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## **Future responsibilities towards the elderly: a comparative analysis of welfare state attitudes and expectations in Norway and Slovenia**

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### **Introduction**

Population ageing is one of the major structural changes currently affecting the development of most European welfare states. Many countries have reformed their old age pension systems and implemented new policies to respond to increasing number of retirees and meet demands about the higher volume and quality of the services provided. These changes have taken place against the backdrop of a profound and protracted global economic crisis. Furthermore, these issues have led to debates about the adequacy of provisions of care and income maintenance transfers for the elderly. The goal of this paper is to explore Slovenian and Norwegian citizens' attitudes and expectations with regard to the division of responsibilities between the elderly themselves, family members and the state when it comes to ensuring the well-being of elderly in the future. To research this we draw on the methodology of democratic forums and analysis of qualitative data i.e. transcribed dialogues and arguments among participants of the forums. The methodology of democratic forums is composed of two whole day discussions including plenary sessions and smaller focus group discussions among ordinary citizens, representatives of general public on a specific subject – the priorities of the welfare state in the future.

Democratic forums were carried out in autumn 2015, and based on the data gathered we are able to compare similarities and differences in citizens' attitudes toward the future of the welfare state in regard to ageing and intergenerational issues in Slovenia and Norway. The two case countries were chosen for comparative analysis since

looking for (unexpected) similarities is interesting, as while both two countries are relatively small countries in population size, Norway and Slovenia are very different in several other respects. The two countries belong to different welfare regimes and they are influenced by different historical legacies in elderly care and old age pensions. By comparing Norway and Slovenia, we aim to explore how different welfare regimes (social democratic and post-socialist) influence views on welfare for elderly and pension policies. In addition we explore how cultural and political differences such as the relatively newly established democracy and market economy, and more family oriented cultural orientation of Slovenia in elderly-care compared to Norway, reflect in priorities regarding intergenerational issues in the two countries. To achieve this goal we will explore the similarities and differences in opinions in regard to future responsibilities for the elderly between Norway and Slovenia. We focus on how this was expressed by the participants in the democratic forums, their way of arguing and how they interpreted the division of responsibilities and what issues that were addressed.

First we address the demographic pressures and how the welfare states have changed in response to these pressures. Here we also describe issues of intergenerational solidarity and rising inequalities, as well as how to provide care and ensure quality of life for the increasing share of elderly population. We then present policies related to care for the elderly in Norway and Slovenia. In the empirical section we present the results of the analysis of democratic forums in both countries in regard to intergenerational solidarity and division of responsibility for the quality of life of the elderly as well as inequality issues. In the concluding section we address how these issues might impact on the development of welfare policies.

### **Welfare change and demographic challenges**

The literature on welfare change has addressed extensively how welfare states have been restructured due to demographic changes, societal challenges and new social risks as well as global and economic influences, most notably the recent financial and economic crisis (Taylor-Gooby 2013, 2004; Farnsworth and Irving 2011, Schubert et al 2015). These changes are often described as following the paradigm of neoliberalism, which refers to increased marketization, individualisation of risks and responsibility for welfare, social policy retrenchment and more emphasis on targeted measures (Taylor-Gooby 2013, Borosch et al. 2015; van Kersbergen and Hemerijck 2014, Mau 2015, Taylor-Gooby et al, forthcoming). The debates around the shifting responsibility for welfare are mainly seen as withdrawal of the state and an increasing role of the market, family and civil society. Mau (2015) for example points to social-structural changes, in particular individualization and marketization, which have brought increasing acceptance of inequality, along with evident increased scepticism of redistributive measures the last 25 years.

In relation to the ageing of the population there have been clear paradigm shifts. One such is the shift from early retirement to the active ageing, linked to the prolonged working life (Boudiny 2013, Bonoli and Palier 2007, Ebbenghaus and Hofacker 2013). This is a new potential source of intergenerational conflict, as competition for jobs increases, along with the currently predominant higher share of transfers of the welfare state intended for the older generation (see Busemeyer et al 2009, Tepe and Vanhuysse 2010). Despite this potential for intergenerational conflict, the large amount of literature indicates that intergenerational solidarity is very strong (see Saraceno 2008). While transfers in public provisions tend to go from the younger to the older generation, this picture is reversed in the private sphere, where within families the older generation more often gives financial transfers to younger generations (Albertini et al. 2007; Kohli and Albertini 2007).

Although the welfare state still addresses the age risks to a significant degree, there is a declining role of state pensions, especially due to the fact these are unable to provide a suitable protection and ensure decent standard of living in old age. Consequently there is an increasing role of private old age pension and therefore increased importance of the market, which can affect institutions of collective solidarity (Mau 2015). Furthermore, the increasing role of private funds and savings can further increase inequality among the elderly.

There are significant differences in the development of elderly care among the countries, with mainly Central and Eastern European (CEE) countries lagging behind the northern and western European countries and therefore forming different care regimes (Bettio in Platenga 2004, Kalmijn and Saraceno 2008, Rummery and Fine 2004, Pavolini and Ranci 2008, Osterle 2010). The increasing care needs (along with increasing budgetary constraints) are being managed in numerous ways, ranging from increasing involvement of the migrant labour force, especially in for instance Italy (Shutes and Chiatti 2012, Deusdad et al 2016, Pavolini and Ranci 2008, Rummery and Fine 2012) to withdrawal of the state and strengthening of the role of markets. Such changes are encouraged for example by cash for care schemes, privatisation and also deinstitutionalisation trends (Ungerson 2004, Da Roit et al 2007, Pavolini and Ranci 2008, Deusdad et al 2016, Yeandle et al 2012).

Countries have in development of services for the elderly used various mixes of providers. Such welfare mixes between the state, market, family and civil society organisations, have for instance involved different levels of familialisation or refamilialisation of policies. Scandinavian countries have over a long period seen a strong defamilialisation also in regard to elderly care, while Southern European countries and Eastern European countries still depend to a larger extent on the family for care of the elderly (Litwin 2009, Kalmijn and Saraceno 2008, Hank 2007, Haberkern and Szydlik 2010). The relationship between the state and the family is changing also due to austerity measures and in many countries the trend of defamilialisations has been halted and in some countries there is a strengthened trend

toward refamilialisation, e.g. through subsidies of domestic care or enabling individual choice (Eichler in Pfau-Effinger 2009, Freriks et al 2015, Pavolini and Ranci 2008).

Based on the constructivist approach there is a growing welfare literature that identifies ideas as also important for the welfare change and as the core elements understanding explaining the direction of the welfare change (Beland 2005). Studies have shown that attitudes and ideas of people regarding the future development of welfare state matter (Svallfors, 2010) in explaining welfare state change, which we will address in this paper based on attitudes reported in regard to intergenerational solidarity.

## **Policies and attitudes related to ageing and care in Slovenia and Norway**

### **Aging in Slovenia**

As in many other European countries, Slovenia is facing an ageing of the population. It has the so-called pay-as you go pension system that is based on three pillars. The first pillar is based on compulsory insurance, while the second and third pillar are supplementary. They are divided between compulsory supplementary pension insurance (for specific vocations) and voluntary supplementary insurance. In Slovenia the pension reform has been highly contested and the first proposed major reform was rejected at the referendum (in 2011). In 2012, a new reform has been negotiated and adopted, increasing the retirement age and further strengthening bonuses and maluses to stimulate labour market participation of the elderly workers. The economic situation of older people has however deteriorated since 2001, with the most affected being those aged 75+ (Kump and Stropnik 2009; Stropnik et al. 2010; Stropnik et al. 2003) and the poverty rates among the elderly are high (20.5% in 2014) (Eurostat). Since economic crisis austerity laws have been adopted in 2012, which froze pension indexation and pension adjustments, further affecting the living standards of elderly. The number of those receiving the lowest pension benefits has increased and in 2013, 22% of new pensioners had their pensions calculated based on the minimum pension base. Also state pensions were abolished with the introduction of new social legislation. Previously, such pensions were a universal right and functioned as support for elderly persons not eligible for insurance-based pensions<sup>1</sup>. These changes have happened despite the elderly having a strong political presence, as their political party, the Democratic Party of Slovenian Pensioners (DESUS), has been part of every government coalition since the earliest years of independence (1996). General attitudes are also highly supportive of the redistribution through pensions, as almost half of respondents felt that people with lower income should have equal or even higher pension than those with higher income (ESS data 2008). The large majority of

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<sup>1</sup> These persons have now become dependent on the social assistance and on supplementary allowance, the latter of which was made a social assistance benefit, thereby significantly decreasing the number of persons eligible to receive it (Trbanc et al., 2014).

respondents (87%, ESS 2008) also see government as responsible for the living standards of the elderly.

Institutional care has a long tradition and is well developed in Slovenia (Nagode et al. 2004; Mali 2008). On the other hand community care services, such as social home care, day care and others have developed only after the transition, cover a relatively small part of the elderly population, and financial accessibility of the services is despite government and municipal support an issue (see Nagode et al. 2014, Hlebec et al 2015). More flexible forms of care are still underdeveloped and support for family carers is only slowly developing. Adoption of a coherent long-term act has been discussed for a decade and drafts have been prepared, however the actual adoption of such an Act is still pending. The care for the elderly is consequently still mainly provided by the family members, and other informal networks of the elderly (Hlebec et al. 2010; Hlebec et al. 2012). This important role of the family in caring for their elderly members is evident also in attitudes as majority of Slovenes (60%) feels that it is children's responsibility to care for the elderly (Eurobarometer 2007), and these obligations are stronger than in average in EU (average for EU27 was 48%).

### **Aging in Norway**

Demographic ageing has been a matter of concern for policymakers for at least two decades. The public near universal old age pension system underwent reform in the first decade of the new millennium, with several of the characteristics of similar reforms in other North European countries (Hinrichs 2007; Schøyen, **to be inserted** ...); aiming at a closer link between total life earnings and the pension level that one can expect to receive, adjustment of pensions according to the life expectancy on the birth cohort one belongs to, etc. There was a fairly broad consensus between the political parties in the parliament. In general, the reform intended to encourage longer work careers, especially for future retirees. The concept of a fixed retirement age has more or less been left, but the way the pension provisions are constructed aims to give the individual an incentive to stay in the labour force as long as possible. Policymakers have also encouraged people to supplement their future public pension and the occupational pensions they are covered by with taking up private pension saving contracts.

The future availability of sufficient care of high quality for elderly in need for this is still an issue for considerable political and public (media) attention. While institutional care still play a major role for persons with greatest reduction in everyday functional capacity the debate about future developments is dominated by the ambition to enable elderly people to remain in their own home as long as possible through home care and nursing provided by municipalities. In general, one anticipates that there would not only be a larger proportion of elderly people, but that also the share of old elderly (80+), and elderly who will suffer from dementia, will increase substantially. On the one hand there is expected to be a future shortage of trained care workers, debate the prospects of recruiting even more immigrants to work in the sector. On the other hand a number of observers believe that physical adjustment of people's homes and improved quality and availability of advanced technical equipment (sensors, minor lifts, alarms, robots, GPS, etc) will play a growing role in the future. As already indicated, today most paid

care for elderly people are provided by public services, but especially a considerable number of municipalities with a conservative or non-socialist majority in local councils have outsourced both a large part of both the operation of nursing homes and domiciliary care to private non-profit or for-profit providers. There is an on-going political debate between the parties in the parliament and in the media about the extent to which it is necessary and desirable to base future plans for elderly care on outsourcing to non-public providers, or even, on partial or full user payment for those who will afford this. The Social Democratic party and some smaller parties to the left of this party argue that a greater reliance on private voluntary funding will create a dual, two-class system of care provision in the future, one those families or couples with high financial assets and one for those with low financial assets, especially single elderly persons.

## **Methodology**

Data were gathered within the Norface Welfare State Futures project “Our Children’s Europe”. The project aims at understanding the aspirations of the ordinary people in regard to future welfare policy and uses qualitative methods of democratic or deliberative forums. The main question examined in the democratic forums in comparative perspective was “What should be the government priorities for the benefits and services in 2040?”. Hence our interest was in the future aspirations of what kind of welfare state participants in the two countries wanted with regard to different issues among them also the ageing and intergenerational issues.

Democratic forums in Slovenia were carried out on 14<sup>th</sup> and 24<sup>th</sup> of November 2015 with 37 participants. In Norway, the democratic forums were held on the 24<sup>th</sup> of October and 7<sup>th</sup> of November 2015 with 35 participants. The participants made up a mini public and consisted of people of different gender, age, ethnicity, work statues and political orientation. The democratic forums were conducted according to main principles of democratic discussion and were led by a moderator. Besides the common plenary discussions the participants were also divided in three separate groups of approximately 12 participants in each. The participants in the groups were not randomly selected but have been divided so that one group contained all the unemployed people, another group contained all the self-employed people and the third one contained all the people belonging to ethnic minorities and migrants.

Participants were firstly asked to identify the most important issues for the future development of welfare policy, within which also care for the elderly was identified and hence discussed on the first day of democratic forum. The second day of the democratic forum discussions were formed around the predefined topics by the researchers among which were also intergenerational issues. The data was coded in Nvivo using a comparative coding set and special emphasis was made for the analysis of responsibilities for the elderly in regard to pensions and care for the elderly (a common scheme of coding was applied)<sup>2</sup>.

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<sup>2</sup> Codes for responsibility for welfare: community/civil society organisations; state/public sector; market/private sector/employer; family; individual.

In order to examine attitude change among the democratic forum participants in the framework of the possible deliberation we have additionally analysed the results of the before and after democratic forum survey,<sup>3</sup> which consisted of questions taken from the 2008 ESS, and was filled by the participants at the start of the first day of the democratic forum, and at the end of the second day of the democratic forum.

## Results

Aging and intergenerational issues could be sorted under three main topics for comparative analysis between Norway and Slovenia:

- Intergenerational solidarity,
- Responsibility for welfare/quality of life of elderly and
- Inequality issues.

In general we see both similarities and differences between the Norwegian and Slovenian forums. The discussions in the Slovenian democratic forums generally evolved around two main topics: pensions and care for the elderly. The main issues were related to the quality of life of elderly in Slovenia and concerned financial issues. It referred to the level of pensions and affordability of elderly care, followed by social inclusion issues, specific care needs, issues related to the position of the elderly on the labour market and living and housing arrangements. In the Norwegian Forums pension was also a main topic. However, in contrast to the Slovenian forum the discussion centred more on what should be the age of retirement and the amount received in pension.

The priorities set by participants clearly indicate high concern for the position of the elderly in the future, in particular to their financial means, as well as in regard to provision of care services to ensure quality of life.

### *Intergenerational solidarity*

The discussions in the democratic forums indicated that intergenerational solidarity is very strong, and support for financing the elderly care and ensuring their financial wellbeing through suitable pensions was evident in both Slovenia and Norway. Still there were interesting differences between the attitudes in Slovenia and Norway. Here we explore the argument put forward by participants regarding intergenerational solidarity.

*We always like to point our fingers at pensions, but people have after all been paying into pension funds for 40 years, they should receive this money back. I haven't been paying any contributions, I'm young and haven't paid them yet. What about older people, are they supposed to go without pensions, are we simply going to forget about*

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<sup>3</sup> The survey questionnaire can be obtained from the authors on request.

*them? Forget about them and say we're young, we've got cars, homes, families. Well, that's not the way to go, is it? (SI – participant no. 70, female, 34 years old).*

The Slovenian informant underscore an implied duty based ethics in her reasoning for why older people should receive pensions. This is reflected in the use of words like “they should receive this money back” and rhetorical questions that reminds the listener/reader that it is not just to forget about the elderly. The principle of the argument is that we, the younger population at work, have an ethical duty to take care of the elderly and to make sure that their long contribution to Slovenia as citizens and tax payers are taken into account. Implicit in the argument is also a critique of a straightforward market liberal understanding of politics, where everybody are ‘masters of their own luck’. Instead the informant argues for intergenerational solidarity and reciprocity. The focus is on the qualitative improvement of the life of elderly. When comparing this with a statement from Norway we see both interesting differences and similarities:

*Since we are facing an elder boom, we have to improve healthcare. We have to improve houses for the elders or nursing homes. Services for health and safety. Medicine. And they have to have alarms. Everything has to be adapted. Educate and employ more people in healthcare. Better healthcare. We have to spend more money on it quite simply. (NOR – participant no. 12, female, 27 years old).*

While the Norwegian speaker also echoed issues of intergenerational solidarity, and the need to improve healthcare for elders, this was built around a different underlying argument. In contrast to the Slovenian informant, the Norwegian mobilized findings from demographic statistics and used this as evidence for policy. Following the logic of the Norwegian informant demographic predictions of an ‘elderly boom’ simply force us to take action. This is why we have to improve “healthcare and houses for elders or nursing homes”. However, it is unclear exactly how this improvement is to take place and what type of improvement that she refers to besides hiring more people in healthcare and “spending more money on it”. In contrast to the Slovenian informant the Norwegian focused more on quantitative improvements of elderly care.

Interestingly, the Norwegian has an implied understanding of the future elderly as in need of care and support in everyday life, while the Slovenian rather focus on their need to a higher pension, and greater purchasing power so that the elderly can live the life they want. This difference in ways of arguing mirrors different challenges with regards to pensions in the two countries. While the dominating debate in Norway has been related to the quality of the services at so-called homes for elderly, the dominating debate in Slovenia seems to have been related to the purchasing power among the elderly and their ability to therefore afford the suitable care they need (e.g. especially institutional care).

In Slovenia a general focus on duty based ethics prevailed, which can be linked with recognising the deservingness of the elderly, linked to two main criteria – reciprocity (having earned the support) and need, as identified by Van Oorschot (2000).



*If one is active for 40 years, or not, due to incapacity to work or whatever other reason, but contributes in a certain way and there is so much money involved here, that access to elderly home should not be an issue. But it is. And that's what worries me. And you know how this year we were saving the Hospice. I think our government should be ashamed of it. This should not be an issue, should not be a problem. (SI - participant no. 62, male, 44 years old).*

As in the previous quote a duty based ethics is at the centre. This is most clearly articulated in the last two sentences through the use of the word “should”. However, compared to the prior Slovenian quote the duty based ethics goes further by also enabling accusation through the phrase. “ I think our government should be ashamed of it”. For the Slovenian informant the debate is question of moral duty and good values.

However, in Norway, the reciprocity argument was not present. That is not to say that the participant showed an anti-reciprocal stance, but rather that the pension was perceived as something the individual had earned a right to have. In many ways this is in line with how the Norwegian pension system is structured. Another Norwegian informant mobilized this description to make an argument:

*You earn for every year you work, and that income contributes to your pension. It is actually by working that you save money for your pension. And then we have this social safety net for those who can't work. (NOR - participant no. ?, male).*

On the other hand, the elderlies' need of others, and of various types of support, was to a larger extent a part of Norwegian discussion. In its simplest form, this can be seen in the first situation above with the reference to the “safety net for those who can't work”. This argument is most often simply given, as a straightforward statement, that minimum standard of living should not be dependent on one's ability to pay. The safety net is a common Norwegian metaphor for the social welfare state and it underscore the fact that everybody should enjoy a minimum of welfare services independent of income. Thus, it expresses the base line of solidarity expressed towards the welfare state. Still, the previous argument also generated tension in the discussion as it touched upon issues of inequality and one informant argued for a more just distribution of pension independent of prior income.

*I do believe it should be the public's responsibility to make good solutions for when you are old and weak even if you have no money. There shouldn't be a great class distinction on what one can and cannot do. (NOR - participant no 31, Female 71).*

The difference in attitude regarding reciprocity apparently also led to additional differences. In Slovenia for instance an additional motive for supporting intergenerational solidarity was also “self-interest”, i.e. a concern about what will happen when the participants themselves get older, and therefore the need for intergenerational solidarity in the present so that it will also exist in the future.

*Because everything keeps on turning. Those who are now young will get older too and if we are not capable of taking care for the elderly now, what is going to happen when*

*I get old, how are they going to take care of me, if they are going to take care of me at all... (SI - participant no. 51, male, 27 years old).*

This statement also reveals that there was a general dissatisfaction with the standard of living that pensioners in Slovenia enjoyed. Implicit in this argument is a shared knowledge that many pensioners are living on borderline to poverty in today's Slovenia and that is a potential threat for the future pensioners in Slovenia, the younger informants. It also reflects the organisation of pension system, which is pay as you go with high dependency on the intergenerational agreement for the support of the system.

In contrasted, this was not an issue among the Norwegian participants. One interpretation might be that when the pension, in Norway was seen more as personal saving, then as a collective endeavour, the need to think along these lines also disappears.

### **Age of retirement**

In the Norwegian democratic forums there was much discussion regarding the retirement age. Many argued for the need of increasing the age or years of work needed to collect pension from the state. While most argued to increase the retirement age, it was not seen as the wanted outcome, but more as a necessity or inevitability due to economic conditions. Extracts from different informants may illustrate:

*Yes, I suppose we have to rise the pensionable age. (NOR - participant no ?, Female ??).*

*To get the pension we were supposed to have, I believe we have to work a bit longer. (NOR - participant no ?, Female ??).*

There were two arguments given for why we needed to increase the retirement age; first it was seen as a necessity to keep the welfare economically viable.

*To ensure enough tax income to fund the welfare state we need the highest possible labour force participation, work. (NOR - participant no 29, Female 53).*

On the other hand, an increase in retirement age was also by some seen as a consequence of a longer life and better health.

*What I believe is that the pension age will go up. That is because I believe people want to work longer and because we get older. People's health is better now, better healthcare than what we had before, so we have better conditions for working longer. (NOR - participant no 17, Male 20).*

Interestingly while most statements given in the discussion was in favour of increasing the retirement age, the voting on the last day on the issue was very much mixed (15 for and 17 against).

In Slovenia, the retirement age was also a topic of discussion, but here it was seen more through the lens of the value of the elderly in transferring knowledge, experience to the

young was emphasized, and there was concern that not enough recognition was given to this.

*The elderly should not be pushed into the corner, to the margins, they should still be actively involved, we have already been talking about this, that an older person with rich professional experience has immense knowledge and can contribute. (SI – participant?)*

As was discussed in the introduction, keeping the elderly longer in the workforce has the potential to spark intergenerational conflict, because of the increased competition for jobs this may cause. In Norway this potentiality was much in the foreground of the discussion.

*If you let the elders work for as long as possible, that is positive, but what about the youth? Will it lead to fewer young people getting a chance, suppose we only have a given number of jobs available? People in the establishing phase don't get jobs, because grandma and grandpa insist on keeping their jobs even if they could afford to retire. (NOR - participant no ?, Female ??).*

*We need to think ahead before the politicians say "Yes, we want that (speaking of keeping the elderly in the workforce). Then we save money on the elders not being pensioners, but then again it affects the young. They are unemployed and receive that benefit. (NOR - participant no ?, male ??).*

Interestingly this potential conflict was not prevalent in the Slovenian discussion, and when it was addressed, it appears to directly contradict the point of view presented in the Norwegian forums.

*And not that the elderly would take the work from younger people, but that there's no opportunity for them to pass their rich knowledge on the younger generations. Because people simply cut them off - go retire, bye, you go and then the knowledge is lost because there's no opportunity for them to pass it on (SI - participant no. 84, female, 36 years old).*

### ***Responsibility for welfare***

The main question we posed in the paper is how people perceive the responsibility for pensions and elderly care within the welfare mix framework of state, market, family and civil society in the future. In regard to responsibility the role of the state was emphasized in Slovenia and it was seen as important to guarantee a decent standard of living of the elderly.

*The state should take care of the disabled, the ill, above all those, the elderly, because for the young we can still say: he could work but won't for minimum wage. But for the elderly really – in the field the state should, handicapped or otherwise, the disabled, with mental and mobility issues, for this – I'll say the most vulnerable group of people, here the state should... (SI - participant no. 88, female, 43 years old).*

*Let's look at the role of the state in this area, care for the elderly, the state should take over the role of the guarantor, I mean in a way that it should guarantee each elderly person a decent pension (SI - participant no. 50, male, 35 years old).*

In short the state was seen as somebody who should provide a basic security, provide care for the elderly (in form of services) as well as financially (in form of benefits, subsidies), as well as have several other roles, such as guarantor (as quote above directly illustrates), organizer, co-funder and redistributor (to achieve lower inequality). This view is strong in Slovenia, and it is a general understanding that has roots in Slovenia's socialist past. Despite transitions to the market economy Slovenians have entrusted the state as a an institution that guarantees not only certain basic welfare benefits to marginalized groups but a more all-encompassing role of responsibility for well-being of the citizens.

In Norway, on the other hand, much of the discussion was centred around how the government should take less responsibility than they do today.

*People have to take more responsibility for their pension and maybe introduce means testing. (NOR - participant no ?, Female ??).*

*I don't think we can sustain the economy and welfare we have today. I believe everyone has to take more responsibility for his own pension with saving plans. (NOR - participant no ?, Female ??).*

These arguments illustrated the importance of market liberal perspective among the Norwegian informants. In contrast to the Slovenians the Norwegians showed high degrees of incorporating a market oriented way of reasoning that underscore the cost of social welfare and that someone has to pay for it. This was a strong tendency among the Norwegian participants, and which also was reflected at the end of the forum when a clear majority voted for the statement "More responsibility for their pension and introduce means testing" (22 vs. 10).

In the discussion, there were two frequently stated reasons for why the state should take less responsibility. One was the belief that the welfare state simply cannot bear the economic cost "I don't think we can sustain the economy and welfare we have today" or in starker terms. "I don't believe society will be able to meet the requirements we are facing. (NOR - participant no 30, Female 70). The other reasons given was a more philosophical or abstract. This line of argument simply stated that pension is an individual responsibility

*Save privately too. It is kind of the fox and the geese. Who is responsible for your life? Is it you or is it the state? It is an awful lot that the state should take responsibility of. (NOR - participant no ?, Female ??).*

*You cannot put all of the responsibility on the state and say that we don't believe people are capable of saving for themselves, so we will save for them. (NOR - participant no ?, Female ??).*

Again, both of these quotes also illustrates the market oriented reasoning among the participants and a shared economic rationality. It assumed that everybody should be

responsible for their own life, not the state.

In Slovenia, on the other hand, individual responsibility was much more contested and the views diverged more than in other discussed areas. Individual savings for old age were seen as a possible solution for the future of the pension system in Slovenia. This was also one of the priorities proposed by participants which however did not receive high support in a number of votes and is evidently a contested issue (16 yes, 21 no).

*The other thing is additional pension insurance, which some are paying into pillar pension schemes, or make savings, investment savings, or something – it's something those with high income are able to afford. And they will have more to draw from. But someone who was in a lower.... (SI - participant no. 58, male, 36 years old).*

As quote above illustrate, the individual savings were seen as reserved only for those better off. The debate around it was whether people would be responsible for this or poverty would increase, linking this therefore to the questions of inequality in old age, and again reflecting the high preference for equality in Slovenian society.

The debate, over individual responsibility in Norway, may easily give the impression that the participants argued for a passive or not existing welfare state. This is however, as seen in the following discussion, always not the case.

*You don't want to tell the future prime minister to just shut down all pension saving schemes? (NOR - participant no ?, Female ??).*

*No, that would have been horrible. (NOR - participant no ?, Female ??).*

*That's not what I mean. (NOR - participant no ?, Female ??).*

*We could encourage it, that you get tax reduction for saving for your pension for example. You could do that. (NOR - participant no 24, male 34).*

In fact, the state's obligations to guarantee a minimum pension was not itself discussed. The minimum pension was most often mentioned to clarify that increased individual responsibility did not mean that we should remove the state guaranteed minimum. As can be seen in the citation below, the minimum pension is itself not in question only whether the state should be responsible for the pension beyond this point.

*But that is what we do today (referring to the state saving for the citizens). Then we should have removed the pension system from the state all together. (NOR - participant no 21, male 54).*

*No, I'm not saying that either, but it was to push it to extremes, though. They do pamper us. (NOR - participant no?, Female ??).*

*I agree, but then we need a minimum pension and an individual earmarked pension on top of that. (NOR - participant no 21, male 54).*

Responsibility of family members was recognised in Slovenia and was seen as a societal value and part of reciprocity between generations, as well as legal obligation. However, it was noted that it had restrictions, and that it is difficult for children to help parents e.g. due to current conditions in the labour market and demanding jobs.

*You said, I apologize, that you wouldn't have the children burdened, but I also think a bit differently, that also the children should start paying back to the elderly and their parents, today that's already written down in the law (SI - participant no. 83, male, 45 years old).*

*It needs to be made sure that the children will not be burdened by their age and if they can't take care of themselves that they'll be able to go to a nursing home and that'll be financed by the state (SI - participant no. 87, male, 52 years old).*

In Norway the responsibility of the family was also recognised, but here it was seen as a solution or necessity due the economic pessimism, discussed in the last section.

*How long before the next of kin have to care for their old relatives? In many countries, there is of course...when you don't have the same public systems the family has to be there, but if the country actually gets a more squeezed economy ahead, one has to demand more of the next of kin perhaps. (NOR - participant no ?, Female ??).*

The idea that the family should take more responsibility was however not see as a solely negative development.

*We have sort of made the responsibility of caring for the elders public, and the government will never be as caring as the family and friends. It is really sad, but it is a reality. If we push care over on the government, the government will answer "This is the care you get for your money" and they would rather lead it over to health and prioritizing and such. The public can never give as good care as we can do as family and friends. It's just the reality. (NOR - participant no 24 , male 34).*

In Slovenia other spheres the intergenerational solidarity were recognised. The community was seen as an important resource for inclusion of elderly people in society. Its role was therefore limited to specific responsibilities. Role of volunteers was emphasized in helping the elderly and preventing their social exclusion, as the quote below illustrates.

*And there should be some kind of programmes for the elderly, for social integration. So they have the feeling that someone cares about them; with volunteers or new services that could be organised by community work, new professions, not just assistants for the disabled but for the elderly in general, to visit them so they don't feel excluded from the society (SI - participant no. 82, female, 44 years old).*

In Norway the role of the local community was not an important topic.

Another difference between the Norwegian and the Slovenian forums was how the role of the market was perceived. In Slovenia the role of the market was discussed very little, quite contrary to what we can find in welfare literature. In Norway on the other

hand, the market was a somewhat prevalent topic. One possible reason for this divergence is the focus on individual responsibility we found in Norway. When the individual is envisaged to pay for the welfare services the market were these are sold and bought becomes more relevant.

*I believe that one has to reduce the pensions even more than today, long-term. Then one will need to spend one's own money to buy welfare services. (NOR - participant no ?, Male ??).*

*Now we get private offers that can take you out for fresh air. It costs you 1000kr and you get 30 minutes five times a week. So, the elders become more like a product. The purpose is not the care-giving, but to make sure the service that either the next of kin or the old person himself wants (NOR - participant no 25, Male 42).*

In general therefore in Slovenia people still perceive the state as the most responsible for addressing intergenerational issues, either for pensions or services for the elderly. Individual's responsibility was mostly put forward as responsibility to pay the necessary contributions in funds, while the state was seen as responsible for management of these funds. Individual responsibility linked to care issues, e.g. importance of active ageing, was not discussed. People to a much lesser extent considered care issues to be the responsibility of community/civil society, and only limited reference was made that this would be the market responsibility

The results of the democratic forums are in line with expectations based on international comparative surveys and shown also in the before and after survey. Participants from Slovenia and Norway both saw government's responsibility as high in all observed areas, both saw the state as the most responsible and the most important actor in providing welfare and well-being for the elderly, slightly more in Slovenia. In both countries there were no major changes in the attitudes of the participants in the before and after survey results in regard to government responsibility for the standard of living for the old<sup>4</sup>, with a slight increase in Slovenia (mean before 8.63 and 8.84 after) and slight decrease in Norway (mean before 8.38 and after 8.28). However on the question of whether the government should spend more on the living standard of the elderly there were a large difference between the Slovenian and Norwegian participants, at the end of the democratic forums (84% in favour in Slovenia vs 53% in Norway). Interestingly this difference was not to the same degree visible at the start of the democratic forums (71% in favour in Slovenia vs 65% in Norway). This surprising finding can, however, be seen as a consequence of the two discourses. While the Slovenian discourse is more about a welfare system that does not do enough, the Norwegian discourse is more about a welfare state that needs to be economically viable in the future. There is growing concern that the Norwegian welfare state should be more efficient.

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<sup>4</sup> The question was taken from the ESS 2008 and the participants scored the government responsibility on a scale from 0 (should not be governments' responsibility at all) and 10 (should be entirely governments' responsibility).

### ***Inequality issues and role of state***

As we have shown in the previous section, the role of the state was seen as the most important one by the discussants and had many forms. The role of state was emphasized in both guaranteeing decent standard of living of elderly and reducing inequality through redistribution. Adequacy of pensions and living standard of pensioners were most relevant topics discussed in Slovenia. In this context the redistribution of funds and setting the minimum and maximum pensions and especially raising the minimum pension to ensure decent standard were debated. The state should therefore have a strong role in redistribution and often even pension equalization was mentioned.

*Perhaps it'd be best if they were the same for everyone, that they'd enable you to lead a normal life. An old person needs to live also (SI - participant no. 81, female, 59 years old).*

*Or a 1000 EUR pension for everybody (SI - participant no. 62, male, 44 years old).*

*I'd put it like that: why those that have more, that retired much earlier, they have a EUR 1,000, say, and the new ones have EUR 400 or 500. Take from the first and give the same to everyone and that's it (SI - participant no. 82, female, 44 years old).*

*That's why I'd say EUR 800 at least for some sort of a decent life, because this pensioner receiving EUR 800, they will lead a decent life, they'll be able to spend, enrich the economy, the one that will get, say, if there's... there should still be a certain scale, but the minimum cannot be EUR 450, because we're actually a poor country, definitely. There needs to be certain limit. Also the higher ones, EUR 2500, like you said, well, right. A pensioner doesn't need that much, right, yes. They don't. Pensioners don't need that much money (SI - participant no. 81, female, 59 years old).*

Despite some participants arguing quite strongly for pension equalisation, there was some disagreement on the issue, which is reflected also in low number of votes this suggestion received in the end (however still receiving 14 votes, which is more than a third of participants). Also there was some disagreement on how high the minimum pension should be.

*Guaranteed minimum pension. You shouldn't have less than that, 500 or 600 should be the lowest pension. Even if you worked for fewer years or had a lower salary (SI - participant no. 82, female, 44 years old).*

*(... ) same pensions for everyone. Just enough to cover the costs of the home for the elderly (SI - participant no. 55, male, 44 years old).*

The arguments for minimum pensions or pension equalisation were related most often to the need of pensioners ('old person needs to live', 'pensioners don't need that much money), as well as the cost of living and especially costs of care.



Inequality amongst the elderly was also a topic in the Norwegian forums, but here it centred more on the consequences of cutting pensions or other services or differences created by different workplace.

*But again, it (referring to either cutting the pension or cutting health services) might lead to more disparities among the elders, between those who have means and those who don't. So... Many things to counterbalance. (NOR - participant no ?, Male ??).*

*Per today everyone has a small statutory pension. The difference is huge depending on which company you work for. The minimum is almost a joke. When they present that everyone in Norway has a private pension in addition to the public pension, someone has so little whilst others have really good arrangements. (NOR - participant no ?, Male ??).*

The result are in line with expectations based on international comparative surveys, and before and after survey results showing that participants from both Slovenia and Norway had a predominantly egalitarian stance in regard to the provision of welfare. In the case of Slovenia this is in line with the discussions in the DF, since a lot of emphasis was put on increasing government responsibility for the quality of life and for the improvement of the poor financial situation of the elderly. At first glance, the discussion in the Norwegian DF, surrounding individual responsibility, seems to contradict the egalitarian stance shown in the survey data.

In regard to whether pensions should be income dependent in Slovenia people had a more egalitarian view than in Norway<sup>5</sup>. In Slovenia a higher share of participants chosen the statement that high and low earners should have the same pensions (44.4 %), while the share of those in favour of same pensions in Norway was lower (30.0%). Comparing the effect of DF on attitudes in the before and after DF survey in Slovenia there was a decrease in respondents in favour of same pension to 34.3%, while in Norway there was an increase to 37.9%.

Considering sustainability issues of the level of pensions participants in Slovenia were more optimistic than in Norway, since less than half 45.7% thought that we will not be able to afford the present level, while the share of respondents that think this way in Norway was much higher 63.3%. This can be partly explained by the fact that in Slovenia, especially in comparison to Norway, the pensions are already so low that people consider them more sustainable in the future.

## **Conclusion**

Despite the potential for the intergenerational conflict, our analysis of the discussions among the participants of democratic forums showed that people strongly support intergenerational solidarity. Importantly the analysis also showed that there are some important differences between the discussions in the two countries.

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<sup>5</sup> Respondents had to select one answer among different statements: higher earners should get a larger old age pension than lower earners, high and low earners should get the same amount of old age pension, lower earners should get a larger old age pension than higher earners, none of these.

The most striking differences revolve around the responsibility of the state in relations to that of the individual. While a general theme in the Slovenian discussions concerns how the state needs to do more, the Norwegian discussion is more concerned with where the limitations of the welfare state should be drawn in order to make the Norwegian welfare model economically sustainable. Also, there was a significant difference in arguments people put forward regarding intergenerational solidarity, as in Slovenia these arguments were often strongly linked to duty based on ethics and reciprocity, while these arguments were absent from the Norwegian discussions.

In Slovenia a prominent priority was the need to raise the pensions. This can clearly be linked with the current situation of high poverty rates among the elderly and in general low pensions. Similarly the Norwegian emphasis on more personal saving can be linked to the current worries regarding the sustainability of the current system and an aim to make the welfare system more economically sustainable. Linked to the financial situation it is the worry on how to ensure quality of care, mainly institutional, as has been described as having a strong tradition in Slovenia, and the role of state in subsidizing this care, but also developing better home care and community services.

Participants in general have identified the state as primary actor in Slovenia, with much less discussion of the role of family, although also mentioned but with recognition of its limitations on providing care. The family has a smaller role in Norway and has also not been discussed extensively, but participants potentially saw its increasing role in case the state will not be able to provide care to the same degree in the future.

Interestingly in Slovenia the role of the market, and individualisation was not seen as the answer, and even though discussed and proposed as important priority, encouraging individual savings for more sustainable pensions systems received more negative than positive votes. Contrary to Norway, where individual savings gained higher support, in line with the prevailing concern about economic means of the state to address ageing of the population. However, all these debates should be considered in the contextual perspective of significantly different situation of the elderly in regard to income levels and poverty rates in the case countries, which is clearly reflected in the differences in the welfare state attitudes and expectations of the Slovenian and Norwegian citizens for the welfare state futures.

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