of a negotiated consensus that came out of the Turner Commission, a non-
A departmental government body was set up in 2002 to examine the country's pension system and the problem of undersaving (Schulze and Moran: 81). It was made up of former Director-General of the employers' federation CBI, Adair Turner, Jeannie Drake, Deputy Secretary General of the Communication Workers Union and later President of the Trades Union Congress, and Professor John Hills from the London School of Economics. The raising of the retirement age was part of the consensus that emerged from the commission's report, and as such was accepted more readily by the British trade unions, not because they were keen to see a higher retirement age but because the compromise encompassed new occupational pension provisions to go with it (Pensions Commission 2006).

That the cost of pension reform can be spread out far into the future and made to feel less immediate for today's voters on the one hand makes it easier to weaken or appease opposition (Ebbinghaus 2011: 319), but on the other hand, a policy coming into effect only years down the line leaves itself open to continued resistance and debate. In the German case, the raising of the retirement age has been a staple of trade union argumentation and lobbying. Unpopular among the population and the union members, for the longest time the unions seemed committed to achieving a reversal. For British trade unions, it generally has not been a central battleground, though concern for inequities in life expectancy are more prominent here. In any case, 'support' or 'opposition' is not as clear-cut once you go beyond instinctive expectations of unions versus employers, and in-depth research shows that there is a lot of nuance between how individual organisations approach the matter.

In interviews conducted between 2011 and 2012, representatives of interest organisations were asked open-ended questions about their organisation's stance on and strategy towards the raising of the retirement age. I will use these interviews as a basis for determining a more precise position of individual organisations. As interview partners were chosen the (main) peak organizations, the Deutscher Gewerkschaftsbund (DGB) and the Trades Union Council (TUC), as well as member trade unions, which were chosen from different sectors and with a different membership make-up, with an aim to reach the 'bigger' trade unions in terms of membership, but also different types of unions. We further interviewed the main employer organizations, as well as other stakeholder organizations like the insurers, and social actors representing pensioners or low-income groups.
3. Qualitative analysis – the interview data

In a first step, I have coded the data according to themes, which allows me to access the text segments around a specific policy issue or concept at a click. So a first analysis can stick close to the text and maintain the multi-dimensionality of the material (Sivesind 1999). There is always a trade-off between retaining the depth of the material and the ability to systematize findings, but I believe that the method mix and an analysis in dialog between a qualitative and a quantifying look at the data can combine the advantages of both.

With regard to the retirement age, a few central arguments become clear quite readily. For reasons of space, I will merely highlight the core ideas of the trade unions and the employers, while the general scope of the research includes organisations representing providers and social actors as well. (All examples were chosen because they represent a wider theme.)

The German trade unions are primarily concerned about social inequality and the ability of people in demanding professions to work up to the (new) statutory retirement age, and the danger of them being punished by cuts should they be forced to take early retirement. But it is also noticeable that the positions are not at all aligned, with certain trade unions willing to accept a higher retirement age much more readily, or proactively looking for ways to 'manage' the disliked reform.

| **dbb** | Also das sehen wir, würden aber gleichwohl auch sagen, dass die Maßnahme, letztendlich die ist, die auch am meisten nachvollziehbar ist. Es ist keine, Position, die Sie so aus irgendeiner DGB-Gewerkschaft hören würden, aber wir sehen dem jetzt nicht strikt ablehnend gegenüber, sondern halten das schon für eine sehr nachvollziehbare Maßnahme, zumal tatsächlich ja auch nur ein Teil der, voraussichtlich steigenden Lebenserwartung tatsächlich dann auch zu längerem Arbeiten herangezogen wird. |
| **GEW** | Man muss auch einfach sehen, dass eine Gewerkschaft eine Mitgliederorganisation ist, und wenn ich sehe, dass von meinen Mitgliedern 98% sagen, oh Gott, ich weiß doch kaum, wie ich bis 65 durchhalten soll, dann werde ich mich bestimmt nicht hinstellen, und das wird keine Gewerkschaft machen, das wird keine Mitgliedsorganisation machen, und sagen, ja aber aus übergeordneten, politischen theoretischen Erwägungen heraus werde ich das trotzdem befürworten. |
| **IG BCE** | Der große Teil, weil es industrielle Arbeitsplätze sind, hat natürlich die große Sorge, das normale Renteneintrittsalter, ob 65 oder 67, nicht zu erreichen, und sie erwarten, dass Gewerkschaft auf der einen Seite mit deren Handlungsmöglichkeiten über Betriebspolitik oder Tarifpolitik Regelungen findet, die die Arbeitsbedingungen
verbessern, um so lange wie möglich arbeiten zu können, auf der einen Seite, aber
auf der anderen Seite auch, Drehtüreffekte zu organisieren. Das ist die klare,
deutliche Erwartung, die die große Masse der Arbeitnehmerinnen und Arbeitnehmer
im industriellen Bereich hat.

ver.di
Also wir haben die offizielle Position, die lautet bei uns, auch noch ganz aktuell letztes
Jahr auf dem Bundeskongress wiederhergestellt, lautet, Abschaffung der Rente mit
67. Intern, das will ich aber auch sehr ehrlich sagen, arbeiten wir aber auch sehr
intensiv mit dem BMAS, die Möglichkeiten zu verbessern, länger gesund im
Erwerbsleben bleiben zu können, Stichwort, alters- und alternsgerechte
Arbeitsbedingungen, weil wir wissen, dass auf Dauer nicht eine Rücknahme des
Rentenalters diskutiert wird, sondern eher, auch aus Sicht von uns Gewerkschaften,
Wir noch höhere Renteneintrittsalter abwehren müssen.

The British trade union views center around two different themes. Opposition to a higher
retirement age is frequently explained by the vastly different levels of life expectancy in the
United Kingdom.

TUC
It's not been actively discussed and it's very obvious that the last government took
the decision that it took. We have protested about the coalition government's current
policy of - raising the age more rapidly but it's not been an enormous issue for us
because in the area of pensions we've been concentrating on other things.

TUC
So that in some parts of Britain and in some, in lower socio-economic groups life
expectancy is lower. So that if you stipulate that everybody has to work longer,
people who are poor anyway and who are less likely to have occupational pensions to
supplement their income, and less likely to have property and other assets will be the
ones who will have to work longer and draw their state pension for a shorter time. So
the unions as a whole have never subscribed to the arguments about raising the state
pension age

NUT
Certainly occupational pension for teachers and to be fair, if our view is that we
don't think teachers can work beyond 65 and that should be access age for a basic pension,
I think that would have to go for everybody else as well. I mean they can speak for
themselves, but we'd certainly see the basic pension as something that should be
available to teachers, after a lifetime career, at the age of 65.

Unison
We believe that the current state pension age of 65 is appropriate. If people wish to
work longer, then there's opportunities for flexible retirement. But I think there's,
unfortunately I think that if you look at the retirement age, there are differences in
the structure of society, on people's health and well-being and how long they live for.
So, if you look at wealthier elements of society of course they live longer and their
health and well-being is much better.

GMB
In the UK we've got... I think it's about 14, 15 years difference between the poorest
area and the richest area. Now, how the state pension age can be the same for both
those areas seems unfair. Particularly when it's the poor who are reliant on that state
pension age not the rich 'cause they can retire whenever they like. So until the life
expectancy and quality of life is aligned, we have a problem with just unilaterally
increasing the state pension age like it's going out of fashion.

While the theme that is most prominent in the German trade unions' arguments, the ability
of people in physically demanding jobs to continue working past a certain age, is cited here
and there, it does not appear to be an overarching theme; the main 'fairness' argument
centers around life expectancy and how long people of different income groups are likely to live.

The second central issue that becomes apparent is the issue of occupational pensions versus the state pension, and frequently opposition to a higher state pension age is qualified by the addition that the age at which you can draw an occupational pension is far more important. The issue of linkage, then, becomes more relevant.

<table>
<thead>
<tr>
<th>Unison</th>
<th>I think our problem is linking the public sector pension to the state pension age. It should be separate. You should know when you retire. I think we would be open to debate about what the state pension age might be. Our issue would be linking it.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unison</td>
<td>If you create automaticity between public sector pensions and the state pension age, it means when you come to work in the public sector you do not know your age of retirement. That does not exist in the private sector, it's extremely unfair.</td>
</tr>
<tr>
<td>Unite</td>
<td>We have concerns about it in that... that would be coupled with employers moving the retirement age of their own pension schemes, which means that access to a pension, means that people won't necessarily have the choice of whether they go at 65, they will have to continue working because if they stop working they can't get their pension until they're 67, 68, that's a problem. So it's the combination of the two things, yes we believe in the freedom of choice, and that, two, people need to have that choice is an economic choice for many people.</td>
</tr>
</tbody>
</table>

German and British unions' positions seem grounded in very different concerns, and even within the group differences are very noticeable.

It is in the employers' interviews, in the United Kingdom, that the view appears that a higher state pension age would give the government enough financial wiggle room to pay out a higher state pension, and that this would be a good thing:

<table>
<thead>
<tr>
<th>IoD</th>
<th>Towards 70 sooner rather than later and onwards from there. Why? In 1948 our current state pension system was designed against an average male life expectancy of 66. And the pension age was set at 65. If we maintained that one-year differential today, then the male pension age today should be 79, because average male life expectancy is 80. Now, clearly, that's maybe not something where we're gonna go, but it's a number that illustrates where pension age might be today.</th>
</tr>
</thead>
<tbody>
<tr>
<td>IoD</td>
<td>We think that we could pay a basic state pension to everybody, existing and future pensioners of somewhere between 140 and 150 pounds a week at 2008 values, by reforming other stuff. Including raising the state retirement age.</td>
</tr>
<tr>
<td>CBI</td>
<td>We are in favor of raising the state pension age, in fact, our proposal from 2004 was to ultimately raise it to 70. We think that it is not credible to say that people should be retiring at 65 anymore unless, I mean, if they want to, if they got their money, that's fine but the majority of the population, you know, we are living a lot longer, but also we're living healthier lives.</td>
</tr>
<tr>
<td>CBI</td>
<td>We are no longer in the 60, 65 threshold of when you should be working when you could go further down the line because basically our lives have moved a bit up. And that's something to be welcomed. And you know, we supported it at the time, we think that a lot of the money that we'll save from that can be used to help input of the state pension as well. So there are wins on both sides there.</td>
</tr>
</tbody>
</table>
The German employers are likewise extremely clear in their support for a higher retirement age, with the additional factor that they are explicit about also working with their membership, and aware that it is sometimes not just the health of the employee that can be a problem, but also attitudes of the employers.

### BDA
Wir haben auch schon vor 20 Jahren in Statements, in Diskussionsrunden, auf Podien immer darauf hingewiesen, dass sich die Unternehmen, die Betriebe darauf einstellen müssen, mittel- und langfristig mit älteren Belegschaften zurechtzukommen.

### BDI
Also da haben wir immer eine relativ klare Position gehabt. Das ist auch schon in diesen ganz alten Papieren. Wir waren eigentlich schon immer dafür, wenn eben die Lebenserwartung deutlich steigt, [...] letztlich de facto das Renteneintrittsalter zu erhöhen.

### ZDH
Klar, die Rente mit 67, die war auch nicht ganz unumstritten, aber auch die Fachverbände, die ja nun da wohl besondere Schwierigkeiten sehen, also Bau, Ausbau, also ZDB, Dachdecker, Gerüstbauer, die haben das alle unterstützt, die Rente mit 67.

The differences between these two sides, unions and employers, are fairly stark and obvious in both countries. The differences within groups, however, will need to be explored in more detail.

In a next step, I will systematize these findings by coding the theme of 'retirement age' as a variable. This will reduce some of the richness of the material, but will in exchange allow for a better overview and a new level of comparison in a later QCA.

### 4. Coded positions – the interview

The first category I wanted to look at was outcome: how *much* does the organization support or oppose a higher retirement age? To this end I have taken the thematic coding 'retirement age' and turned it into variable coding. By quantifying the positions in such a way, it will be possible to map distances and proximities between organizations as well as compare them qualitatively (Häusermann 2010: 227).

For a fairly clear first coding I have coded the text extracts on a scale from 0 to 2, where 0 is a strong support for a higher retirement age (i.e. no opposition at all to current legislation), 1 is conditional support as well as opposition with room for compromise, and 2 is strong opposition to a higher retirement age.

I have also coded, where applicable, how relevant the organization representatives considered this policy issue. 'Not relevant to the organisation' was coded with 0.
High relevance, indicated by explicit lobbying effort or strong pressure from the members, was coded with 2. I coded statements in between, typically the kind where interviewees express that a certain stance is expected of them, but the issue comes second or third to other considerations, as 1.

For an overview of how the different types of organizations break down, and an impression of similarities and differences between the two countries, these are the average values of the types of organizations:

<table>
<thead>
<tr>
<th>ORG (TYPE)</th>
<th>Opposition GER</th>
<th>Opposition UK</th>
<th>Relevance GER</th>
<th>Relevance UK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employers</td>
<td>0,13</td>
<td>0,38</td>
<td>1,79</td>
<td>1,71</td>
</tr>
<tr>
<td>Provider</td>
<td>0,25</td>
<td>0,58</td>
<td>1,05</td>
<td>0,6</td>
</tr>
<tr>
<td>Unions</td>
<td>1,24</td>
<td>1,5</td>
<td>1,63</td>
<td>0,98</td>
</tr>
<tr>
<td>Social</td>
<td>1,36</td>
<td>1,9</td>
<td>1,75</td>
<td>1,28</td>
</tr>
</tbody>
</table>

Individual organizations, the cases in the later QCA, break down like this:

<table>
<thead>
<tr>
<th>Organisation</th>
<th>Opposition 2 (high) to 0 (low)</th>
<th>Relevance 2 (high) to 0 (low)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employers Germany</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BDA</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>BDI</td>
<td>0</td>
<td>1,8</td>
</tr>
<tr>
<td>ZDH</td>
<td>0,35</td>
<td>1,63</td>
</tr>
<tr>
<td><strong>Employers UK</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IoD</td>
<td>0,57</td>
<td>2</td>
</tr>
<tr>
<td>CBI</td>
<td>0,16</td>
<td>1,33</td>
</tr>
<tr>
<td><strong>Provider Germany</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>aba</td>
<td>0,5</td>
<td>1</td>
</tr>
<tr>
<td>GDV</td>
<td>0</td>
<td>0,75</td>
</tr>
<tr>
<td>Rentenversicherung Bund</td>
<td>0,28</td>
<td>1,4</td>
</tr>
<tr>
<td><strong>Provider UK</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NAPF</td>
<td>0,75</td>
<td>1</td>
</tr>
<tr>
<td>ABI</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Social organisations Germany</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pärität</td>
<td>1,66</td>
<td>2</td>
</tr>
<tr>
<td>Sozialverband Deutschland</td>
<td>1,25</td>
<td>1,33</td>
</tr>
<tr>
<td>Volkssolidarität</td>
<td>1,25</td>
<td>2</td>
</tr>
<tr>
<td><strong>Social organisations UK</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>National Pensioners Convention</td>
<td>1,9</td>
<td>1,2</td>
</tr>
<tr>
<td><strong>Unions Germany</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>dbb</td>
<td>0,61</td>
<td>1,2</td>
</tr>
</tbody>
</table>
Interests of employers seem to overlap significantly between the two countries, but differences between countries are more apparent in the trade unions' position, especially once you take relevance into account.

Rendered visually, these codings position the organizations the following way:
It can be observed on the one hand that the organization types on average position themselves in a fairly expected manner, with the unions and social organizations generally in the same quadrant, the state retirement age being more relevant to German employees, and employers also pulling in the same direction. But the more detailed graph shows there are outliers and at times quite noticeable distances between organizations of the same type.

Explaining how these positions might come about is what I aim to do by taking these data on into a QCA set, and putting them in relation with both outside, 'factual' categories and other 'position' data to be found in the interviews.

One such category that seems potentially relevant for explaining why the organization positions itself the way it does on the retirement age is the ideological stance the organizations take regarding the role of government in pensions, and the responsibility split they find desirable or appropriate between government, employers and individuals. This is a normative question, one which I suggest might be a relevant factor for the positioning above, a connection I intend to test in the later QCA analysis. As this category was covered by the interviews, at the same time and by the same representatives who gave their organisation's position on the retirement age, I will code this information in the interviews as well.

I code statements around the themes 'role of government' and 'three pillars' on whether the government's responsibility for pensions is seen as high (2), intermediate (1) or low (0). I will
consider has 'high' positions that call for a higher state pension, but also the position that
the government should enforce additional savings instead of leaving it up to individual
initiative.

The coding for government responsibility would yield the following results for the
organizations:

<table>
<thead>
<tr>
<th>Employers</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>BDA</td>
<td>0,66</td>
</tr>
<tr>
<td>BDi</td>
<td>0,66</td>
</tr>
<tr>
<td>ZDH</td>
<td>1</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Provider</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>ABA</td>
<td>0,75</td>
</tr>
<tr>
<td>GDV</td>
<td>0,2</td>
</tr>
<tr>
<td>RBund</td>
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These codings could for example be used in the later QCA analysis as one possible condition
for the degree of support. Missing data for individual organizations could possibly be
substituted using documents released by the organization.

Another coding that might be a valuable condition for QCA is the way the organizations see
the distribution between the 'three pillars' or 'three layers' and whether they would prefer a
different balance between the three.

5. Planned QCA

To allow for a more systematic analysis of these issues and contradictions, I now want to
take this data on and re-examine it in QCA.
As originally developed by Charles Ragin, QCA meant to analyse data sets that consisted of binary variables (Ragin 1987). Data that is not naturally binary, such as for example the position codings of my interviews above, would have to be split into binaries at cut-off points deemed reasonable by the researcher.

There is some appeal to employing this original QCA, now crisp-set QCA, to these interview data. The potential for minimization and parsimonious terms, which allow us to infer – if not prove – causality between certain variables (here: features of the organisation) and outcomes (here: support or opposition to a reform) is appealing in csQCA, though it requires a simplification of the data.

The continuation of the method, so-called multivariate QCA, offers greater ability to consider nuances and finer-grained differences between cases, and this holds true for a lot of studies used as examples in the literature (Cronqvist and Berg-Schlosser 2009, 2012). However, for an analysis of organisations and their support (or not) of a policy measure, it is the least fitting. Multivariate QCA requires an ordinal scale for its conditions, which is not a lot more suitable for a complex policy position than the YES-NO approach of csQCA, and does not bring its simplifying benefits. The payoff of turning the question of support or not into a dichotomous outcome is simplicity and a good chance at minimization, in trade for a loss of nuance. Pressing the positions of organised interests into an ordinal scale either loses a lot of nuance or, if the scale is fine-grained enough, runs the risk of landing the researcher with a collection of many disparate cases with hardly any chance at minimization (Berg-Schlosser and Cronqvist 2012: 170). Additionally, while in this paper I work with a medium-N basis with regard to the organisations, for which mvQCA can be very fitting, the surrounding analysis will expand to cover more organisations and more reforms, and will work better as a larger-N study with fsQCA (Rihoux 2006).

A fuzzy-set QCA gives the researcher the most options of rendering distances in positions and differences in characteristics of the cases.

While there are certain conditions that do break down into a dichotomous split, like for instance membership in a peak organisation, or the category of the type of organisation, a lot of other conditions operate on a somewhat untidy scale. For instance, the make-up of the membership (Are the members mostly in production or the service sector? Are they in the public sector? Are they pensioners?) is likely to be highly relevant and could be captured by
a number of conditions, and apart from a few exceptions, the answer is much more likely to be on a scale than not.

Similarly the outcome itself, as can be seen above, is not easily classifiable in SUPPORT versus support. With the interview data allowing for a nuanced look at the organisations' arguments, I think it will be worth preserving these differences for the QCA.

There are a few examples of combining interview data with a QCA analysis. Rantala and Hellström (2001) apply csQCA to microsocial interview data to gain a deeper understanding of their research on youths and artistic expression. Theirs is a non-causal, hermeneutic approach to data from individuals, and as such differs from an analysis of organisations and policy reform too much to be applicable; however, unlike a lot of the well-known examples of QCA theory, they address the issue of variables not necessarily being facts (Rantala and Hellström 2001: 88), which is something an analysis of organisations with a history and potential ideology has to deal with too. Sivesind (1999) discusses variable coding and thematic coding in the same study, combining a qualitative matrix of themes with background variables of actors, though he is critical of quantifying qualitative material through coding.

My aim in the coding is to determine the degree of opposition to retirement age reform, operationalising the concept of opposition (and thereby its counterpart, support) in a 1-0 metric, where 1 is 'complete opposition' and 0 'complete support', 'ideal types' at the end of a spectrum, and seeing how close each organisation comes to either (Kvist 2007); it is possible that the current 0-2 scale should be revised for a more nuanced one that would allow me to find better cut-off points for degrees of inclusion in 'complete opposition'.

Following that I aim to find the configurations of conditions that can be linked with the outcome variable, explaining which set of conditions leads to what degree of opposition to reform. I will consider the following potential causal conditions: country; type of organisation; public or private membership; peak organisation or not; employment sector of membership; connection to parties; parties in power; ideology regarding responsibility of government.

From the analysis of the qualitative data, a lot of these conditions seem interdependent, but I expect some of them to turn out more relevant than others. I expect 'country' (i.e. welfare system) to play a significant role but also expect that there will be similarities across country
lines having to do with the membership make-up. I hope to discuss operationalisation and results in a continuation of this paper.
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