Communicating About Raising the Retirement Age

Bringing Nuance to the Debate Using Frames and Counterframes

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Abstract

Purpose: This study discusses the frames that are currently used in the public debate about the raising of the retirement age in Belgium. The aim of the study is to gain insight in the prevailing frames in order to develop counterframes, which are less problematizing and can be used to bring more nuance to the debate.

Methodology: An inductive framing analysis was conducted, using articles from Flemish newspapers and magazines, published in a two-year period (March 2013 - March 2015). This sample was complemented by a convenience sample of texts by various stakeholders. The total sample consisted of 182 texts.

Finding: The analysis yielded four problematizing frames and six deproblematizing counterframes. They cover both the meaning of work for the individual, and the effect that working longer has on society.

Originality: In addition to giving an overview of existing frames, the study also provides novel alternatives which can be used to deproblematize the issue of having to work longer.

Practical implications: The overview of the frames can be used as a tool to analyze existing communication, and to bring more nuance to future communication by introducing

deproblematizing perspectives in the debate regarding the need to work for a longer period of

time.

Keywords: Framing, culture, issues management, newspapers, strategic communication

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Recently, the retirement age in Belgium was raised: by 2030, Belgians will be able to retire once they are 67 years old, in comparison to the current retirement age of 65 years (Belgian Chamber of Representatives, 2015). However, the effective age of retirement in Belgium is 59.6 years for men, and 58.7 years for women (Organisation for Economic Cooperation and Development, 2012). This means that, on average, Belgians will have to work more than seven years longer than they currently do. This clearly is an important issue for employers: how can they motivate their employees to keep working long after the desired retirement age? One possible way to motivate people intrinsically is through strategic communication: by highlighting the positive consequences of staying in the workforce for longer, employees could become more motivated to keep working.

This paper aims to contribute to the enhancement of communication about the issue of working longer, by studying how it is framed. Framing is an important part of public debate (Nisbet, 2009; Pralle and Boscarino, 2011), and as a result, framing analyses have been conducted regarding a multitude of issues (e.g., Buijs *et al.*, 2011; Culley *et al.*, 2010; Gamson and Modigliani, 1989; Nisbet, 2009). Framing an issue in a specific way can influence how the audience thinks about that issue (e.g., Otieno *et al.*, 2013; Riles *et al.*, 2015; Von Sikorski and Schierl, 2012), by focussing and narrowing the audience's thoughts (Brewer and Gross, 2005, p. 943). However, framing could also result in a more nuanced, balanced and profound debate, by introducing the public to alternative and neglected perspectives and ways of thinking about the issue. Offering alternative frames and encouraging the audience to weigh these against one another could facilitate reasonable opinion making (Druckman and Bolsen, 2011, p. 681) and could ensure more consistent preferences for policy options (Porto, 2007).

To facilitate all this from a research perspective, it is important to not only study how the issue is currently presented, but also how it *could* be represented, in order to provide a contrast or a complement to the existing narratives. First, the media coverage about the raising of the retirement age was studied to identify the problematizing frames. Next, the research aimed to construct frames that offer a deproblematizing alternative. By including these often neglected alternatives in their messages, communicators could bring more nuance to the debate about having to work longer.

1. Creating meaning through framing

Framing shapes the meaning of an issue, by choosing, excluding, and emphasizing particular aspects and by presenting this particular interpretation as more real than other possibilities (Fairhurst, 2005). In other words, an issue can be framed in several different ways, with each frame offering a certain definition of the root problem. Depending on how the problem is defined, the causes, consequences, moral judgements and possible solutions also change (Entman, 1993; Porto, 2007; Pralle and Boscarino, 2011; Van Gorp, 2010).

In order to be suitable for framing, an issue has to have a certain extent of ambiguity or uncertainty (Fairhurst, 2005). Having to work longer clearly is an ambiguous issue. It can be seen as an opportunity if one points to its benefits, for example making money, acquiring or honing skills, and having social contact with co-workers and customers (e.g., Gill, 1999; Harpaz and Fu, 2002; Nakai *et al.*, 2011; Rosso *et al.*, 2010). On the other hand, it can also be seen as a punishment, if one focuses on the negative aspects, such as health issues, overly demanding work, stress and discrimination (Awa *et al.*, 2010; Maslach and Goldberg, 1999; Schabracq *et al.*, 2003; Soidre, 2005; Thorsen *et al.*, 2012). As such, the meaning of 'work' and 'working longer' is not fixed, but is instead *socially constructed*: it is co-created by several different actors, such as the media, CEOs, politicians, and the audience of their messages (Fairhurst, 2005; Gamson *et al.*, 1992; Hallahan, 1999; Van Gorp, 2007). These different

stakeholders will frame the issue in an alternative way, hoping their frame is able to influence public opinion and public policy in accordance to the solution they are proposing (Buijs *et al.*, 2011; Chong and Druckman, 2007; Culley *et al.*, 2010; Miller and Riechert, 2001). Because framing can influence the way the audience thinks about issues (e.g., Otieno *et al.*, 2013; Riles *et al.*, 2015; Von Sikorski and Schierl, 2012), it is important that communicators are aware of the frames that are used in the discourse, and deliberate on their own current and future frame use.

1.1 Culturally embedded frames

Over the years, framing has been conceptualized in many different ways (for an overview, see Hallahan, 1999). This study will focus on frames embedded in culture, in which familiar cultural themes or narratives are linked to the matter at hand. In other words, the frame uses a cultural element (e.g., a reference to a story) to 'summarize' its *reasoning devices* and the *framing devices*. The reasoning devices are the various links of the causal chain of the reasoning within the frame, such as the problem definition, causes and consequences (Entman, 1993; Gamson and Modigliani, 1989). These links can be made implicitly or explicitly. Framing devices, on the other hand, are manifest elements that may trigger these lines of reasoning. These include lexical choices, descriptions, metaphors and catchphrases (Pan and Kosicki, 1993; Van Gorp, 2010).

RQ1: What are the culturally embedded frames regarding having to work longer? Which reasoning and framing devices define them?

Culturally embedded frames have several advantages compared to other ways to frame the issue, such as framing an issue in terms of economic gains or losses (e.g., Lecheler *et al.*, 2009). First of all, the cultural element increases the power of the frame in competitive

environments, and can explain complex issues in a very understandable way (Buijs *et al.*, 2011; Fairhurst, 2005; Van Gorp, 2010). A classic example of a culturally embedded frame is characterizing nuclear energy as 'Frankenstein's monster' (Gamson and Modigliani, 1989). The reference to the story of Frankenstein quickly conveys that tampering with the laws of nature (in this case, artificially splitting atoms) will lead to horrible consequences (a nuclear meltdown) – a warning that is understandable even to those who do not know the inner workings of a nuclear power plant.

Furthermore, the cultural element ensures that the text does not have to explicate the whole reasoning: the public will make associations based on the provided cultural element and will fill in the missing parts (Pan and Kosicki, 1993; Van Gorp, 2010). For example, based on the metaphor that nuclear energy is like Frankenstein's monster, the audience could deduce that it may turn on its creator. A possible conclusion could be that, similar to the original story, the creation of 'the monster' of nuclear energy was a mistake, although it cannot be undone (Gamson and Modigliani, 1989).

While framing can influence the way the public thinks about the issue (e.g., Otieno *et al.*, 2013; Riles *et al.*, 2015; Von Sikorski and Schierl, 2012), the effects are not universal (Entman, 1993, p. 54). A frame will not cause *all* members of the audience to interpret the text in the same way. However, it does limit the range of possible decodings (Greenberg and Knight, 2004) and reasonable solutions to the defined problem (Benford and Snow, 2000).

1.2 Deproblematizing counterframes

Most frames in public discourse are problematizing or dramatizing, as this allows stakeholders to grab public attention (Hilgartner and Bosk, 1988; Van Gorp, 2010). These problematizing frames obscure equally valid perspectives that present the issue as non-problematic, or – at least – less problematic than commonly assumed. Frames that focus on these deproblematizing perspectives are called deproblematizing *counterframes* (henceforth

'counterframes'). By introducing these often neglected perspectives in the discourse, the debate could become more nuanced, resulting in more balanced and consistent opinions (Druckman and Bolsen, 2011; Porto, 2007).

However, established problematizing frames can be difficult to challenge: this is especially the case when the problematizing perspective has often been featured in the discourse, or when it has been confirmed by further information or experience (Van Gorp, 2007). The effects of counterframing also depend also on the strength of the existing opinion (Chong and Druckman, 2013). Stronger opinions are more difficult to change. In spite of all these barriers to counterframing, the established frames can become vulnerable to countering (Gamson *et al.*, 1992). Key events can call into question the dominant frame (Van Gorp, 2007). The raising of the retirement age can certainly be considered a key event, as it sparked an extensive debate on the issue and the proposed solutions.

RQ2: Which deproblematizing counterframes can be constructed on the topic of having to work longer? How do they deproblematize the issue?

2. Methodology

2.1 Data collection

The aim of an inductive framing analysis is to give a comprehensive overview of possible frames that are used to discuss an issue. The media is a good starting point for a framing analysis, since it is where opposing frames compete for dominance (Gamson *et al.*, 1992; Greenberg and Knight, 2004; Hilgartner and Bosk, 1988). The coverage of 11 Flemish newspapers and 30 magazines about the issue of working longer was included in the sample by using Gopress Academic (http://academic.gopress.be). The media sample consisted of

articles containing all of the following keywords (translated from Dutch): 'retirement age', 'working longer', and '65 years' or '67 years'. To ensure a sufficiently large but manageable number of articles, the time frame was set at two years: the articles needed to have been published between 13 March 2013 and 13 March 2015, the day the research was started. The search resulted in 145 articles, which were all analyzed.

However, only studying the media coverage could give an incomplete picture. Porto (2007) stated that the news institutions favor organizations with power and resources, and often ignore or misrepresent special interest groups. To be able to give a comprehensive overview of perspectives that can be used to discuss working longer, it was therefore necessary to include the perspectives of these special interest groups, even if these are not present in the news coverage. To increase the diversity of the sample, the researchers actively searched for 'minority views' that might have been excluded from media coverage (Porto, 2007). The added sources were retrieved from the Internet websites of the stakeholders. Examples of these are the Federation of Enterprises in Belgium (VBO-FEB), an innovation center for hotel and catering (Guidea), a small far-left political party (PVDA), bloggers (both amateurs and professionals, such as journalist Frank Van Laeken) and consultancy-organizations that specialize in the field of workable working conditions and innovative HR policies (e.g., Amelior, and Flanders Synergy). This resulted in an additional 37 texts, bringing the total sample up to 182 texts. The addition of additional sources that contain minority viewpoints means that these views are overrepresented when compared to a representative sample.

2.2 Inductive framing analysis

The method of Van Gorp (2010) was used for the inductive framing analysis. This method consists of various steps that were performed iteratively. The first step was a *thematic coding*. While reading the texts, all excerpts that included reasoning devices or framing devices related to 'working longer' and 'raising the retirement age' were systematically coded in an

Excel-spreadsheet. For example, the sentence "Raising the retirement age to 67 is sheer economic nonsense" was coded as a catchphrase (i.e., a framing device), as it is a quotable sentence that triggers a line of reasoning. However, it does not explicate that reasoning. On the other hand, the sentence "Companies are not eager to keep older employees on board, let alone hire them" was coded as a problem definition (i.e., a reasoning device), as it clearly identifies the problem: raising the retirement age will be problematic for those who have to work longer, as they will not be able to find or keep a job. A total of 1050 framing and reasoning devices was retrieved from the 182 texts in the sample.

The next step was an *axial coding*. By sorting the data acquired in the first step, recurring patterns were observed, such as common metaphors, or causes and consequences that could logically be connected. These were then brought together in a *frame matrix*, which presents an overview of the different frame packages, and demonstrate how they relate to one another. The difference between a frame and a counterframe was made on the basis of how the issue of working longer was represented: if a frame package depicted working longer as a problem that needed solving, the frame is considered problematizing. During the whole process, the matrix was revised by adding, changing, combining or removing frame components.

Since an inductive framing analysis is inherently a subjective and qualitative process (Van Gorp, 2007, 2010), no quantitative measure of inter-coder reliability was calculated: it is more important that the final frame matrix covers all perspectives found in the material, rather than that several coders extract the exact same passages from a text. Instead of quantitatively measuring coding reliability, the research team consulted five HR-managers from different companies in five different sectors (non-profit, healthcare, finance, industry and lease) to validate the results. During in-depth interviews, they had to react on brief summaries of the frames and counterframes. They could indicate if they thought perspectives were missing from

the analysis, and which frames or counterframes they themselves would use. Their feedback was used to further refine the frames and framing matrix.

The ultimate aim of the inductive framing analysis was to ensure that every textual excerpt could be classified under a frame or counterframe. However, to ensure the practical usability of the frame matrix, the number of frames needed to remain manageable. Therefore, the frames were revised until there was no overlap between them. Once these two conditions were met, the inductive framing analysis was concluded, resulting in a total of four problematizing frames and six deproblematizing counterframes.

3. Results

A total of ten frames were reconstructed, four of which were problematizing. All of these problematizing frames depict working longer as a problem that needs to be solved. On the other hand, the deproblematizing counterframes either present working longer as beneficial for the individual employee or society, or argues that working longer can be comfortable and even pleasurable. Table 1 gives an overview of all frames and counterframes. Table 2 contains a more detailed matrix, that also shows reasoning and framing devices.

[TABLE 1 ABOUT HERE]

3.1 The meaning of work in the individual's life

One problematizing frame and three deproblematizing counterframes each shed a different light on the meaning of work for an individual. According to the problematizing frame *The chain gang*, work is exhausting and it has a severe negative impact on body and mind. As such, work is a burden, and people cannot wait to finally be able to retire. However, the government forces employees to continue working against their will, ignoring the heavy toll this takes on them. As a result, work becomes a form of forced labor, from which people want to escape as soon as possible.

"Those emotions regarding the retirement age have to do with that ultimate question: when do I get my life back?" (Eeckhout and Van Den Broek, 2014, para. 20)

The deproblematizing counterframe *The grass is always greener* opposes *The chain gang*. It argues that that work is valuable to one's life, because has several beneficial effects and outcomes (e.g., Gill, 1999; Harpaz and Fu, 2002; Nakai *et al.*, 2011; Rosso *et al.*, 2010). It further argues that retirement is not as blissful as often imagined, because it can lead to impoverishment of life, both financially and content-wise. As such, *The grass is always greener* problematizes retirement, and argues that working is in fact a solution instead of a problem.

"The day I stopped working, was the unhappiest day of my life. I was really... terribly unhappy (...) Oh, and I thought I would do all kinds of activities. Working in the garden, join clubs and so much more. But I did not manage to do that." (Het Laatste Nieuws, 2014b, para. 2)

The second counterframe, *The tailored suit*, states that it is the job of the employer (as the metaphorical tailor) to provide jobs that 'fit' with the abilities, talents, wants and needs of the employee. Seeing as a misfit between job and employee is the cause of stress and possibly even burnout (Maslach and Goldberg, 1999), jobs 'tailored to the measures' of the employees will make work more comfortable, compared to the current one size fits all-solution. When the employee's wishes and needs inevitably change during their life, the job should be retouched to fit the current situation.

"A job tailored to measure also motivates to retire less early. Three out of five Belgians say they would be willing to work longer if their job would fit their talents even better" (Jobat, n.d., para. 4)

According to the third counterframe, *The dance partner*, the raised retirement age is an invitation to work longer, rather than an obligation. In other words, the decision to keep working is personal, but if denied, the person may miss a valuable experience. Furthermore, the employer and employee are equal partners. Together they must strive for a harmonious 'dance' that is fun and beneficial not only for themselves, but also for the customers or clients (the audience in the metaphor). This requires rules, but also trust and autonomy of both partners.

"I accept that employers demand flexibility from the employee, but they also have to offer flexibility, with personal career-planning" ("Humo's Grote Pensioenenquête", 2013, "Laat anderen werken", para. 4)

3.2 The significance of an individual employee for the employer

The second set of frames and counterframes turns to the significance of the employee in an organization. In the problematizing view, an individual employee is perfectly replaceable like *A cog in the machine*. It is important that the job gets done, but not by whom. The individual cogs do not see what they contribute to the process and do not feel much emotional connection to their jobs. Because employees are perfectly replaceable, retiring early can give a young unemployed person a chance to start working. Furthermore, this frame views older workers as less productive and more costly than their younger counterparts, in accordance with common stereotypes (Kroon *et al.*, 2016; Posthuma and Campion, 2009). As such, the organization's performance will increase and its employment costs will decrease when an older employee retires and is replaced by someone younger.

"We do not work longer for ourselves, we work longer in order to maintain a system; a system that will never be satisfied with everything it already has. Never!" (Naessens, 2014, "We moeten langer werken!", para. 3)

The counterframe *The supporting pillar* states that all employees are essential to the organization. It is only because of the talents and dedication of the employees that the organization and the economy can stay upright. Employers should do their best to keep their experienced employees with them, as this will provide them with a competitive advantage (Posthuma and Campion, 2009). Based on previous research, it is likely that by putting the competences of older employees in a more positive spotlight, *The supporting pillar* could also contribute in diminishing the discrimination that older employees often face in the labor market (Kroon *et al.*, 2016).

"Some employers are really satisfied with their older employees: 'they have experience, show up on time and know the job'. Employers in sectors with a lot of bottleneck jobs realize all too well that they cannot miss their older employees" (Humo, 2013, "Laat anderen werken", para. 5)

3.3 Who is responsible for solving the issue?

The third set of culturally embedded frames accept that there is a budgetary problem that needs to be addressed, but disagrees on who is responsible for solving it. In the problematizing frame *Passing off the Old Maid*, people blame a certain group for the future budgetary problems caused by (early) retirement: while they and other members of their in-group work hard, there is a group of 'freeloaders' who contributes nothing but enjoys all the benefits. As a result, raising the retirement age is a bad idea, as it targets the responsible workers, while leaving the freeloaders unaffected.

"I hope that the police (...) can enforce an acceptable retirement age by striking, knowing that there are thousands of unemployed people, never mind a bunch of freeloaders, who rake in compensations without having to work for them." (Het Laatste Nieuws, 2014a, p. 37)

The counterframe *Cooperative puzzling*, however, states that the problem will not be solved by passing blame. Because the problem is so complex, looking to one group to fix it will not work. All parties have a piece of the puzzle, and each member of society needs to work together to find a good solution. Holding on to one's own pieces is useless, because unless a good solution is found, no one will get to enjoy the benefits of retirement.

"If all of us, politicians and social partners, successfully complete this challenge, we all win. Not only in the next few years, but surely in the more distant future as well." (Spooren and De Roover, 2015, "Rechtvaardiger", para. 3)

3.4 Are the government's policies really the answer?

The final set of frames looks at the suggested policy proposals to tackle the budgetary problems of the retirement costs. According to the frame *Quackery*, raising the retirement age is absurd and counterproductive. It argues that costs will increase instead of being lowered: older employees require more sick leave, and more young people will be jobless if older employees do not retire. Both these consequences will increase the strain on social security, with minimal gains from lowered retirement costs. As such, a higher retirement age will cause more problems than it will solve.

"[Ensuring the affordability of the pensions] would be done through 'working longer'. A more profound economical reasoning is not available. That is weird, because if the measure indeed has the intended effect, it seems to be the solution for most of our problems" (Vuchelen, 2014, para. 1)

The counterframe *Cassandra* argues that the experts have clearly seen from the data that there will be a problem with the future budget if the costs of retirement do not go down. The policy proposals are logical, and based on the results of statistical models. The public, who is not experienced in calculations regarding the labor market and the budgetary costs, does not

understand the reality of the danger and the urgency of the countermeasures. They deny the problem and reject all necessary countermeasures.

"What was conveniently forgotten, is that all kinds of smart people, calculators and calendars in hand, pointed to the upcoming population aging. And kept on pointing. And are still pointing. Resulting in their own hair turning gray" (Van Laeken, 2015, para. 3)

[TABLE 2 ABOUT HERE]

4. Discussion

In this study, an inductive framing analysis was conducted on a sample of newspaper articles, magazine articles, and stakeholder releases, in order to identify the frames that are used to discuss the raised retirement age in Belgium. To validate these results, several HR managers were asked to comment on the frames, and to identify any missing perspectives. In total, ten culturally embedded frames were reconstructed. While there is truth to all these perspectives, it is unlikely that all frames are equally persuasive (Chong and Druckman, 2007, 2013).

The problematizing frames draw upon negative emotions, such as jealousy, fear, distrust, and anger. This makes them easy to understand, which likely makes them compelling arguments. The interviewed HR managers identified *The chain gang* as the most problematic frame for the motivation of employees: they said that it was a self-fulfilling prophecy, that can 'infect' other employees throughout the whole organizational hierarchy. Finally, they argued that *The chain gang* could easily be combined with other frames. For example, the link with *Passing off the Old Maid* can be established by stating that only those who work "get punished". The interviewed managers did not have a communicative answer to *The chain gang*, instead opting for prevention or trying to give affected employees a job that fits better with them (cf.

The tailored suit). The counterframes provide communicators with tools to challenge *The chain* gang and other problematizing arguments through strategic communication.

The counterframes use a wide variety of strategies to deproblematize the issue: appealing to reason (Cassandra), invoking positivity (The grass is always greener and The supporting pillar), calling for solidarity and cooperation (Cooperative puzzling and The dance partner) or calling for a reinvented work environment (The tailored suit, and arguably, The dance partner). However, it is unlikely that all these counterframes will be equally persuasive. For example, the interviewed HR managers doubted that the logical approach of Cassandra would increase the motivation of people to work longer. On the other hand, they thought that The dance partner would be a very useful counterframe because it focuses on the cooperation between employer and employee, pointing out that they are equal partners and each has their own rights and duties. Furthermore, *The dance partner* also pays attention to the broader context, by pointing out that both parties have a responsibility to the metaphorical audience: employers and employees should cooperative to create an environment that is beneficial to both, but also keeps the needs and expectations of clients or customers as their number one priority. The interviewed HR managers found the cultural element of *The dance partner* to be very useful, and spontaneously started using the metaphor in their language. For example, the HR manager from the healthcare sector argued that:

"Yes, it is only a good result if it feels right for the person, for the team, and for the organizations and patients, clients. In that case, you have to dance a tango with three persons, and that is very difficult... I think you are going to step on some toes once in a while"

Based on these interviews, it seems that *The dance partner* would be a persuasive counterframe. However, the limited number of interviews cannot provide a definitive answer

to the question which frame or counterframe has the greatest persuasive strength. Further research is needed to answer that question.

4.1 Limitations and Future Research

Like any study, this research has its limitations. First, the inductive framing analysis was conducted on a sample of strictly Flemish newspapers, magazines and stakeholder releases, within a limed timeframe. As such, it is possible that this issue is framed differently in other countries or regions, or that it has been framed differently in the past. Future research could replicate this framing analysis elsewhere or extend the period of time under study. Secondly, this research was purely inductive, and does not indicate which (counter)frames are most prevalent in the news coverage. Future research could perform a deductive framing analysis (Van Gorp, 2010) to answer this question, and to investigate how the framing changed over time. Finally, the persuasive strength and the effect of these frames should be investigated: does introducing counterframes lead to more balanced and consistent opinions (Druckman and Bolsen, 2011; Porto, 2007)? Can it motivate employees to remain in the workforce for a longer period of time? Longitudinal or experimental research would help answer these interesting questions.

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Table 1: Overview of frames and counterframes in the debate regarding the need to work longer in Belgium.

	Frames	Counterframes
Individual		
A. Meaning of		2. The grass is always greener
work in the	1. The chain gang	3. The tailored suit
individual's life		4. The dance partner
B. Significance of		
an employee for	5. A cog in the machine	6. The supporting pillar
the employer		
Societal		
C. Who is		
responsible for	7. Passing off the Old Maid	8. Cooperative puzzling
the solution?		
D. Regarding the		
government's	9. Quackery	10. Cassandra
policies		

Table 2: Frame packages regarding the raised retirement age

Frame	Cultural theme	Definition: Working longer is	Cause	Consequence	Moral Judgment	Possible solution	Choice of vocabulary
1. The Chain Gang	Prisoners are forced to do back- breaking work, until they collapse.	backbreaking, devoid of meaning and unpleasant. People yearn to retire but are forced to continue to work.	Work is demanding, both physically and mentally. People want to enjoy their well-earned retirement, but politicians and economic experts deny them this right.	People feel trapped in their job: it is a punishment they have to endure until the bitter end.	Outsiders decide over the lives of others, who are forced to do degrading tasks.	People should decide their own fate and make their own choices. Working longer should be a personal choice.	Gilded cage; organized forced labor; reduce people to slaves; work until you drop (dead)
2. The grass is always greener	People want what they do not have, even though it will not necessarily improve their happiness.	enriching. Work provides people with more than just an income, but some only look at the negative parts of working. They have an idealized vision of retirement, as an eternal holiday.	Unrealistic expectations and doom-and-gloom. Employees focus solely on the negative aspects of work, and the positive aspects of retirement.	People want to retire as soon as they can, but then they may fall into a 'black hole'. When retired, they start missing specific aspects of working.	Fostering unrealistic expectations can lead to disappointment. Everything has upsides and downsides, and only focusing on the negative leads to a one-sided vision.	A different perspective on work is necessary: people should also focus on the positive aspects, which enrich life.	Work is more than just a paycheck, work enriches life, retirement leads to an impoverishment of life.

Frame	Cultural theme	Definition: Working longer is	Cause	Consequence	Moral Judgment	Possible solution	Choice of vocabulary
3. The tailored suit	A one-size- fits-all suit rarely is perfect. A suit should be tailed to the individual's measures.	possible if the differences between people are taken into account. Jobs should fit the employees, instead of the employees having to fit the job.	The government did not take into account differences when raising the retirement age, even though job demands vary widely and all people are different.	Employers should take note of the abilities and talents of each employee, and offer them a job that fits them. They should also adjust the job if there are any changes in the employee's life.	It is better to take into account the individual, instead of offering broad solutions that do not really work for anyone.	Work becomes more comfortable and manageable when the job keeps the employee's needs, abilities and talents into account.	No one-size-fits- all or passe- partout; tailoring, make jobs fit; continuously measure capabilities and talents and adjust the job.
4. The dance partner	Chemistry, cooperation and harmony are the ingredients for successful dance duos.	a personal decision on an unexpected invitation. Employees can choose to continue working with their employer, their equal partner. Together, they create a harmonious context that feels right for both.	Work in itself does not have to be a bad thing. With the right employer, work can even be fun. A good employer has a harmonious relationship with employees, and entrusts them with autonomy.	A good cooperation, that feels right for both parties. Employees get the opportunity to take control over the speed and direction of their career. Work becomes manageable and even fun.	It is a wonderful thing if people can create a harmonious working environment, that feels good for everyone.	Working longer creates the opportunity to try a new beat. The employee can enjoy working again, and a happy employee is an efficient employee.	Personal choices, control over the career, harmony, autonomy, equal partners working together, codeciding the direction and flow of the career.

Frame	Cultural theme	Definition: Working longer is	Cause	Consequence	Moral Judgment	Possible solution	Choice of vocabulary
5. A cog in the machine	Each cog in the machine is important, yet perfectly replaceable.	a way to keep the organization and society running. The job is more important than the employee, which can easily be replaced.	A job serves the organization above anything else: the train needs to keep on running. The individual employee does not realize what he/she contributes.	Employees do not feel connected to their job. They feel replaceable. Retirement ensures that young people can start working, which will also benefit the organization.	People are used and consumed. When they are worn out, they are thrown away like trash.	Older employees need to be decommissioned and replaced by young employees. This will allow the company to work more efficiently for a lower cost.	Worn-out employees, efficiency, machinery, cogs, parts, keep the organization or society running
6. The supporting pillar	Supporting pillars are essential for a building. Without them, the building collapses.	important, because the talents and skills of the employees are important for both company and society. Early retirement wastes important human capital.	Employees forget how important they are to the company, which relies on their experience, dedication and skills.	Employees perform meaningful work and are valuable to the company. By investing in all employees, companies can acquire a competitive advantage.	Each employee is important, and should receive recognition and appreciation.	Employees should be more aware of the importance of themselves and their job. Employers should do their best to make clear how important their employees are.	Experienced employees, talent, competences, knowledge, important for the organization

Frame	Cultural theme	Definition: Working longer is	Cause	Consequence	Moral Judgment	Possible solution	Choice of vocabulary
7. Passing off the Old Maid	In this game, an unwanted card is passed off. Skill or effort do not play a role: the winner is decided by luck and luck alone.	unjust and unfair. The policy targets those who did not cause the problem. They have to work longer to ensure the prosperity of the profiteers.	People try to protect their own interest. They are not willing to make any sacrifices, and pass the problem on to another group, which has to solve it.	One group has to carry all the burdens: they have to work longer and lose benefits. Others profit from their labor, without putting in any effort of themselves. This is unfair.	This policy does not award the gains based on skill and dedication. Therefore, it is unjust, discriminatory and frustrating.	An each-man-for-himself situation, where the weakest link has to carry all the burdens, without being rewarded for their efforts.	Profiteers, discriminatory, NIMCA (Not in my career), "my generation", punishing the good pupil, unfair
8. Cooperative puzzling	If everyone cooperates, even complex puzzles can be solved, and then everyone can enjoy the results.	a piece of the solution. The problem is complex and cooperation and motivation are required to get it solved.	People are too selfish. They want other people to solve the issue, but the problem is too complex to be solved by just one small group.	The rising retirement costs can easily be contained if everyone puts in a little effort. All of society will be able to enjoy the results.	In a society, people have to live and work together. If people only think about themselves, society as a whole will lose.	Everyone has a shared responsibility, and is morally obligated to cooperate. That way, society can benefit as a whole and no group has to carry undue burdens.	Cooperation, responsibility, a small sacrifice for the common good.

Frame	Cultural theme	Definition: Working longer is	Cause	Consequence	Moral Judgment	Possible solution	Choice of vocabulary
9. Quackery	One is presented with a miracle cure, but this does not help cure the illness. Instead, it causes new problems.	a senseless solution. The government uses fear and uncertainty to present a solution that only serves their best interest.	The government presents an unrealistic scenario: working longer will somehow lower costs and lead to more jobs. Employees trade in their hardearned benefits for a solution that does not work.	Raising the retirement age will not solve anything. Instead, it will raise costs and lead to more uncertainty. As a result, employees are stressed, frustrated and do not trust their government.	It is unethical to abuse fear and uncertainty to fool people. The quack makes a profit without taking into account the consequences for those taking the "medicine".	The government should be reined in, and the people should take matters in their own hands: it is to only certain way to find an effective solution.	Absurd logic, dogma, doctrine, economical nonsense, a miracle cure, uncertainty, fear.
10. Cassandra	Cassandra predicted the fall of Troy on multiple occasions, but was not believed. If the Trojans had listened, they could have saved their city.	a necessary solution to a real danger. The data clearly show future budgetary problems caused by retirement benefits: the disastrous consequences can only be prevented by acting now.	People do not think about what the future holds. It is clear that the current policy cannot be maintained. People distrust the politicians, even though they are taking appropriate measures.	People do not want to see the problem. Their distrust leads to them rejecting measures that could actually solve the problem.	Denying the future is senseless. It is foolish not to trust the veracious and scientific predictions of experts.	The limits of the current system need to be recognized. Information can facilitate this. Even if the public refuses to listen, the government should implement the measures to prevent worse.	Predictions, disasters (e.g., retirement-tsunami, a perfect storm, a time bomb), necessity, wake-up call, sense-of-urgency; plan-B, prepare for the future.