

PEN-REF WP 3 Country Report

Citizen deliberation on pension reform in France: Small group method and results

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1 Executive Summary

1.1 Aims of the PEN-REF research

The European Commission-sponsored research contract PEN-REF¹ aims to provide experience with public involvement in the field of policy reform—a practicum missing in the field of pension and more generally welfare reform. PEN-REF tested **focus groups (FG)** as a means for more direct participation by the citizenry in the pension reform process.

Focus groups in conjunction with a series of expert interviews were used as a method for *identifying and analysing those factors that are necessary for re-shaping welfare systems and rendering them capable for adjustment* against the structural and demographic challenges faced.

PEN-REF tested focus groups in several countries (Austria, France, Italy, Poland) as a means of

- a) **Policy deliberation** (to what extent can focus groups help policy formulation?)
- b) **Decision-support** (to what extent can focus groups provide useful information about pension reform?)
- c) **Citizen participation** (to what extent can methods such as focus groups provide effective means for increased citizen participation in welfare reform issues?).

The present report gives an account of the French PEN-REF focus group research. **Analyses given here of the pension situation are based on the views, opinions, and deliberations of the citizens who participated in this consultation.** An expert view of the French pension situation was presented in another report (Bozec and Mays, 2001²).

¹ PEN-REF: *Public Participation and the Pension Policy Process: The Citizen and Pension Reform*. HPSE-CT-1999-00023. Coordinated by S. Ney (ICCR, Vienna) with research partners at ICCR (Au), SERRL (UK), Institut Symlog de France (F), IIASA (Au), IRiDiSS (It), LOS (No), PONT INFO Ltd. (Po).

² Bozec, G. & Mays, C. (2001) *Pension Reform in France*. Pen-Ref Deliverable D2 to the EC Programme on Improving the human research potential and the socio-economic knowledge base. Cachan and Vienna: Institut Symlog and ICCR.

1.2 **Methodology**

In order to test the focussed group interview or focus group (FG) as a format for citizen participation and deliberation, two sets of citizens were recruited for the purpose in a provincial/rural area of France (near Orleans), and in a large metropolis (Paris).

Candidates were informed that group members would participate in research for the European Union in the form of a citizen consultation bearing on pension and pension reform issues. The objectives were presented as:

1. Learning about citizen attitudes, opinions and demands regarding pension
2. Testing or simulating a small-group format for citizen deliberation.

The consultation took place in May-June 2001 in Orleans, and in June 2001 in Paris. Each of the two groups was convened in a local setting, for a series of four meetings (approximately once a week) lasting four hours each. Participants received a forfeit payment of 15 euro/hour at the close of the FG series.

The facilitation style imposed a relatively strict framework of group tasks and rules, within which participants had great liberty to express themselves. The group moderator thus laid out tasks and enforced rules, while remaining non-directive as to the content of ensuing exchanges.

This facilitation model drawn from the authors' organisational research and consulting practice was found effectively to be transferable to the decision/simulation context of PEN-REF focus groups. These standards appeared to facilitate participation and productivity during this policy deliberation exercise.

The structured group discussion tasks are listed in Section 3.1.1.1. Expert input provided participants with a shared information base concerning the technical aspects of pension and pension reform in France and Europe (see annexes in Sections 10.3 & 10.4).

During the final session each group formulated and refined a reform proposal, or a set of demands described as essential elements for a future pension system in France.

1.3 **Orleans Focus Group**

Eight persons were selected in the Orleans region. One person was subsequently unable to participate because of a family problem. The final group profile was 7 persons (4 men, 3 women). The average age was relatively high (57,6 years). Group members were thus personally concerned by the pension issue, and motivated to discuss. The socio-cultural level was middling to high, and the socio-professional profile varied (two agricultural self-employed, two teachers, a Social Security employee, wife of a middle manager, artist). Political orientation showed a good spread across the traditional options.

The group acted in a responsible manner; members to a majority knew how to express ideas and how to listen. Two “natural” leaders had an influence in channelling the others’ ideas toward a zone of mutual consent.

Over the course of the four sessions, opinions changed little on principal issues. Only shallow opinions appeared to change.

A strong positive group identity formed over time. The participants expressed the wish to meet again to learn the outcomes of the PEN-REF French and European research process.

1.4 **Paris Focus Group**

Eight persons (5 men, 3 women) were recruited by a combination of newspaper advertisement and local networking. The group was younger overall (range: 25-55) with an average falling at 37.5 years. A good mix was achieved in terms of socio-professional or cultural level; a variety of ethnic, national or regional backgrounds was represented, and political orientations varied widely.

Although relations were friendly in the group, a comparable identity did not develop. The group was mixed in motivation, with some members openly interested mainly by the opportunity to earn generous pocket money. (These members did however contribute actively to the discussion.) There was little “natural” leadership to crystallize attitudes. Some group members even seemed at various times to have lost coherence with their own ideas that had been expressed in an interesting and convincing manner in early discussion. The final evaluation of the group production of statements, and of the focus group experience, was however positive. Several participants observed that while the discussion had sometimes seemed boring, annoying or unfocused, that perhaps those byways had been necessary to arrive together at a recognizable destination.

1.5 **Citizen reform proposals**

As various participants in the two groups expressed it, it was almost by “surprise” that each group found itself at the end of four sessions with a clear, simple statement of principal demands on the pension system and on future reforms.

It is important to note that these reform proposals were formulated entirely by the FG members on the basis of their deliberations and mutual learning over the course of the previous sessions.

The statements produced are not very elaborated on a technical plane. They carry some internal contradictions. However, overall they are representative of social values expressed by the FG, and are good condensates of what our citizen participants expect and demand from their government.

The outcome of the task by the **Orleans FG** combines the following unanimously agreed elements, signifying that a reformed pension system in France should incorporate:

- Equality across occupational sectors
- A basic pension funded by horizontal redistribution, amounting to the equivalent of the monthly minimum wage, for every person having been active for a period of 40 years
- An optional private pension, fully funded
- Sustainability of financing through extension of the qualifying period, increase if necessary in mandatory contributions, and extension of the contribution obligation to all types of activity and revenue.

The **Paris FG** development of reform proposals was somewhat different. Time constraints led the moderators to divide the FG into two subgroups who generated two proposals. In keeping with the dynamic and expressed values of the Paris group, these proposals appeared to juxtapose individual demands, rather than formulate a group compromise. Reform elements that obtained approval in the final, full-group vote on both proposals were:

1. Choice of retirement age with pension benefits strictly proportional to the number of years of work and contributions
2. Creation of a means to evaluate in real time the points accumulated by each individual
3. An identical basic system for all
4. Pension contributions for all persons exercising an activity, whether that activity is paid or unpaid.

Section 7 presents the method of generating the reform proposals, and the group statements in graphic form.

1.6 **Conclusions and recommendations**

The PEN-REF research aimed to test the focus group consultation as a tool for policy deliberation, decision support, and citizen participation in welfare reform.

The French research afforded the possibility to observe the values citizens bring to their thinking on pension issues and to record a number of policy demands.

We demonstrated that a citizen gathering can work out a mature policy compromise: **the task of identifying and agreeing essential reform elements led the Orleans group to analyse the practicalities of their demand, and to evolve away from prior positions in the shared goal of producing a sustainable pension model.**

We gave insight into the causes of failure in the Paris FG context to work out such a compromise: these include individualistic values, and generational differences with impact on career pattern.

The FG research also provided the opportunity to observe how citizens respond to the *opportunity* given them to deliberate. Finally, it highlighted the fact that **citizens may be seriously under-informed about their own pension situation, and suggested that structural factors behind this lack of information may also form a particularly difficult reform context.**

On these bases we formulated briefly a suggestion for a workable and meaningful community information/deliberation format.

A small-group interactive expert session and the intensive recursive discussion format used in the PEN-REF FG are not generalizable on a wide scale.

A modified deliberation method, although resource intensive, might address both citizen information and policy reform needs. We would suggest organizing a two-part public event. This community-based event (repeated over the national territory) could be prepared and announced by an appropriate local State actor in collaboration with local social actors. **Larger-audience expert lectures would be followed by deliberative debate** in the first part of the public event. In the second part, **private consultations providing meaningful personalized pension information** would be offered to the local population over a period of days.

This combination of group debate and gain of personalized information might address the structural factors handicapping citizens and, we suggested, policy reform perspectives today. It might:

- Lessen the anxiety felt by individuals in connection with the pension question
- Inform individuals and social networks about pension situations and options
- Soften the individual and social taboo on examining pension needs and demands
- Mobilize citizens to explore pension issues further
- Equip citizens to formulate their demands and pressure their representatives
- Predispose citizens to accept appropriate reform demonstrated to be responsive to their demands.

Recording and analysis of the ideas and questions encountered in the group debates and private consultations could deliver to policy makers, on a grander scale, the type of policy-pertinent information on social values and demands identified in the PEN-REF FG work.

We emphasize, in closing, that this community-based effort would aim to stimulate the formation of a pension culture that appears to lack in professional contexts outside the public service sector. Clearly, thought should be given as well to amplifying workplace-based pension information and deliberation.

2 Introduction

2.1 Aims of the PEN-REF research

The European Commission-sponsored research contract PEN-REF³ aims to provide experience with public involvement in the field of policy reform—a practicum missing in the field of pension and more generally welfare reform. PEN-REF tested **focus groups (FG)** as a means for more direct participation by the citizenry in the pension reform process.

Focus groups in conjunction with a series of expert interviews were used as a method for *identifying and analysing those factors that are necessary for re-shaping welfare systems and rendering them capable for adjustment* against the structural and demographic challenges faced.

PEN-REF tested focus groups in several countries (Austria, France, Italy, Poland) as a means of

1. **Policy deliberation** (to what extent can focus groups help policy formulation?)
2. **Decision-support** (to what extent can focus groups provide useful information about pension reform?)
3. **Citizen participation** (to what extent can methods such as focus groups provide effective means for increased citizen participation in welfare reform issues?).

The present report gives an account of the French PEN-REF focus group research.

2.2 Source material for the report and translation policy

The representation given here of the French pension systems, institutions and societal context is drawn directly from PEN-REF focus group participant discourse.

Numerous quotations from the taped and transcribed discussions are provided. A written record was retained of the final session task in which members developed their pension reform proposals.

³ PEN-REF: *Public Participation and the Pension Policy Process: The Citizen and Pension Reform*. HPSE-CT-1999-00023. Coordinated by S. Ney (ICCR, Vienna) with research partners at ICCR (Au), SERRL (UK), Institut Symlog de France (F), IIASA (Au), IRiDiSS (It), LOS (No), PONT INFO Ltd. (Po).

To the fullest extent possible the original wording used by FG participants has been conserved in translation.

It may be noted that the wording chosen by participants, for instance in making their reform proposals (see Section 7), reflects three influences:

1. Personal expression
2. The most commonly known technically correct French pension vocabulary (which arguably could be translated into English on a purely technical basis)
3. Common-sense formulations.

In the belief that this latter influence is apt to express the underlying social values espoused or rejected by participants, the researchers have chosen in general not to substitute technical pension shorthand for participants' own terms.

3 Methodology

The PEN-REF consortium aimed to test a focus group approach to citizen policy deliberation, and held extensive discussion on how to structure the consultation. The final decision left each country team free to choose:

- The style of facilitation or group moderation
- The structure of meetings including the tasks proposed to participants
- The support materials and technical input regarding pensions and policy reform
- The rules and techniques applied during the FG
- The method of recruiting participants.

This section presents the French moderation style, meeting structure, support materials, and recruitment outcomes.

Details on the moderator's role, rules for participation, and recruitment process are presented in annex (see Section 10.1).

3.1 Format

In order to test the focussed group interview or focus group (**FG**) as a format for citizen participation and deliberation, two sets of citizens were recruited for the purpose in a provincial/rural area of France (near Orleans), and in a large metropolis (Paris).

The consultation took place in April-May 2001 in Orleans, and in June 2001 in Paris. Each of the two groups was convened in a local setting, for a series of four meetings (approximately once a week) lasting four hours each.

3.1.1 Facilitation style

The facilitation style adopted in France imposed a relatively strict framework of group tasks and rules, within which participants had great liberty to express themselves. The group moderator thus laid out tasks and enforced rules, while remaining non-directive as to the content of ensuing exchanges.

A strict framework and a non-directive method are not contradictory, but rather are complementary. The French team's *confidence in this combination* is drawn from extensive professional experience in participatory research within high reliability organisations as well as with team-building consultations (second author and Institut Symlog) and in group work with therapeutic or personal development aims (first author).

Principles drawn from the authors' research and consulting practice were found effectively to be transferable to the decision/simulation context of PEN-REF focus groups. The same standards appeared to facilitate participation and productivity during this policy deliberation exercise.

The **non-directive approach** by the moderator aimed at helping the participants to develop progressively their consciousness of the group entity and of its objectives, rather than reproducing a "teacher-student" or "expert-layperson" configuration. This approach, along with the rules set for group discussion, also helped the participants to develop a sufficient level of confidence and mutual respect allowing them to communicate and to work together.

The **formality** of the rules (set out beforehand by contract) and the proposed tasks provided *support* and *structure* that encouraged a sense of working progressively throughout the four sessions toward a decision goal.

The basic meeting structure is described below. Details on the rules for participation and the moderator's role are placed in annex (Section 10.1).

3.1.1.1 Basic structure of meetings

Each focus group met four times, for a period of four hours (16 hours in all). The proceedings were tape recorded and subsequently transcribed verbatim.

Each of these sessions was organized around specific, timed tasks, and drew on the following elements:

- a) Reminder of subjects discussed and conclusions of the last session (or, for the opening session, presentation of the study and of the aims of the FG consultation)
- b) Two or three thematic discussions, each limited to 55 minutes

- c) Input of expert information: e.g. an oral presentation by an expert, or distribution of a printed brochure to be read at home
- d) A task requiring personal reflection and written expression by each participant, either to launch a decision-making task, or, to evaluate personal or group evolutions
- e) At the end of each session, an assessment of both the content and the process (including emotional aspects) as viewed by each participant
- f) Participant requests for future discussion.

The themes for discussion **(b)** were defined at the outset. The specific content of tasks **(d)** was in some cases determined just prior to a session, based on the researchers' analysis of the previous session.

While specific technical or expert inputs were provided **(c)**, in order to create a shared fund of pertinent information, the major thrust of the FG work was "bottom up". This means that participants' own (evolving) views and their small-group deliberation process were given priority over expert visions and over the manipulation by participants of technical resources.

The full schedule of sessions is shown in the table on the next page.

WHO?	task type	SESSION I
M	a	Presentation-Goals-Rules
GD	b	Introductions-Personal data (first name, age, family situation, profession)
W	d	Value Chart (+ rapid feedback from moderator) (See annex)
GD	b	Personal retirement situation and problems expected to be encountered
GD	f	Important subjects for discussion in upcoming session
M	c	Distribution of "Your Pension in 10 Questions" brochure dealing with pension systems in Europe and their future perspectives (see annex)
W	e	Personal wrap-up
		SESSION II
M	a	Reminder of Session I ideas
GD	b	Reactions to Geneva Association booklet
R	c	Expert lecture (Pension and Pension Reform in France)
GD	b	Reactions to intervention
GD	b	Contribution or Solidarity? Should pension be a delayed salary or a universal right?
W	e-f	Personal wrap-up and requests for future discussion
		SESSION III
GD	b	Financing Pensions: Pay-as-you-go or Fully funded?
GD	b	Financing Pensions: What are you willing to give up? What new contributions are you willing to make? Otherwise, where should the money come from?
W	d	Converging, Diverging Views heard in the group; My Own Isolated Views
W	e-f	Personal wrap-up and desiderata for final session
		SESSION IV *
W	d	How did your ideas evolve over the 3 sessions? Were your convictions reinforced, abandoned?
W	d	Value Chart (+ brief feedback from moderator, including trends or changes over time)
W	d	Council of Ministers on Pension Reform: Which two ideas or proposals would you present if called in as a citizen to a high-level policy meeting?
W	d	Written presentation of each idea, written comments or reactions from each participant.
GD	b	Discussion – Negotiation – Refinement – Final Synthesis of Proposals to form agreed Set of Statements
W	e	Personal wrap-up and evaluation of the focus group effort and experience

Legend:

WHO? **M** = Moderator; **R** = Researcher **GD** = Group Discussion, preceded by personal reflection and note taking; **W** = Written task, generally read back to group without discussion.

TASK TYPE : see Basic Format of Meetings in report Section 3.1.1.1, list a-f.

* Sessions lasted for just over four hours. A buffet dinner was served during 45 minutes of Session IV. A 20-minute coffee break plus 5-minute breaks if needed were taken during the other sessions.

3.2 Materials

Two written support tools were used during the French FG consultation. One, the Value Chart, was a survey instrument to gain a snapshot of participants' thinking and help them scope the pension reform issue. The second was a brochure intended to provide an accessible introduction to technical issues of pension and reform.

3.2.1 Value Chart

The **Value Chart** is presented in annex (Section 10.2), along with the cumulative results from each FG.

This paper and pencil questionnaire lays out the principal pension policy options and requests participants to rank these in terms of their own (philosophical or practical) preference. Similarly, varying positions on controversial pension issues are laid out for ranking. This written exercise was performed in each FG at the beginning of Session I and Session IV.

The Value Chart was intended as a “before-after” opinion diagnostic tool for each FG series. It could also provide a comparison between groups. It was developed by the researchers on the basis of the PEN-REF report on the French Pension System⁴ and the Geneva Association brochure presented below.

As it was used at the opening of the first session, **this Value Chart contributed to scoping out the pension “universe”, and perhaps provided some vocabulary to participants.** However, no special reference was made to the Chart by researchers outside of the short time space devoted to filling it out and then reporting the cumulative results to participants. There was no obligation placed upon participants to use this tool as a referential.

It was found that while some individual or anecdotal changes in opinion could be registered, overall the questionnaire results do little to distinguish views before and after the FG work, nor do they differentiate dramatically the two FGs. **While it might have value as a large-scale survey tool, the Value Chart was found** by the authors to be **less informative than spoken group discourse or the reform proposals elaborated in Session IV.** The present report relies mainly on these latter sources of information.

⁴ Bozec, G. & Mays, C. (2001) *Pension Reform in France*. Pen-Ref Deliverable D2 to the EC Programme on Improving the human research potential and the socio-economic knowledge base. Cachan and Vienna: Institut Symlog and ICCR.

3.2.2 Brochure

The second written support tool was a **brochure recently published by the Geneva Association** or International Association for the Study of Insurance Economics: “**Your Retirement in 10 Questions**”. This brochure, available in French and in English, is intended by its authors to be highly accessible and interesting to potential readers of all ages. The brochure is not overly simplified. Nor is it completely neutral: it generally pleads the Geneva Association philosophy of extending active life. However, the PEN-REF French team judged that the document is an acceptably open-ended and thought-provoking source.

The brochure was distributed to each participant at the close of the first session, with the instruction to read it before the second session.

Participants were asked to give their reactions to the brochure at the opening of the second session. There was no test to verify that participants had studied the brochure.

As in the case of the Value Chart, the Geneva Association brochure very probably aided participants in scoping the pension issue. It went further in possibly contributing to participants' understanding of certain technical points in the pension debate. It appeared to prepare participants to listen to and grasp the expert input in Session II (see below).

Participant evaluations of the brochure, and comments by researchers, are presented in Section 9.2.

3.3 Expert input

The first author of the PEN-REF report on French pension⁵ provided expert input. This input consisted essentially of a lecture during the second session, setting out the main features of the current French system, attempted reforms, and reform environment. This lecture is briefly outlined in annex and some participant comments, highly critical of political decision makers, are quoted (see Section 10.4).

Participants listened carefully and appeared to be very interested by this input. There was lively question/answer/debate in the Orleans group, whereas the Paris group solicited the speaker to a lesser degree. Subsequently, that first group appeared to use and refer to the expert input more directly than was the case in the second group.

3.4 Recruitment

Two overall group profiles were sought, reflecting broad socio-territorial differences in the French population.

⁵ See reference in Note 4.

The first group targeted a “rural/provincial” profile, and was convened in the region of Orleans, a provincial capital 2 hours south of Paris. The group included both rural and small-urban residents. It is referred to in this report as the **Orleans FG**.

The second group targeted a “large metropolis” profile, and was convened in a suburb 4 km south of Paris. Participants were widely drawn from the city of Paris and a number of its suburbs. The group is referred to as the **Paris FG**.

In every case, candidates were informed that group members would participate in research for the European Union in the form of a citizen consultation bearing on pension and pension reform issues. The objectives were presented as:

3. Learning about citizen attitudes, opinions and demands regarding pension
4. Testing or simulating a small-group format for citizen deliberation.

Details of the recruitment process are presented in annex (see Section 10.1.3).

3.4.1 Group composition

Eight persons were recruited in the Orleans region. One person was prevented from participating by a family problem. The final group profile was 7 persons (4 men, 3 women). The average age was relatively high (57.8 years). The majority of members were close to retirement age, with one younger member. The socio-educational level was middling and relatively homogeneous. Professional profile varied (retired self-employed farmer, service worker, two teachers, Social Security employee, wife of a middle manager, artist). Political orientation was balanced across the traditional spectrum.

For the Paris group, eight persons (5 men, 3 women) were recruited, with an eye to differentiating from the Orleans profile. The group was significantly younger overall (range: 25-55, average age 37.5 years). A good mix was achieved in terms of socio-professional category and educational level; the average outcome on these criteria was lower than that observed in the Orleans group. A variety of ethnic, national or regional backgrounds was represented, with at least two participants born on French soil of non-European parents. Political orientations were balanced within the group, including representation of the more extreme sensibilities.

As the sample is so very restricted, no interpretations may be made as to the influence of their socio-cultural characteristics upon the opinions expressed by each individual participant.

Orleans Group		average age: 57.6 years		
Participant	Age	Sexe	Activity	Family situation
JOLENE	44	F	Social service housekeeping aide	Married, 3 children
Odile	58	F	Artist	Single
Danièle	60	F	Homemaker	Married, 3 children; husband retired executive
Antoine	59	M	Teacher	Married, 1 child
Jean	61	M	Social Security employee	Divorced, remarried, 3 children
Jacques	65	M	Retired farmer	Married, 4 children
Serge	58	M	Teacher	Divorced, 2 children
Paris Group		average age: 37.5 years		
Participant	Age	Sexe	Activity	Family situation
Marie	29	F	Secretary in small business setting	Single, 1 child
Hélène	38	F	Hairdresser (employee)	Married, 1 child
Sylvie	49	F	University studies, seeking employment	Separated, 3 children
Fred	25	M	Security guard	Single
Patrick	31	M	Social service youth worker	Single
Nicholas	36	M	Office employee (Police)	Divorced, 1 child
Pierre	38	M	Occasional taxi driver	Stable unmarried relationship, 3 children
Vincent	55	M	Engineer and small businessman, unemployed	Married, 3 children

The two groups revealed themselves to be apparently quite different in their dynamic and in their approach to the PEN-REF deliberation. However, the detailed analysis of transcripts revealed that the social values underlying the groups' discourse were often very similar. For this reason it is often possible to present the French consultation in a global manner (and to quote discussions without identifying the individual intervener). Where appropriate, differences between the groups are discussed.

4 Participant Preoccupations Regarding Pension and Reform Issues

During the **first session of each FG**, two questions were posed in order to learn from participants their **principal preoccupations regarding pension issues**:

1. What problems do you expect to encounter personally in regard to your retirement⁶?
2. What themes would you like to see discussed during this citizen deliberation on pension?

The responses to these questions formed **a first description of the pension scene in France, as seen by citizen participants.**

The responses in each group highlighted a general sense of **pessimism**, based on:

- Variability and inequality in personal situations
- The observation that the system in place is no longer adequate to cover the needs of contemporary society
- A majority tendency to gravitate toward individual coverage in order to defend against the failings of the collective system as well as uncertainty as to future political decisions
- The desire to see reform guaranteeing
 - i. Equality in both contributions and pension benefits
 - ii. A universal minimum pension.

Each of these dominant points is discussed below.

4.1 **Variability and inequality in personal situations**

The participants described their personal situations in regard to their future retirement. According to participant discourse, three observations are particularly worrisome:

- Women participants are relatively disadvantaged
- Pension benefits are significantly reduced in the case of non-linear or insecure employment
- Personal situations are unequal and depend on occupation or employment sector.

4.1.1 **Women at a disadvantage**

Women who have not worked outside the home were seen to be threatened by the perspective of widowhood. Participants pointed out that at the time of her husband's death,

⁶ Note that the same word "*retraite*" is used in French to designate the life period of retirement and pension itself. It is commonly pluralized to designate the pension system: "*les retraites, le système des retraites*".

pension benefits related to his professional activity and received by the surviving widow will be cut in half while her running expenses will remain constant. Those expenses, generally related to home ownership or rental, constitute the most important family budgetary item and cannot be cut in half when one partner dies.

This observation was made by the women participants who personally fear this situation, but also by married men in the groups. The latter expressed concern for their own partners, suggesting that in general the assumption was made that the husband will predecease his wife.

*Danièle (60y): I'm the wife of a retired executive. The only worry I could have is in the case of my husband's death. If I receive only half of what we get now, it's clear that for me **everything will collapse**. General expenses will be the same even if I'm alone. There's no doubt: from one day to the next, I would have to change everything in my lifestyle.*

*Sylvie (49y): The spouse receives only one-half of what the deceased retiree received, which is a **scandal**, because there may be children to go on raising, life isn't over, it might be a younger spouse. This is one of the injustices of a retirement system that only gives half payment to a family in which one spouse has not received a salary. In the opposite case, the wage-earning survivor goes on receiving the full pension—that's one of the injustices of pension payment.*

Single women were portrayed as often confronted by employment insecurity, low wages and incomplete coverage by pension schemes.

*Odile (58y): I have the impression that my situation is complicated because I've held different jobs. After my studies at art college, I did things ranging from advertising employee to newspaper assistant to illustration. I'm affiliated with the Artists' House [an obligatory occupational PAYG⁷ retirement organism] and I haven't looked into it, but I have the impression that **my pension will be tiny, tiny, tiny, really tiny**. And since I'm single, that's it. I can't understand why the Artists' House is a special system [as opposed to a general, Social Security system] and worse yet, sets a high fixed contribution even if you haven't earned so much.*

The married woman, participants observed, is often an unrecognised, unsalaried worker, whether she is the wife of a farmer or of a small family businessman, or a stay-at-home mother who has difficulty finding a paid job after the children are raised.

*Jolene (44y): My retirement won't be easy. I worked 15 years on the family farm, but I wasn't paid. My husband was really nice to me, but that's all. When later on my husband had health problems, I had to get this into my head: 'OK, if something ever happens to him, I'll need to have worked for my pension'. That's why I took up working outside the family. I'm working just part-time, almost full time. I haven't calculated what I'll get at retirement, because I'm a little young, but **I'm still worried about those 15 years when I was working on the farm without making pension contributions**.*

Sylvie (49y): I'm unemployed so to speak—I mean, I don't have a job and I don't have unemployment benefits. But still, I raised three children! Mothering is work, even though it isn't recognized by society. My pension situation is motley, because I stayed at home, I had sporadic jobs, so I won't have a big pension, I don't know how much, I don't even know if I'll get anything from my husband [from whom she is separated], so

⁷ PAYG: Pay-as-you-go, or horizontal redistribution system of pension.

for me, it's a total panic to find a job now to have a full salary and a more or less normal pension.

*Jean (61y): I'm remarried and my wife is 10 years younger than me. I think that throughout this discussion, **our thoughts are going out towards our wives and companions** should something happen to us. It's true that survivors' benefits are far from considerable. There's doubtless lots to be done in terms of reform for spouses who haven't worked, or who earned small wages that added just a little to the family budget.*

Despite these concerns, it must be noted here that the discussion of women's pension issues (widows' rights, divorce splitting, etc.) was cut short in the Orleans group by a member's comment that today's trend is for women to work outside the home. Participants immediately acquiesced that **current women's issues will quickly be left behind in time**. In the Paris FG, there was little discussion of women's issues, perhaps because the younger generation represented in that group assumed as well that a woman's place is outside the home.

4.1.2 Reductions are judged too great

Participants judged that in the case of insufficient qualifying period or career variation in wages the reductions in pension benefits are too great. More than half the FG participants themselves were victims of unemployment or underemployment.

Vincent (55y): When I was let go from my company, I found myself another job with a smaller wage and so my contributions really dropped from what I had been paying before. I had a second unpleasant shock when I saw that I wasn't going to make the 40 years needed in the private sector to retire at age 60. I'm going to have to work 5 more years because I started at 25 after my studies.

*So I found myself with the problem of a big reduction in benefits, even counting the minimum base pension. I'll be getting no more than 1/3 of my current salary. That was a big blow. And I found out it was too late to do anything about it. You say to yourself you can go on working to accumulate money, but at 55 as far as pensions go, the die is cast. It's too late. **The die is cast relatively early, but you don't even realize it. If you want to rectify things, even at 50 it's too late.***

It's not just stories in the paper; I have lots of friends who are in the same situation. They're 50 to 60 years old, they don't know if they can hold onto their job until the end, they don't know if by missing 4 or 5 years off their quota they're going to find their pensions lopped by 40 or 50 %. It's terrible.

4.1.3 Personal situations are unequal and depend on sector

Participants observed that retired persons meet very different situations.

*Marie (29y): I have friends who are retired and I feel **it's very, very badly distributed**. There are people with the luck to have had a great career who get by very well, and then there are others who unfortunately couldn't contribute enough during their working life.*

The civil servants, and assimilated, who participated in the FG recognized that they are privileged in that their contribution rate is proportionally less in regard to their salary, their mandatory qualifying period is shorter and their benefits are calculated on a more favourable basis. They also benefit from employment security.

*Antoine (59y): I know exactly how much I'm going to have at retirement: 75% of my final salary. I have had a look at other systems and it's true, **we're relatively favoured by this system**. What I feel personally is that there's a whole segment of society that is disfavoured in terms of pension. We saw here that for women there's a problem, because it's badly organized. How can we improve the income of people who are wanting? It seems to me there are people who have too much for their retirement and others not enough. It doesn't seem right to me.*

Participating farmers who contributed in an unequal fashion over the years or even not at all at some periods, receive very low pensions (3.500 FF/month). This income is insufficient to cover monthly living needs and they must draw on personal savings.

4.2 The pension system is inadequate to cover new societal needs

Participants observed that new societal needs emerge with evolutions in population structure. Individuals are more and more likely to end their life in a retirement home, where they receive medical attention but which represents a significant financial burden. Whereas only the older participants mentioned this precise problem, all FG members were conscious to some degree of the threat posed to pension systems by demographic changes and new patterns of work.

4.2.1 Pensions are insufficient for the needs of the elderly and infirm

Pensions are seen as insufficient today faced with the growing cost of caring for the elderly, and the cost of retirement homes.

FG members pointed out that the extension of lifespan increases the number of dependent elders, and more and more must rely on retirement homes as families are no longer united.

The older FG members were the most sensitive to this problem, for they themselves have elderly relations in retirement homes. Members close to 60 spoke a great deal of this issue, each citing personal examples. This theme was not suggested by the moderator, but emerged as extremely important in the Orleans group. In contrast, the younger members of the Paris group did not give much consideration to this theme of which they have no personal experience at this time.

The older FG members seemed to swing back and forth between thinking of their own invalid parents and seeing themselves old and infirm. They spoke of the problem of drawing on their own pension to care for their elderly parents, and also anticipated that their own children may be obliged to step in to care for their own sunset years.

Serge (58y): As life expectancy is regularly rising, for me it's impossible to believe that we won't get to age 80, and without problems and sickness. Personally, **I've already figured that my pension could go for my admission into a home without my children having to pay for it.** I lived through this with **my grandparents: they were invalid and my parents had to pay**, and it was very expensive for them to support two grandparents at the same time.

Jean (61y): My in-laws are getting to age 80-85 now, and they're going to become dependent. I think there are lots of us in our 60s now who find overnight their parents becoming dependent to the point that they can't be kept at home but have to be institutionalised. **How am I going to deal with this?** All these problems of getting them placed in a long-term medical environment, who's going to carry this through? Will it be paid for by old-age insurance or are the descendants going to be held to sustain them? Come on, these are situations in which people had to go as far as selling their own house or their property to take care of their parents' final years.

Odile (58y): My own pension situation is really on the brink; ending up that way would be a real problem. Even though I get along with them well, **I really don't want my sisters saying "we have to pay for her retirement home or her monthly bills when she's old".** It's a disagreeable situation.

Vincent (55y): My mother had Alzheimer's disease, it wasn't even possible to keep her at home, she went into a specialized centre, and I saw this posing **terrible problems for me afterwards with the bad pension I'm entitled to.**

Jolene (44y): I'm thinking about an old lady for whom I work. She is 97 and receives a solidarity pension, meaning she has very, very little. She worked all her life, as a "medical secretary"—the truth is, she held the door at the doctor's office. She's lived for 60 years in the same apartment and gets by on nothing; **she knows she couldn't pay for even a cheap retirement home.**

Danièle (60y): **We've thought about the problem of getting old and dependent, ever since we had to take on part of my mother-in-law's retirement home expenses.** We bought an old-age insurance policy, distributed for each of us, it's all very well but it doesn't mean there won't be problems.

Jacques (65y): We're all talking about retirement homes and insufficient pensions. I'm going to pose the problem from another point of view. What if we said that **for all their importance, retirement homes are just a little too expensive?** I know of one that costs 7500 or maybe 8000 FF/month, but there's another one nearby that costs 12 to 15000 per month.

4.2.2 Demographic changes threaten systems and entitlements

The members of each FG were fully conscious that the changes in population structure—low birth rate, extended life expectancy, late procreation—pose threats to the financial equilibrium of the various retirement systems and even to what are regarded as pension entitlements. **The fear that the system may be fundamentally revised or even collapse added to a general sense of pessimism. Private sector workers and public servants alike expressed similar anxieties, whether or not their pension future looks assured at this time.**

Moderator: What problems do you think you may face when you go into retirement?

Hélène (38y): *The problem may be simply that there is **no money left in the system!***

Patrick (31y): *The problem is that **I'm afraid I won't even get a pension.** I'm not sure of being able to receive it at retirement because meantime the system will have changed.*

Nicolas (36y): *My fear for the future—it's true that I'm pretty privileged—is that **the principle of special retirement systems like that in my sector may be questioned** and I won't be able to leave at age 50 or 51 with 75% of my final salary, precisely because of the problem of financing pensions. That's my big worry at this time.*

Fred (26y): *Well as for me, I'd like to know at what age I'm going to be able to go on pension and above all, if I'll even have a pension. And if I don't have enough credits⁸, **will I have a guaranteed minimum or will I only have what I've saved**—assuming I've saved anything?*

Serge (58y): *I know how much my pension is, I know what I'm entitled to. I'm not worried about it. My only worry is if decisions are made, what's going to happen, **will these civil service pensions go on being paid**, will the State be able to maintain them despite all the reforms?*

4.2.3 Changes in the employment market and career structure menace the system

The FG participants were equally aware of the fact that the employment market, work structure and career patterns themselves are evolving. Participants well understood that pensions are paid by active workers.

Hélène (38y): *On TV I saw an old documentary about a Renault factory. You had 6 people gathered around a car. Now that no longer exists, you have machines, computers and electronic arms. So those **people who were contributing no longer exist.** Look, you get a tube ticket out of a machine, there's no one to sell it, there's no ticket taker.*

The **threat of system bankruptcy was recognized by all**, and reactions to this threat were accentuated by feelings of uncertainty and the complaint that political decisions are opaque.

Antoine (59y): ***We start working at age 25, sometimes 30, even a little older, and we stop earlier and earlier and we live longer and longer.** At the end of the day, you don't have to think about it very hard to see that it just can't work.*

Longer university studies and apprenticeships, fewer secure jobs, and early retirement stood out as threats to the pension system's funding.

Marie (29y): *Youth are pushed to go to higher studies to be able to earn their living better. Maybe they should even be advised about **where they should stop so as not to over-study.** It might be interesting to look at pensions from that angle.*

⁸ The structure of the general French pension system is such that participants commonly do not refer literally to points or to "credits" as translated here, but to their *mandatory qualifying period*. This period is commonly expressed by persons in years, although in fact it is counted in trimesters. Here: "if I don't have enough years".

*Hélène (38y): I think that if there's not enough money, it's because **there are more and more students and people living longer and not enough active parties to balance all those who don't work**. At my hair salon I see all kinds of cases. There's a little old granny of 98 who's been retired now longer than she worked at the national railroad. There are students who are 27, they even have children, and they go on studying. Are they going to work at age 35 until age 75? That's what they'd have to do! All that makes for weird systems.*

*Nicolas (36y): What kinds of measures can be taken to **get young graduates to drop longer studies and launch themselves into the working world?***

4.3 A tendency to look towards individual savings

A tendency was seen in both FG and among almost all members to look towards an individual retirement savings plan.

This orientation—real or theoretical—towards individual pension savings was not always seen in a positive light, but it was considered by all participants to be necessary or even indispensable.

Such an individual solution was seen primarily as a way to protect oneself against the weaknesses of the current system, rather than as an intrinsically desirable way to guarantee old-age security. The horizontal and vertical systems are not viewed as two pillars, but as a wavering tradition and a bootstrap solution.

The group debate (Group Session III) on whether to prefer a PAYG system or a fully funded system was relatively quiet. Members hardly regarded this to represent a matter of choice: all started from the implicit assumption that they must rely personally upon a combination of the two. Moreover, FG members appeared to view the necessary fully funded private pension as an individual account, self-provided, rather than as a company-managed collective investment account (see e.g. responses to Value Chart question bloc 5, Section 10.2).

As for the Value Chart question “For you, what is the ideal proportion between a basic pension guaranteed for all, and, an optional personal pension?”, responses by both groups average to 50-50. This result confirms the importance participants accorded to the idea of individual savings and equity as a complement to basic insurance coverage.

*Jacques (65y): I've been retired for 5 years. As everyone knows, the farmers' pension is minimal, but **I started saving early, I'm prudent. What else do you want to do if you don't have a sufficient pension?** I have 3200 FF/month. If I hadn't put away money on the side, I'd be in a bad spot. Thank God I managed to build up a little nest egg, but I don't see how else one could make do, I really don't.*

*Antoine (59y): If something happens to me, it's my wife who's in trouble. But I've set it up so she can make out alone; that is **we saved money and placed it in real estate**, so I think she'll be all right.*

*Nicolas (35y): I feel that we have entitlements, but that doesn't prevent you from **prudently building up a complementary pension just in case**.*

At the same time, **some members expressed discomfort with the idea of putting aside personal savings to the extent that it is in contradiction with their professed collectivist values.**

*Vincent (55y): My parents are both deceased. I placed the money I received from them at the time in a life insurance account, very secure, no risk at all, to protect myself from the ups and downs of retirement. **I wasn't too favourable to the idea of individual retirement accounts, I don't like that frame of mind**, I did it a little bit just because things came out that way, but I would say that I did well to do it.*

*Sylvie (49y): I'm not too confident about the future. So I'm trying to find a solution in the form of stocks, an investment savings plan, to put something aside without the tax collector taking it back, really to benefit completely from the effort I'll have made and not see it swept away. It's true, **I sort of had to look at the individual side of things.***

*Marie (29y): It would be good if we came up with a scheme that would allow future generations not to have to build personal retirement plans, because it's too bad. How can we sort it out so that individual investment doesn't become the norm? **After all we're talking about a system that's supposed to protect everyone!** We should be looking for a way to guarantee a decent minimum for everyone so that individuals don't feel more or less obliged to protect themselves, when they've contributed all through their working life.*

4.4 A desire to see egalitarian reform

Group members expressed the desire to see reform that would deliver:

- New rules imposing equality for all in terms of contributions and benefits
- A guaranteed minimum pension for all.

This demand was heard from the very first session, emerging in the briefing on what participants wanted to discuss in subsequent sessions. When taken in relation to the prior group task—expression of concerns regarding one's personal retirement future—**this early demand for equality appeared to represent an individualistic desire for protection, rather than a deep conviction that all persons are born equal or another reasoned theory of social justice.**

The egalitarian system described by group members would guarantee that every individual and his "near and dear" would benefit from social protection no matter what their personal career history. Thus, the question was raised by delicately broaching the question of pensions for homemakers.

*Jacques (65y): A point I'd like us to take up is the **equality of a little women's pension.***

*Jolene (44y): I'd like to talk about women's pensions and also, try to discuss the equality of **pensions for farmers, women, teachers—what could be done so that one day we can have the same pension, one and all.** Because it's true that there are real inequalities given that we contribute for our pensions. Between a pension of 15000 FF and one of 3500 FF per month...*

*Danièle (60y): I'd like to know how we could work it so that there's a minimum of money for everyone and then a complement in regard to the situation, but without really excessive disparities. **So that everyone can live decently**, even a person who's been devoted throughout life to aged parents, someone who had to give up studying...*

4.4.1 An underlying dynamic of aggression: class war vs. equality

The following (edited) sequence from the Paris FG first session indicates some of the group dynamic, or flow of images underlying the manifest content of discussion. We interpret these images as revealing a **dynamic of aggression and threat**, and suggest that **this tone and content reflect the way some participants experience the pension issue**.

Different responses to the latent threat were brought to bear by participants. The first intervener quoted below made a bold demand for protection, then seemed to retreat. Another called for an end to one of the most outstanding social conflicts on the French pension scene. Finally, a third participant openly evoked State defence expenses, and transformed the image of threat into an image of social solidarity and well being.

The first intervener developed an *egalitarian argument* similar to that expressed by the Orleans members quoted above in Section 4.4, but went farther in her demand:

*Sylvie (49y): How can we force decision makers to come up with **a system where everyone has equality in terms of what is contributed and what comes back?** Not that everyone has to sleep in the same bed, because there will always be big salaries and small salaries, but how to ensure a strict minimum for comfort? I mean **a pension equivalent to at least the monthly minimum wage**, because it's intolerable for people to have to be alert to everything that goes by in order to put some aside.*

After formulating this audacious *demand for providential protection*, the intervener *drew back*, characterizing her own situation as "lamentable" and incapable of being corrected. She predicted that egalitarian reforms will be voted but not before 4-6 years' time.

This bold call for a comfortable equality, followed by excluding herself from such coverage, seemed to translate the **level of threat** represented by the issue of inequality: According to our interpretation, inequality between the "big" and the "little" social actors is so great, so menacing, that when a small actor dares to come out and call for providential levelling of treatment, he or she is exposed symbolically to fire and must retreat quickly.

A second intervener then seemed to pick up on the underlying idea of threat, by *calling for an end to one of the major implicit conflicts* between French worker-citizens: that pitting the private sector against the public sector.

*Vincent (55y): There must be a way to start over with a general [universal] basic system that's really the same thing for everyone with the same conditions, the same retirement age, the same pension benefits such that even if we don't agree on the details, at least we have a common base of reference and **no more opposition between private workers and functionaries**. I think that's completely possible and it would avoid a lot of discussions that are unmanageable and even negative.*

A third participant in this Paris FG went on to *argue against limiting the reform mentality by the spectre of shortage*. She evoked a *dominant and healthy State* capable of financing

expensive weaponry. In this way, **the underlying image of class war was transformed into a vision of equality in which weaker parties nonetheless are not subordinated to the strong:**

*Marie (29y): Without acting like social workers, **when we talk about retirement we should think about people's well being.** We shouldn't be standing there talking about how "there won't be enough money", "there won't be enough people to work". **The State has enough money to furnish armaments.** There will always be people to work even if they start at age 30 and not 20. I think there's a way to have a decent minimum pension without having to give charity, even for someone who hasn't contributed the full number of years or hours. It would be interesting to see what we could do without creating too much imbalance, while still being just. **The person who has worked and contributed can have his slice of cake without that meaning someone else, who couldn't work, has to go without.** For example, it's work to raise children, a woman shouldn't be cast aside because she hasn't worked like a man and earned a salary.*

This transcendent intervention picked up all the recurring motifs of worry—exclusion based on an atypical career, unequal partners warring over a finite and shrinking cake—to argue for a rational optimism.

The equality called for by FG members in order to defend isolated individuals from threat, here was transformed by the image of "well being" taken as the guiding principle in pension reform.

"Well being" here was given the role of a value objective shaping a collective solution to old age security issues. It is all the more striking, in this light, to notice that there was very little overt expression in the groups of any sensation of personal well being and security that would stem from having built up an individual retirement account.

Section 6 of this report gives further details and interpretations of the group dynamic.

5 Implicit and Explicit Social Values

The preoccupations and statements by FG participants give a clear idea of the **implicit and explicit social values underlying group discourse.**

The most important and frequently expressed values concern:

- Transparency
- Equality, justice and equity
- Work
- Foresight and thrift.

Alongside these dominant values are found corollary or complementary values. These are less directly or sharply expressed, but are very important for grasping the results of the

PEN-REF French deliberations. These corollary values include **individualism** and **responsibility**.

A final set of secondary values or attitudinal positions may also shed light on the deliberation. These include *solidarity, social identity, quality of life, and the rejection of both money and authority*.

5.1 Dominant values

5.1.1 Transparency

The important status given to transparency is apparent in the numerous complaints formulated by participants, who insisted that **the current pension system lacks transparency**.

Transparency is defined in everyday vocabulary⁹ as the "quality of clearly revealing reality", "allowing a hidden meaning or reality to be perceived". Something transparent is clear, certain, explicit and accessible.

In contrast, non-transparency thus can be defined as the quality of obscuring reality, hiding something or preventing an underlying intention or meaning from being perceived.

The FG discussions strongly characterized the French pension system as obscure. The different systems, their rules, the advantages to which each individual is entitled and the role of the various actors and decision makers were constantly criticized as lacking in transparency.

The younger FG members in particular expressed anxiety linked to their lack of certainty concerning their future pension. Typical quotes include :

- *Will this reform **stick**?*

- *At what age will I get a pension? **Will I get it at all?** If I don't have enough credits¹⁰ will I get one?*

- ***Do I have to set up** a personal pension account?*

- *I'm here today because **pensions are something that are pretty hard to figure out, especially when you're not in a typical situation***

⁹ The French version of this report details the popular dictionary definitions of the value concepts analysed; these are freely translated here.

¹⁰ See Note 8.

- *When you have unstable employment **you never know how many pension points you have**, and that panics people. And it's too complicated to ask. If you ask you receive a statement but it doesn't really tell you how much you're going to get.*
- ***An employee can never know how much he'll get for his pension**, because part will come from Social Security and part will come from a complementary system.*

The observation of non-transparency went hand in hand with **demands for information**.

A first and extensive demand was for **information on individual rights, entitlements and the "rules of the game"**.

- *Let everybody **know all his professional life long** just where he is in regard to his pension.*
- *The **rules of the game** must be clear.*
- *A young person just entering the working world should be able to see his pension clearly: that is, **the rules should be clearly set out** and the person should be assured that if he fulfils certain conditions, things will work out in a given manner.*
- *Just as for a borrowing plan, we should be able to **visualize on a table our contributions in euros and the amount they correspond to in euros at the end of the line** for our pension. When we take out a loan we know what we get and what we pay each month for a given number of years.*
- *If people choose early retirement, they have to do so fully informed. They shouldn't just say "OK, I contributed for X number of years, now I don't know what I'm going to get." We have to **clearly tell them "If you leave now, here's how much your pension will amount to"**.*
- *We have to be informed, we have to really know what's going on. – (Response:) Yes, but not too late! **We have to be able to realize very early on!***

A second type of demand concerned **trustworthy and credible information on demographic, economic and financial issues**.

- *We need to be told **the truth** about pensions.*
- ***Why do they mess up our head this way?** There won't be enough people working? Why? There will always be active workers and the State can pay.*
- *When I think about pension in France, I see it as like a married man with a good job- it's like a film- for years he's been out of work and he doesn't dare tell his wife and goes on having an incredible lifestyle. Then, at the end of his rope, he has to tell the truth. In my opinion this is what's happening in France. I think we've gotten to the end of our rope and **now the truth has to be told**. It's not a question of being afraid or willing, because the reality is there.*
- *What we have to do is **tell people the facts right now**. It has to be clear and seen from the beginning. And I think that people will understand that they just can't stop working at age 55.*

A third type of demand concerned **information on the political orientation and intentions of the pension reform decision makers.**

- *I saw the percentages in a magazine: Pensions have been devalued over the past 5 years and it's going to continue that way. And **no one is asking our opinion, it's done under the table, there's no information:** that I don't appreciate. They're talking about problems with Social Security¹¹ too, I get the feeling that if we accept pension reform they're going to take away health insurance too, after a while there will be nothing left in the way of social protection. That's the way I react to what I learn.*

- *The idea of having a reserve fund is all very well and good, thank you, but we don't know how long the reserve will be held, we don't know what monies will go into it, it's going to be a hit-and-miss reserve. When we have some free money it'll go in there instead of being invested elsewhere: that **doesn't seem like serious management to me.** We don't know who's going to manage the reserve.*

Another demand concerned **information on what the State does with taxpayers' money:**

- *I really don't get the impression that there's no money. I get the impression that there IS money, there's a lot of money, but it's blocked somewhere and they don't want to tell us. **They hide it from us.***

- *We want clarity, I'm all for clarity in pensions, but we also need clarity in regard to indirect taxes: where does gasoline tax go, what about the money from annual car registration? When all that was cleared up we could wisely say, "Maybe we can levy one or two euro cents for pensions on gasoline". As it is, I'm getting along to the end of my life and **I've never known where the State spends the money** from VAT, all those indirect taxes, I just don't know.*

Finally, proffered **information should be accessible in language.**

*It'd be all very well to submit it to referendum, but if they do that, they'll have to explain exactly what their method is to reform pensions. If they use technocrats' language, it's just like sending us the Maastricht Treaty: I didn't get a whole lot out of it. They've got to **explain it to us in a language we can understand.***

5.1.2 Equality, justice and equity

The most explicit set of social values in FG members' discourse concerned equality. This value was present from the very first expression of preoccupations (cf. Section 4), underlay the greater part of discussions, and cemented the consensus statements produced as the FG outcome document. This value appealed in the same manner to participants no matter what their age, situation or background.

¹¹ The association drawn by this participant between pension and health insurance issues reflects the nature of the French Social Security Administration, which combines these functions. "La Sécu" is a very familiar actor in daily life in regard to personal and family benefits under the national health plan.

One of the three prevailing values of the Republic, equality was variously seized upon by FG participants as a motor, framework, or even battering ram to approach the task of deliberating on a pension system that is meaningful to all and seen as riddled with disparities and privileges.

The common dictionary definition of equality in French is "the condition according to which all citizens are subject to the law, without exception nor privilege". Equity, a corollary value in discussions, is defined as "the impartial recognition of each person's rights or of what is due to each individual". Justice is defined as "the will to give to each person his property or what he should justly obtain".

The FG participants unanimously condemned and rejected the current French pension system, seen to be fundamentally lacking in equality.

Even the individuals who benefit personally from this inequality willingly admitted... after weak protest... that they are in a privileged position. The same individuals in most cases styled themselves, after a time, as willing to give up or see eradicated those privileges that up to now they had considered to be entitlements. This gesture of renunciation or, at the least, of acquiescence, was consented in order to win group cohesion.

The areas of inequality seen as most intolerable concerned gaps in contribution efforts or in benefits.

Such gaps were seen to be inherited from an outdated past; the occupational differences that once justified special concessions to certain professions were seen now to be erased by technological progress. **Measures that once redressed social inequalities were now, themselves, seen to be an insult to equality.**

In particular, the privileges enjoyed by civil servants and assimilated workers, largely commented upon in the French media in the past few years, were roundly attacked. This rejection very probably reflected a deep collective sense that the public service sector is highly inefficient and not adapted to current needs, and that politicians lack the courage needed to erase those privileges now that they are blatantly unjustified.

In the final FG session, each group called for contributions to be generated by all types of paid or unpaid activity. **Volunteer work**, in many contexts seen to be a positive and admirable contribution to society, was judged by the FG members to be in fact **an inequitable drain on the pension economy**. In a version of the anti-liberal or anti-globalisation philosophies currently much in view, the Orleans FG also called for a pension contribution to be levied on unearned income (a demand not stated by the younger Paris FG).

The statements in favour of equal pension treatment for different occupational sectors were founded on various arguments of *parity* and *proportionality*.

- The Declaration of Human Rights says "All men are born free and equal before the law", so I don't see any reason for civil servants to have a status different from that of anyone else. On the contrary, I find that in the private sector people slave and really give a lot of themselves. They are working like dogs to contribute to the economy – it's not just functionaries who make the economy go round. And with everything the State skims off

private enterprise, it could give private employees the same guarantees it gives to civil servants.

*- Over time, people little by little collected these advantages. And those advantages can no longer be touched. Things evolve, the world goes forward, but their advantages never change. So that produces **niches of privileges**, and people should accept now to give them up. Railway conductors retired at 50 years of age, that's folly, that's a privilege! So if we **homogenize the basic pension**, it wouldn't be normal that some people get the same basic sum from age 50 while others are getting it from age 65.*

*- I was sick just once and the doctor gave me ten days' rest—but bad luck, it turned out that my artists' occupational system would give me indemnities only from the 11th day! As an illustrator, when I'm between contracts, I don't have the right to collect unemployment. I find that **there are inequalities that are really unjust, and that leads me to say that the State is unjust**. Or that everything is too complicated, I don't know. I feel like we really need everything to be laid out flat and started over.*

*- A reform is perhaps just the right time to align the revenue from different types of work on the same basis, to get away bit by bit from all these special systems, to **put people on an equal footing with the same contribution from all**.*

The call for equality was not only linked to occupational concerns. Other claims addressed larger social issues affecting pension, and reflected equity and justice demands.

*- I say, for men and women, **equal work, equal pay, and for equal studies, equal jobs**.*

*- Another problem is the **honesty** of the system: it should pay back to us what we paid in.*

5.1.3 Work

Work, and the personal obligation to work, were expressly valued in a positive manner by both groups. It is perhaps not surprising that this value judgement emerged in debate on pension, traditionally considered in the French context to be a deferred salary, funded by mandatory contributions.

The support for this value position was not monolithic, as indicated by the Value Chart evaluations at the beginning and end of the FG series.

The first question posed by the Value Chart (see annex, Section 10.2) laid out a choice between two grand options:

1. Pension must remain linked to an individual's contributions over the course of his working life.
2. Pension is a fundamental right, which must be ensured for all.

These two options divided the groups into two equal halves, corresponding generally to a cleavage between right or leftwing politics, or individualist or collectivist values.

Combined results from both Orleans and Paris FG		
<i>Preference (points out of 45 total per line) allocated to pension viewed as:</i>		
	Tightly linked to work history	A fundamental universal right
SESSION I	22	23
SESSION IV	24	21

Still, FG discussions showed that even the most convinced and generous proponents of old-age security for all, never denied that work is a fundamental duty. **Work was viewed as the key to full membership in society, and an obligatory contribution to society.**

*- I think it would be pretty simple to guarantee for all a basic minimum old age pension, as part of national solidarity, but **always based on a personal contribution, a personal effort.***

*- What **shocks** me is that **you can receive money [welfare] without working, or that you can earn money [in the stock market] without working.***

Each discussion of the desirability of a decent life for all seniors always came back to the idea that this right implies *the duty to work and contribute to society*, even beyond the age of 60 to 65 years.

*- What shocks me is not that we help people, but that we help them without receiving anything in return. I think **we have to help people but ask them in exchange to participate in society.** Give a significant pension to everyone, but in return, even a person over 60 can help out in society.*

*- For difficult work it's normal for people to be able to leave before the legal age, but it should be a choice, not a systematic rule. Even if people at 55 can't do the same tasks, they can **go on to do another sort of work**, different, less exacting, they can **continue to participate** in company life. At 55, when life expectancy is 75 years, I think one can spend a little more time at work.*

This deeply held value led participants, young and old, to judge that the current system of social protection is open to abuse by individuals. In their opinion, the wealth of guarantees encourages certain persons to shirk their contribution, or to rely on aid rather than perform their work obligation—thereby impoverishing the funds earmarked for retired contributors.

*- I think there may be a right to pension, but overall we have a duty to work. I knew a family with three children, no one worked, the mother received a dependency aid. Everything was fine, **everything they had was "due" to them. Without giving anything in return. It revolts me.***

*- We need real pressures in favour of work, because I think there are **enough young welfare recipients who refuse any work.***

- I think there are **too many social concessions that favour marginal people**, too many encouragements to do nothing... How do you want to make youth accept the rules of society, if you tell them "You have to go to work", and at the same time: "Wait until you're 25, you'll get the minimum insertion income", or "Have children now and receive allocations".

- Youth should be encouraged to work as soon as possible, as soon as they are old enough to enter the job market—**Encourage everyone to be active and useful.**

Participants recognized that some circumstances exist in which persons are unable to make their work contribution in a usual manner, and that measures should be taken to protect those who nonetheless have not abandoned their duty.

- There are times when you can't work because you're sick, you're unemployed, you're raising a child: these are reasons independent of your will.

The view of work as a fundamental obligation was held by both the older and the younger FG members. Younger participants did show passing interest in learning whether a robust pension system might well exist that would release them from their obligation, but this tempting image soon faded.

5.1.4 Foresight and thrift

Foresight is taking action to secure the future; thrift is realized when expenditures are maintained at a level inferior to that of income so as to constitute reserves. These values were expressly approved by FG participants.

Foresight and savings were seen as an individual necessity, in the context of a State perceived as short-sighted, spendthrift and apt to bankrupt pension reserves.

- The **State manages for the short term**, and that can't give a good result.

- It's a system that **distributes surpluses elsewhere rather than reserving them for pensions!** I think some kind of regulation is needed to put the surplus aside when it exists, that would allow us to do something when things go wrong.

- One of these days, the State is really going to **have to decide not to spend the famous Reserve Fund on just anything**, but view it as a necessity and make it a priority.

- Who will teach a little kid today that **you can't spend more than you make?**

- For me, retirement means preparation, foresight. It's better to be safe than sorry; for me that means **work today and put money aside**, because you never know.

5.2 Corollary values

5.2.1 Individualism

The value orientations of personal foresight and thrift led into individualist values. The latter reflected a deep-seated lack of confidence in political actors and institutions. The individualism expressed in the PEN-REF FG appeared to be **a response to this lack of confidence, rather than a fundamental philosophical choice.**

This individualism was seen particularly in the majority tendency to view personal retirement accounts as an indispensable complement to (and not a replacement for) the threatened contribution-financed pillar.

- It would be good if in the mandatory contributions there were a solidarity portion that would go to paying today's pensions, and another portion that would go toward a personal retirement account. That way everyone would have the personal satisfaction of saying "I didn't just work for the other guy, there's also a portion for me, for the time I spent working".

*- As for me, I'm not a dreamer, if I can possibly do it I'm going to set up a personal pension account. I think **it's legitimate when you think "retirement" to think of your own self.** Given that we've spent our whole life contributing, the State really shouldn't be asking us when we get to our retirement to think about whether the person next door is going to have a pension.*

Another dimension of individualism was observed in the attitude regarding difficult and dangerous work. Participants recognized that difficult working conditions must be taken into account in addressing *individual* pension situations, but rejected the notion of dubbing an entire occupational sector as "difficult" and therefore to be favoured in pension law.

5.2.2 Responsibility

Personal responsibility was an expressed value complementary to those of foresight and individualism. The FG participants appeared to adopt a vision of responsibility similar to that by Sartre: "We take the word *responsibility* in its common meaning: consciousness that one is the undeniable author of an event or an object. Responsibility is the simple logical ownership of the consequences of our liberty".

Participants preached such responsibility for themselves and their fellow citizens. Responsibility was seen as individual and not a shared or collective quality or obligation.

*- As of today I know what I have to do: **take responsibility for myself.***

*- If people want to choose to stop early, and to have a pension that may turn out to be insufficient, **that has to be their responsibility,** it's not up to the State or Society to forbid individual risk taking. You have to let people take their responsibility.*

- *It's a **civic duty to think about your future**, not just think about it but pay something too—everybody at his own speed, progressive if you like, but mandatory. In life you think about things, you get ready for them, you try to see not just the present moment but also the consequences farther down the line.*

- ***It's their choice; they take the consequences**; that's individual liberty. Of course, in that case, they have to be informed.*

- *I think if you want to work or change jobs, there are possibilities. It's a question of mindset: you have to take the trouble, take yourself in hand, roll up your sleeves, look around. **Where there's a will there's a way.***

5.3 **Secondary values or attitudinal positions**

5.3.1 **Solidarity or mutual responsibility**

French dictionaries define solidarity as “the engagement taken by persons to help one another out; the mutual responsibility established between two or more persons.” Literature has defined it as the value of “all for one and one for all”.

Solidarity appears to have been the great question implicit behind all the French PEN-REF FG discussions. Solidarity indeed is not only defeated by individualism for which participants seem to opt, but is incompatible with the lack of transparency and the inequality that the same persons denounce in the prevailing pension system.

Solidarity was the value that distinguished to the greatest degree the Orleans and the Paris FG. The profound changes in civil society of the past 50 years seemed to be crystallized in **an intergenerational cleavage between the post-war society and the new society on the very value of solidarity.** The attachment to national solidarity expressed in the older Orleans group was replaced in the Paris FG by an individualism born of insecurity and the crisis of authority.

In the Paris FG, solidarity as a value appeared in many cases to emerge only because the formal discussion tasks put it on the table. The reigning individualism characterizing this group led often to a collective flight away from the notion of solidarity.

Very few spontaneous statements reflecting a concern for solidarity were recorded, e.g.:

*Hélène (38y): The principle problem of pensions is the marginal population: **we're going to have to take care of them.***

This statement was not pursued; on the contrary, the group firmly shut off the opening, with e.g.:

*Nicolas (36y): The idea of solidarity is great, lovely, help each other out. What bothers me is that **some people could exploit this solidarity principle** saying to themselves, “After all I don't do a thing and I'm still certain to receive a minimum, so, I'll just enjoy life”. It's the principle of welfare dependence.*

In the discourse of the Paris group, **mutual responsibility can emerge only between persons or partners who have already assumed personal responsibility for themselves.**

The Orleans FG manifested an explicit approval of solidarity, both preaching it as a philosophy and showing solidarity in the personal interactions among group members. However, even for this group, mutual responsibility cannot emerge in a system deprived of equality, equity and justice. Thus, calls for solidarity were generally paired with this recurrent, and slightly discordant refrain:

*- A decent basic pension for all, yes, but on condition that first there is **absolute equality among all**, a halt to the privileges and exceptions fostered by the various special systems, and in any case, **not for people who don't want to do a thing.***

5.3.2 Money as a non-value

The FG members all expressed the demand for a “decent minimum” pension. This decent minimum, demanded for all, was set by participants at the level of the monthly minimum wage. Individually, each participant would hope to have even more than the minimum wage amount, although that was not always clearly affirmed.

Despite this demand, money was not regarded as a positive moral value in and of itself. FG participants suggested that money should not be a principle decision criterion nor the principle goal of actions.

*Nicolas (36y): What I often find coming back in the debate is the word “money”, to the **detriment of the human aspect.***

*Marie (29y): I think the pension problem is a false problem. It revolves too much around money. When we talk about the demography problem, **I think it can be solved otherwise than by saying “it's going to take a lot of money”**. There are some problems that should be solved without putting in lots of money. Money is sometimes a parasite [issue]. (...) We should consider the pension problem in and of itself, without immediately bringing up the financing problem: “yes, who's going to pay, why, how?”. We have to look at the fundamentals of the retirement issue. We should talk about it without giving too much importance to financing, because if we want to find money, we can find it. There is always a way to improve a situation.*

*Antoine (59y): I think it's really too bad that in this society so turned toward money, the artists aren't better protected and recognized... because they're the ones who bring gaiety into our lives. **If everyone did nothing but earn money it would be impossibly sad.***

Money was placed in the background in regard to the “real” needs of the person:

*Antoine (59y): I don't have great needs now; **I need a social life more than money.***

*(...) The greatest gift an adult can give to a youth is to give him **real needs**. Those needs are rather simple: be capable of looking to see what's around himself, walk, be a member of a club, things that don't cost very much... I had two gifts in life: a teacher who showed me that maths are interesting, and a sports teacher who showed me how*

to play ping-pong. I've stuck with both all my life. We don't need lots of money to live well, young or old. And that's something that should be thought about.

5.3.3 Social identity

The ability to identify oneself with a given social group did not emerge as a dominant value goal. Social identity, and its evolution with age, however was discussed by some participants.

*Antoine (59y): The **elder's role** in society isn't recognized.*

*Vincent (55y): In companies after age 50 they try to **push you out** by any means, it's intolerable.*

*Hélène (38y): Retirement, for me, is pulling back from the game, from society, from the working world: it's saying **adieu to a certain social identity**, leaving a circle.*

*Serge (58y): **How am I going to make out** in retirement with a companion who works and will retire 20 years after I do?*

*Antoine (59y): What worries me about retirement isn't the financial aspect. My problem is more social. It's the problem of **leaving the active world**, managing to integrate myself into this other society of pensioners. Will I be able to manage my time, and how? (...) I think that a pensioner is someone of whom it's said at some point, "he's inactive", and he becomes **marginalized**. I think that should be revised, because he has a past, experience, and there may be some things that pensioners could transmit that are abandoned.*

5.3.4 Quality of life, peace and security

Quality of life was evoked in the FGs but was never explicitly laid out and described.

*Nicolas (36y): After all we all **aspire to the same thing**, quality of life.*

It would seem that peace and tranquillity, and a feeling of security, would define quality of life for some FG members. Social identity as illustrated above (Section 5.3.3) also may enter into the quality of life vision.

Opinions differed on whether this value should be a goal of the pension system.

*Antoine (59y): What I'd like to see is for us to try to propose some solutions that would allow everyone to **live a peaceful retirement**.*

*Marie (29y): See what we can do to set up a minimum set of guarantees for all, in order to have a **better life in our sunset years**.*

*Vincent (55y): For me, **quality of life** isn't something the State is necessarily going to give me. I feel sufficiently safe depending on myself in that area.*

It may be recalled that quality of life was put forward as an organizing principle for pension by one participant, and this in subtle response to the underlying group dynamic of threat and

insecurity (see Section 4.4.1). (The same participant at another time rejected method of financing as an organizing principle; see Section 5.3.2).

5.3.5 Challenge to institutional authority

Both the Orleans and Paris FGs undeniably expressed challenge to established authority.

This challenge, usually implicit but sometimes explicit, was constantly underlying the FG consideration of the pension reform issue.

The attitude towards authority appeared to be ambivalent and contradictory. Participants seemed on the one hand to question the institutional authority of unions and governing officials, viewed as insufficiently representative or responsible to set up a reform:

*Fred (25y): The decision makers are **out of phase with citizens**. Their point of view isn't objective. They don't know anything about reality.*

On the other hand, participants also seemed to call for a strong and wise authority capable of resolving problems and soothing the insecurity implicit in the pension issue.

*Danièle (60y): **My worry is about trying to make a reform when we know that in France to get one to pass is impossible**. Every time the government wants to reform, there are always problems, everyone comes out against it. When we see all the pension funds involved, it's no use hiding, it's obvious that reform is needed, but how can it be made to be accepted?*

6 The Group Dynamic: Patterns and Reasons

Two formal elements, the brochure and expert lecture, were intended to provide a common information basis for all FG participants. It was expected by researchers that this shared information would favour the development of a group identity, and favour a transition from isolated opinions to shared opinions.

The overall pessimism expressed in the FG participants' opening statements—which they found confirmed by the formal expert input—combined with the non-directive method and the freedom accorded by the participants' anonymity to lead to a very different experience in each of the two groups.

In the **Paris FG**, the discussion was dominated by a **flight away from personal and collective responsibility** (despite the favoured status of “personal responsibility” in value discourse). The group very often **made scapegoats of individual members or of institutional figures** in order to resolve conflictual issues. **Stereotypes and fantasy images** were often proffered in the place of logical argument. Although exchanges seemed friendly and some newly established relationships appeared to extend beyond the limits of the group sessions, at no time was a real group consciousness or sense of shared identity and purpose formed. In the same way, the final reform proposals developed by the Paris group could hardly be called a product of consensus (see discussion in Section 7.3.2).

In contrast, a **group consciousness or identity was formed very early on in the Orleans FG**, thanks to the core presence of two strong and influential personalities who each encouraged the group work (rather than disrupting or dominating it). The **active search for a collective solution to the pension crisis**, requiring members to relinquish to some degree their primary self-interest, allowed the group to move away from the depressive, pessimistic position of the first sessions. The reform proposal outcome is indicative of a major consensus (see Section 7.2.2).

These differences were observed despite the following similarities between groups: presence of strong, outspoken personalities apt to play a leadership role; sufficiently homogeneous social standing to allow frank communication; most participants had started to work at a very young age; good balance within each group of left/right political stance; at least one person in each group whose difficulty with expression lead to his or her opinion sometimes being discounted.

Factors explaining the differences observed in the group dynamics are briefly discussed. A relatively detailed description of the Paris FG dynamic is given, and a contrast is drawn with the Orleans FG dynamic.

6.1 Factors explaining differences in group dynamic

The difference in FG dynamic and outcome appear to be based on factors of age, territory, and socio-cultural category. As the researchers had purposefully aimed at composing diverse groups in order to survey a greater range of citizen and deliberative response, the observed differences are not to be regarded as negative.

6.1.1 Generational differences

The Orleans group was characterized by ripeness of age (average 57.6y) and a personal interest in pension issues linked to this age. The Paris FG was younger on average (37,5y) and retirement appeared far off to many participants.

The Orleans group was also more homogeneous in age. Although a 21-year range was seen (two members of 44 or 65 years), five members were of 58-61 years of age. The range in the Paris group extended from 25 to 55 years with essentially equal distribution of member ages between those far limits.

The chronological age of the Orleans group signifies that all members benefited from the “30 Glorious” years post-WWII, in particular:

- Stable and linear employment from 20 to 60 years of age without major professional mutations
- Strong and regular growth in social welfare.

This historical fact had allowed Orleans FG members to accumulate a personal patrimony to place against retirement risk, and in most cases to perform their legal contribution obligation

to qualify for pension. The professional career of Paris FG members in contrast was situated in a more recent and disrupted period.

6.1.2 Territorial differences

Orleans FG members were drawn from a comparatively rural area of central provincial France. Although Orleans itself is a sizeable urban agglomeration, the life style in provincial settings is typically less stressful than that found in Paris and environs; social fabric is more tightly knit and stable. Orleans participants, drawn from the periphery of the agglomeration, to a majority were owners of their own one-family houses surrounded by farm or garden.

Paris FG members in contrast are residents of a major urban centre, characterized by loose social fabric and a stressful setting in which fellow residents are anonymous and engaged in hurried, competitive behaviour. Housing in small apartment units added to the strictures under which these participants live.

6.1.3 Socio-cultural differences

Orleans FG membership was not completely homogeneous. However, for the most part professions or activities—teaching, farming—were shared by several participants.

Mature and responsible, the individual members showed they were able to make concessions and listen attentively to one another.

The Paris participants overall were younger and, far from retirement, shared little or no community of concern in regard to the research topic (or in other regards).

No profession represented in the Paris group was common to two or more participants. Each member was victim of an unstable employment situation, and had had neither the time nor the opportunity to build up a personal nest egg.

6.2 Paris FG dynamic

6.2.1 Flight from personal responsibility

The flight from personal responsibility was illustrated mainly, and in a manner approaching caricature, by a male participant. Flight was manifest in both his verbal interventions and his visible behaviour. The response made to the opening question on individual preoccupations in regard to retirement was:

In fact, I don't even imagine retirement, because I tell myself I'm going to die before then.

Regarding his wishes for future discussion in the group setting, he replied:

*What I'd like to talk about next time? I don't even know what we could talk about! The only thing I might ask is: couldn't it take place in a public park, because **it's sunny outside**... Give us a nice time, you know.*

Flight behaviour was seen in his systematic lateness to scheduled sessions, in the fact that he did not read the brochure distributed at the end of the first session, and finally in his absence (neither announced nor justified) from the final session—despite the fact that he had called for extra deliberation sessions in hopes that remuneration beyond the agreed forfeit might be offered.

A second and different illustration of flight behaviour was observed in a female participant. This participant tended to interrupt each group discussion to ask the moderator to provide technical documents, “*intelligent*” information or the presence of “*qualified*” experts before she would offer her own personal view, for as she said:

*I'm here to be informed, and to **listen to sophisticated discussions**, not commonplace statements.*

In this way, she belittled the group work, representing it essentially as a scholastic exercise and suggesting that the moderator was a bad teacher and the FG members bad pupils.

These two participants were exceptions in the group. Other members generally showed a good degree of motivation and were disposed to believe that the group could arrive at a meaningful exchange. However the flight of these two persons, often expressed at the opening of discussion, tended to dampen the developing group identity and self-confidence.

Sections 8.2.2 and 8.2.3 consider whether it was possible or desirable to avoid such “acting out” by more restrictive recruiting or moderation techniques. We suggest that policy conclusions may in fact be drawn from the flight behaviour of these two FG members.

6.2.2 Flight from collective responsibility

A flight from collective responsibility was particularly manifest in the response of the Paris FG to the question of the future financing of pensions. To the discussion question “What are you willing to give up? What new contributions are you willing to make? Otherwise, where should the money come from?” (Session III), one response heard was this:

*Hélène (38y): I think we could skim the money off big lucrative enterprises like the Pari-Mutual [racing bets] or the National Lottery. **If they give 0.05 % of everything they win with players and bets**, I think that would make a lot of money for pensions and solidarity. Something like that will have to be done, because we won't be able to give much.*

This response was taken up and defended by at least five other participants.

Another type of response pushed the mutuality principle to the limit:

*Pierre (38y): I was thinking, a person who had worked and contributed and all gets to retirement age, and bad luck, dies: does his money go directly into the State's pocket or is it redistributed to pensioners? **That's how there could be funds.***

*Marie (29y): Unfortunately cases like that do exist and that's why I believe it can't be said that money is lacking. There are people who get to retirement age who die. So **we can take money from that person who has contributed all his life and have a social fund for everyone**, we could give it to people who perhaps weren't able to contribute or work.*

In this way, the pension money from one deceased worker would be sufficient to fund pensions for the many living. This type of statement was made by relatively well-informed participants who had complained at other times e.g. that the survivors' pension was too small.

By suggesting that mutuality enterprises were golden geese, the Paris FG participants circumvented the basic question of what changes today's workers must be willing to confront in order to ensure pensions for the collective.

6.2.3 Scapegoating

The Paris group also made ample use of scapegoats. One participant in particular, having labelled group exchanges as "banal" and constantly calling for "quality", was frequently saddled with indirect reproach. This person presented herself as a student (despite her age), complained of never having found a job, and claimed that as a woman, mother and highly educated graduate she was disfavoured by society. Younger FG members, who had started working young, had studied little, and who took responsibility for their own social identity, thus took her as a target of aggression. This was expressed through recurrent criticism of over-aged students who do not contribute to social security, and of women who manufacture children in order to avoid working and assuming their social responsibilities.

The male participant specialized in flight behaviour was also the principal instigator of scapegoating in general. He did not himself become a scapegoat to the group; however, as group life went on, fellow participants more frequently contested his wild arguments.

More important than within-group scapegoats were those found outside in institutions. Among the many expiatory victims were (in descending order of frequency):

- The State "who fills its pockets"
- Unions and social partners "who are unrepresentative"
- Civil servants "who abuse their privileges"
- Immigrants "who benefit from our social protection without having built it up"
- African States "to whom we make a gift of our money".

6.2.4 Stereotypes and fantasy images

Clichés and fantasy images are vital tools for scapegoating and flight processes, and so are apparent in the quotations of the preceding sections. Stereotypes are offered of governing politicians, wasting our money on "*cocktail titbits*" and other "*extravagances*"; the National

Lottery, source of all missing money; the possibility of simply minting more money to cover pension expenses.

Experience from other group work suggests that the anxiety and uncertainty of the younger group members, those most directly concerned by mutations in pension systems, was necessarily to be discharged in this verbal form before any group consciousness or compromise agreement could be approached. This phase of evacuation may be considered as necessary and unavoidable; what is variable is the time needed to achieve that venting.

In the Paris FG a very great proportion of the group working time was consecrated to the unavoidable discharge of anxiety; when that condition had been met, there was not enough session time remaining to go beyond this recognizable stage and reach a more positive group construction—something of which each participant was nonetheless personally capable.

This hypothesis is borne out by the fact that none of these stereotypes or fantasies that occupied so much group time is found in the reform proposal outcome.

Still, the final Paris proposal also is the demonstration that consensus or mutual agreement was not attained. Reform elements proposed by individuals were simply juxtaposed, and little sign is seen of a process of yielding to others or taking up their ideas into a new elaboration (see Section 7.3.2).

Overall, although individual members gave a positive evaluation of their group experience, Paris FG participants never resolved the uncertainty and dissatisfaction underlying the entire pension reform consultation.

6.3 Orleans FG dynamic

The Orleans FG dynamic was not devoid of pessimism and anxiety, nor exempt from the use of flight, scapegoating or fantasy.

Among the few examples found are the images of the “Russian Bond, which ruined the savings of the French” at the beginning of the 20th century, as an argument against private pension funds by the one firmly opposed participant; or the critique of overseas possessions where “the living is easy, nobody works, they are living at our expense, they’re nice and all but if they worked a little that would make money for pensions”. The National Lottery too was portrayed as “encouraging people no longer to work”.

The best characterization of difference in regard to the Paris FG, however, is that at no time did the Orleans group acknowledge, follow up or develop upon such images. Members would on the contrary let the issue drop and introduce a new topic, without contradicting the participant who had introduced the argument. This manner of managing group relations succeeded in snuffing these tactics without repressing the needed venting of anxiety.

The Orleans FG was thus able to advance relatively quickly towards concrete resolutions seen to favour pension reform, and towards group cohesion and mutual agreement. The full group developed the final reform proposal and almost each element enjoyed unanimous

agreement (see Section 7.2.2). Nonetheless this approved compromise had required each participant to give up, if only symbolically, some part of his or her own interests. This renunciation presupposes not only that participants had a high level of personal maturity and responsibility, but also that the example was provided by the “natural” group leaders.

The strongest personalities in the Orleans FG, those who acted as leaders, were also the most socially and financially favoured of the group. They indeed provided an example, and improved group cohesion, by stating early in the reform negotiation their willingness to give up privilege.

Group cohesion was perhaps favoured as well in the Orleans FG by the fact that these strong leadership personalities were recognizable by their peers, and not isolated in unshared values or unusual personal situations. They could indeed act as models in every sense of the word. Although they placed themselves at opposite ends of the political spectrum, the two outstanding members actually shared many personal or family characteristics, approved similar values (responsibility, work, foresight) and furthermore got along cordially. They formed a core of agreed values and interests with which the others could easily come to identify and on which they could elaborate.

(The Paris FG certainly did not lack strong personalities, of a type able to exercise a mobilizing influence on other members and on opinion formation. In contrast, however, these personalities were unable to draw the group together or pull weaker members along, because they were isolated in atypical personal situations or moral values: a case in point is that of one participant whose far-right values forbade other members from succumbing to his personal charisma. No core of values and interest was formed as a starting point for group consensus.)

With the help of the participant-leaders, the Orleans FG managed in four sessions to go from a starting position of pessimism to a euphoric state of well being and group satisfaction with their reform product.

7 Results: Reform Proposals by the Two Groups

Session IV of each FG series was mainly devoted to the task of working out an agreed proposal for pension reforms. This chapter presents:

- The iterative method applied to develop the reform proposal
- The reform elements put forward by each member
- The reform proposal resulting in each group
- The comparison of the two FG reform proposals.

7.1 Method for elaborating an agreed reform proposal

The task was presented to each FG in the following manner:

"Imagine that you are called upon, as a citizen representative, to attend a special Council of Ministers meeting dealing with pension reform in France. What are the essential elements you would ask the Ministers to include in their reform?"

The method proposed to FG participants to work out a group-agreed reform proposal consisted of four steps:

1. *Generation of reform elements by each member.* Each individual member wrote down **two** elements that he or she, on the basis of the three preceding discussion meetings, personally regarded to be an essential element in a reformed national pension system. Each element was copied out at the head of a large sheet of paper (paperboard) and the sheets were placed on tables allowing access by all
2. *Evaluation and argumentation of each reform element by all members.* Each individual silently moved from sheet to sheet and wrote any positive or negative reaction inspired by the reform element, giving supporting argumentation
3. *Group review of the proposed elements.* Members came together in a group discussion to review the annotated sheets. Duplicate elements and arguments were combined. A draft synthesis written up on a new sheet included only elements agreed by a majority of the group.
4. *Finalisation of the agreed reform proposal.* Group members again reviewed and voted on each element. Only those agreed by a majority were retained.

In the Paris FG prior tasks had run overtime (see also Section 6.2.4). In order to expedite group review, the members were divided into two subgroups for steps 2 and 3 above. Only seven members participated (the eighth member was absent from the final session).

7.2 Reform proposal by the Orleans group

7.2.1 Elements proposed in writing by each individual member

Antoine (59y)

- *Harmonize occupational pension systems*
- *Maintain a PAYG pension equivalent to the minimum monthly wage for all persons*

Danièle (60y)

- *An equal qualifying period for all, whether in public and private sector*

- *A 'decent' basic pension for all those who have worked full time*

Jean (61y)

- *Extend qualifying period to 40 years for each worker in order to obtain a full pension*
- *Clearly distinguish the dimensions of insurance (mandatory Social Security contributions) and solidarity (taxes) in the pension system*

Serge (58y)

- *A basic pension funded by payroll contributions and examination of sector-related privileges*
- *Pension represents a civic duty and individual foresight (savings) should be obligatory*

Jolene (44y)

- *Extend qualifying period to 40 years*
- *A basic pension for all contributors equal to the minimum monthly wage and a single set of rules for all occupational systems*

Odile (58y)

- *Examine all the occupational systems and eliminate all inequalities between public and private sector*
- *Maintain the PAYG system, finance pensions by contributions, do not raise other taxes*

Jacques (65y)

- *A proportion of fully-funded accounts will become necessary in the future (PAYG will be difficult to maintain)*
- *Uniformity among sectors in regard to contribution rate and period.*

It may be noted that individuals overall did not propose self-interested elements. In particular, women who had held wage-paying employment very sporadically or late in life and who anticipated receiving greatly reduced pensions nonetheless called for horizontal redistribution (rather than tax-based funding outside the wage system) or for an extended qualifying period. These elements reflect a concept of societal fairness based on equivalence in (high) individual contribution, at the same time as they might be criticised in each case as diminishing the individual's own prospects for old-age security.

Public sector employees also defended the notion of equality in contribution, against their self-interest (this on a purely ideological level inasmuch as the individuals in question, on the verge of retirement, had already qualified to benefit from the privileges they proposed to eliminate in the future by reform).

7.2.2 Finalised reform proposal

The outcome of the task by the Orleans FG combines the following unanimously agreed elements, signifying that a reformed pension system in France should incorporate:

- Equality across occupational sectors (via a uniform pension system)
- A basic pension funded by horizontal redistribution, amounting to the equivalent of the monthly minimum wage, for every person having been active for a period of 40 years
- An optional private pension, fully funded
- Sustainability of financing through extension of the qualifying period, increase if necessary in mandatory contributions, and extension of the contribution obligation to all types of activity and revenue.

The Orleans proposal as agreed in detail is presented below in graphic form.

It may be noted that several points absent from individual proposals were elaborated during the final group discussion.

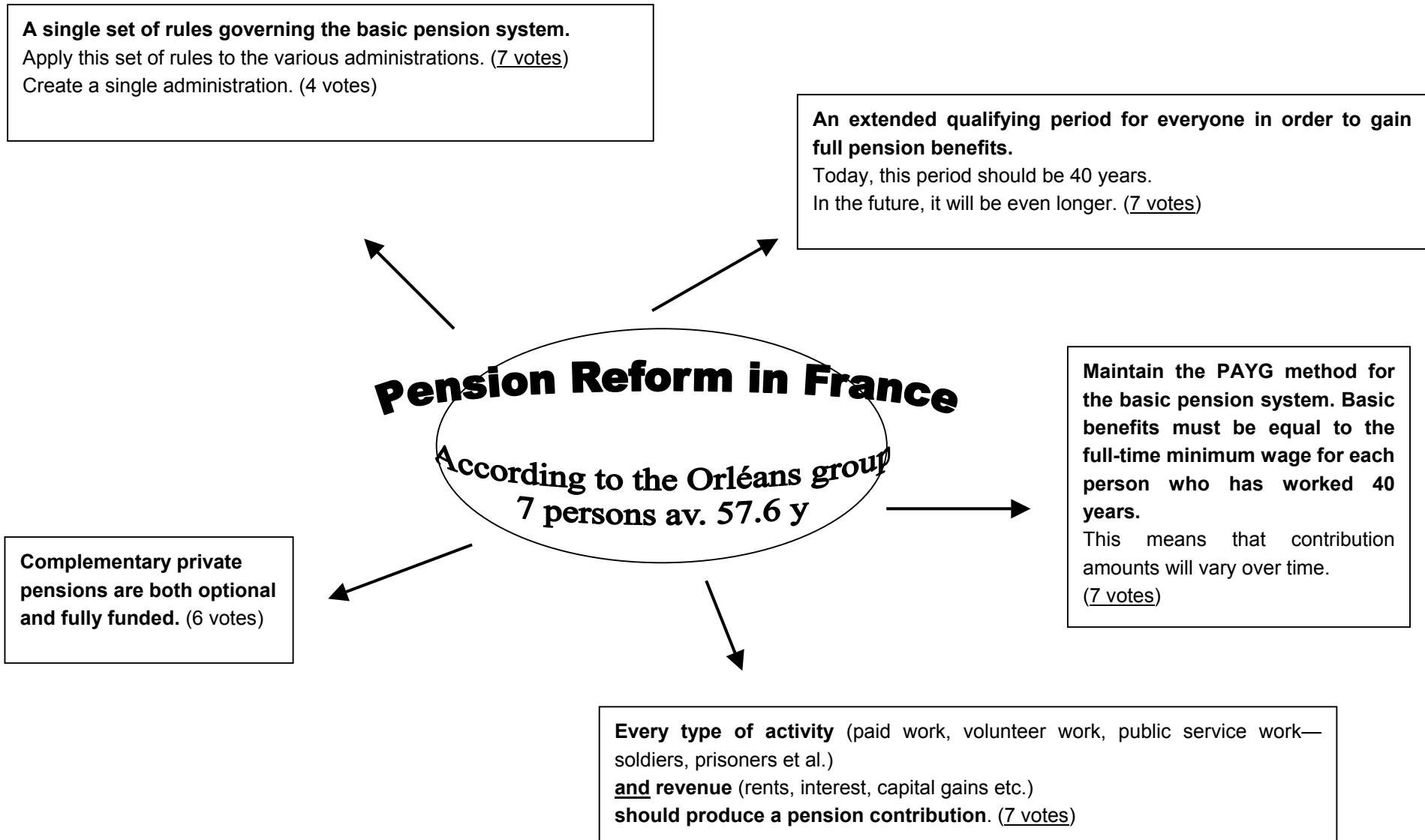
For instance, individual elements called for harmonization between the public and the private sector, to require that all workers contribute over a 40-year qualifying period (thereby adding 2 ½ years to the real present obligation for public servants). In discussion, the supplementary notion of *further* extending this qualifying period for all workers in order to meet future financial need was developed and added.

In a second example, the proposal that a universal minimum pension be equivalent to the minimum monthly wage called forth during discussion a financing mechanism, i.e. that contribution *rates* vary over time. This latter principle generally had been rejected in discussion during the prior FG meetings.

In this way it may be stated that **the task of identifying and agreeing essential reform elements led the Orleans group to analyse the practicalities of their demand, and to evolve away from prior positions in the shared goal of producing a sustainable pension model.**

Discussion brought forth new details to complete and realize individual elements in a finalized reform proposal. An entirely new funding prescription was developed: to create new PAYG contributions from sectors generally considered today as inactive and whose pensions, when they exist, are usually financed by solidarity through taxation.

Although the Orleans model is not extremely detailed, nor is it exempt from economic criticism, it does **demonstrate** that under given conditions, **a citizen group can deliberate to find a mutually satisfactory reform solution.** Although the reform solution here may imply the imposition of constraint or sacrifice on certain individuals or categories, it **succeeds in translating shared values into practical directives.** The values apparent in the Orleans reform proposal are discussed in Section 7.4.1 below.



7.3 Reform proposals by the Paris group

7.3.1 Elements proposed in writing by each individual member

Subgroup 1:

Fred (25y)

- *Those who have chosen to marginalize themselves have a right to nothing, because they refuse society in its current form; they should not be hypocritical in demanding a minimum pension. People must bear the consequences of their choice*
- *Higher contributions from immigrant workers because they are welcomed here without charge, because they have easy access to work in France compared to other nations, and because their parents have not contributed in France*

Marie (29y)

- *'NO' to augmenting the qualifying period*
- *'YES' to the possibility of reduced pension for those who have not been able to contribute*

Sylvie (49y)

- *Favour salaried work for women*
- *Retirement age should be variable*

Subgroup 2:

Patrick (31y)

- *Incite youth to work as early as possible, as soon as they are old enough to enter the work force, so that they begin to contribute to their own future pension and to currently paid pensions*
- *Incite everyone including inactive persons and mothers to exercise a profession throughout their life, thus each will contribute to everyone's pension: this is solidarity*

Hélène (38y)

- *Provide a simulation showing the correspondence between work period / contributions / pension benefits so that a person can know now how much he or she will receive*

- *Optional fully funded complementary (private) accounts, but with many fiscal advantages throughout the professional career; integral payment to the individual or to his/her heirs*

Nicolas (36y)

- *Establishment of part-time employment during retirement. Progressive transition to retirement allowing unemployed to access jobs*
- *Creation of a mandatory payroll tax of which 80 % goes to fund the PAYG system and 20 % is credited to an individual retirement savings account*

Vincent (55y)

- *A basic system identical for all*
- *Choice of retirement age with pension benefits proportional to the number of years of work and to contributions*

(Pierre was absent from the final group meeting.)

The individual proposals are more heterogeneous than those seen in Orleans, i.e. they translate a greater variety of ideological positions and cover a wider spread of preoccupations. Members sometimes appeared to use less technical terminology to express their demand, and were often forthright in expressing overarching values. Elements in most cases directly echoed statements that had been made by participants during discussion in earlier sessions.

Proposals are more often seen to be potentially self-interested. The principles of equal, increased and mandatory Social Security contribution defended by the Orleans group seem almost absent, to be replaced by flexibility to meet individual situations. Parisian flexibility also generally rules out the generous universal protection preached by Orleans.

7.3.2 Finalised reform proposal

The Paris FG was divided in two subgroups to perform the Council of Ministers task. Two reform proposals were formulated according to the steps described in Section 7.1 and each was then voted upon by the united group. Time lacked to integrate the two into a single, consistent proposal.

The resulting proposals do not appear to synthesise a consensus view, but rather juxtapose the elements originally proposed by individuals.

The heterogeneity pointed out above meant that no duplicate elements could be combined. Eleven individual elements out of 14 are found in the final proposals. The three remaining elements were eliminated only because they did not obtain a majority vote. Contradictory elements co-exist in the final reform proposals.

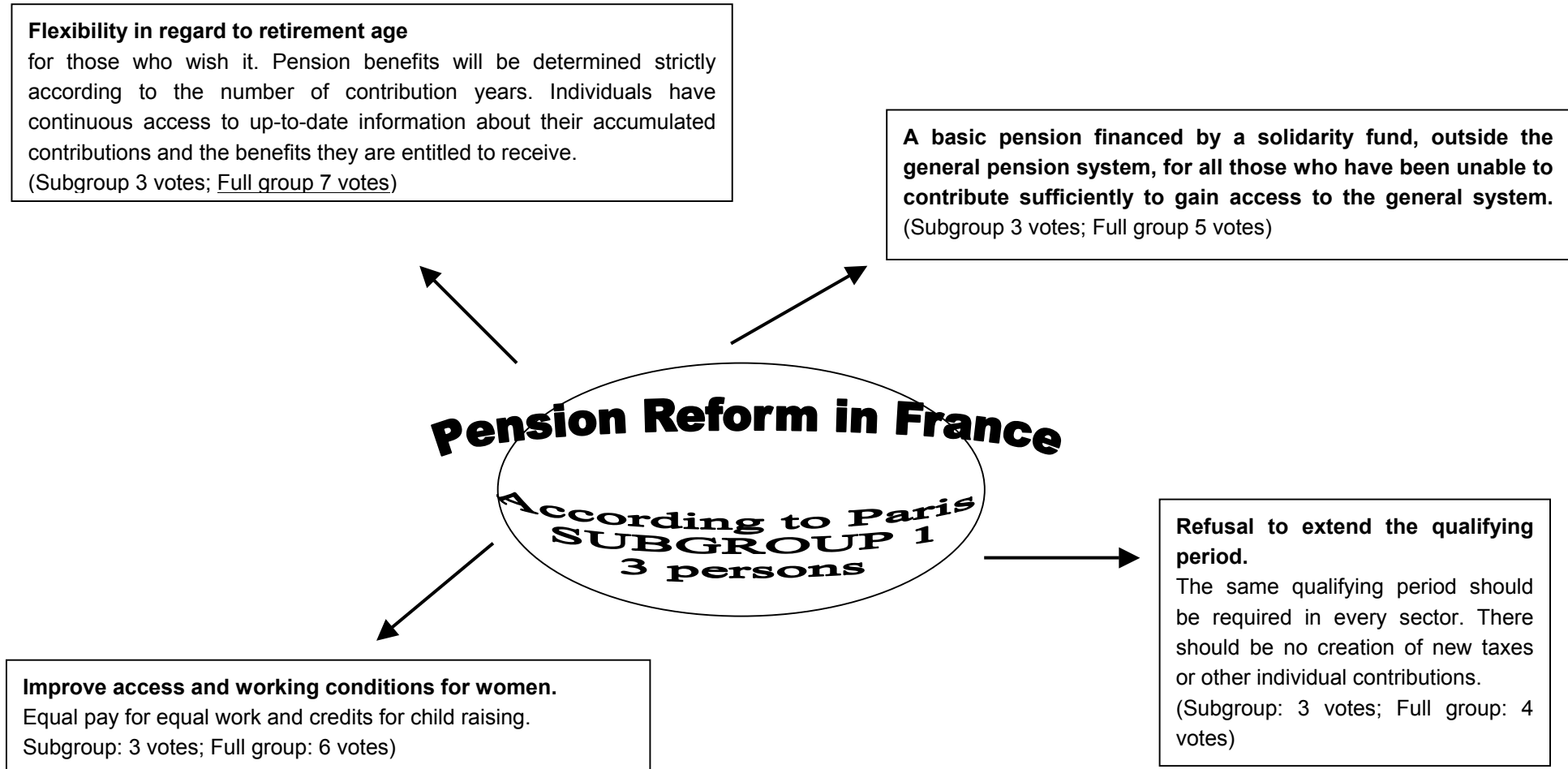
The final elements, as presented in graphic form on the next pages, were reworded and detailed in united group discussion but were not fundamentally altered. Agreement in this case does not signify consensus of belief and ratification of group identity, as it did in

Orleans, but rather signifies mutual tolerance. Instead of moving together toward a group vision, individuals remained camped on their positions, and contributed to refining other positions without necessarily approving of them.

The reform elements that did obtain unanimous approval in the final, full-group vote were:

5. Choice of retirement age with pension benefits strictly proportional to the number of years of work and contributions
6. Creation of a means to evaluate in real time the points accumulated by each individual
7. An identical basic system for all
8. Pension contributions for all persons exercising an activity, whether it is paid or unpaid.

The Parisian proposals are presented in graphic form (next pages).



PARIS SUBGROUP 1 SYNTHESIS FROM THE SESSION IV "COUNCIL OF MINISTERS" TASK: AGREEMENT UPON IDEAS THAT SHOULD ABSOLUTELY BE INCORPORATED INTO A REFORMED PENSION SYSTEM IN FRANCE. THE ITEMS RETAINED GAINED MAJORITY AGREEMENT AMONG THE THREE PERSONS OF THE SUBGROUP. THEY WERE THEN PRESENTED TO THE VOTE OF THE FULL GROUP (7 PERSONS): RESULT OF THAT VOTE IS ALSO SHOWN

Flexibility in regard to retirement age
 for those who wish it. Pension benefits will be determined strictly according to the number of contribution years.
 (Subgroup 4 votes; Full group 7 votes)

Contributions should be directly retained from salaries with **80% funding the PAYG system and 20% funding personal pension accounts.** (Subgroup 4 votes; Full group 6 votes)

Optional, fully funded individual retirement accounts are encouraged by **fiscal incentives** throughout working life. **The totality of earned benefits** is paid to the contributor or to his/her heirs, and is **guaranteed by the State.** (Subgroup: 4 votes; Full group: 6 votes)
 The same qualifying period should be demanded in every sector. There should be no new tax creation. (Subgroup: 4 votes; Full group: 6 votes)

A contribution for each active person whether or not his or her activity is remunerated.

 Subgroup: 4 votes; Full group 7 votes)

Pension Reform in France

According to Paris
SUBGROUP 2
 4 persons

Creation of the means to evaluate each person's credits at any time. (Subgroup: 4 votes; Full group: 7 votes)

An optional part-time activity after retirement, fully salaried.
 (Subgroup: 3 votes; Full group: 4 votes)

An identical basic system for everyone.
 (Subgroup: 4 votes; Full group 7 votes)

PARIS SUBGROUP 2 SYNTHESIS FROM THE SESSION IV "COUNCIL OF MINISTERS" TASK: AGREEMENT UPON IDEAS THAT SHOULD ABSOLUTELY BE INCORPORATED INTO A REFORMED PENSION SYSTEM IN FRANCE. THE ITEMS RETAINED GAINED MAJORITY AGREEMENT AMONG THE FOUR PERSONS OF THE SUBGROUP. THEY WERE THEN PRESENTED TO THE VOTE OF THE FULL GROUP (7 PERSONS): RESULT OF THAT VOTE IS ALSO SHOWN

7.4 Comparison of the Orleans and Paris reform proposals

The agreed or collective reform proposal resulting from the Orleans FG is both more consensual and more logical than those emerging from the Paris FG. The Orleans product reduced the 14 individual proposals into just 5 elements, most of which received the unanimous approval of the group. The logic behind the Orleans product is both **financial** (consent is given to extend the qualifying period, the contribution rate, and the contribution basis, in order to finance a “decent” pension for all) and **social** (a call for a universal, decent pension financed horizontally, with an optional fully funded complementary pension). The financial and social reasoning apparent in the Orleans proposal are coherent with the values underlying previous group discussions: equality, work, and responsibility all receive favourable emphasis.

The Paris proposals, in contrast, are lacking in both consensus and in logic.

As noted above, the final products are a simple juxtaposition of individual proposals, ratified to a greater or lesser extent by the full group. The ratification betrays an apparent dearth of financial logic: for example, extension of the qualifying period and creation of new pension revenue sources are both rejected; in another example, part-time retirement activity is to be salaried at a full-time level.

Still, the reform proposals can be viewed as coherent with the values underlying the Paris FG discussion: individualism emerges more strongly than does solidarity and/or collective responsibility.

7.4.1 Elements found in both the Orleans and Paris reform proposals

Despite the diversity of group approaches and results, certain common elements can be found in the proposals formulated by the two French PEN-REF groups. These are:

1. The idea that complementary pensions must be optional and fully funded by self-provision
2. The idea that a single basic set of rules should govern all pensions
3. The idea that every type of activity, paid or unpaid, should produce a pension contribution.

These shared ideas repose upon the fundamental social values seen in both groups:

- Personal responsibility, in association with personal liberty
- Universal equality in regard to the satisfaction of basic human needs
- Foresight, in association with work.

8 Participant and Researcher Evaluations of the FG Work

8.1 Evaluation by the participants of their FG experience

In the final FG meeting, each participant was asked to express what the consultation exercise had meant to him or her. In each of the two groups, the evaluations are very similar, although the group dynamic and consensus-building experience had been very different.

All the participants were **personally satisfied to have participated**, and expressed this without ambiguity:

Fred (25 y, Paris): It's pleasant, it's constructive, and it went well. Even though my ideas went against the grain, I was able to express them, and that's the most important thing. I feel good about it.

Hélène (38 y, Paris): It's enhancing to be able to give our point of view, and to share new ideas.

Jolene (44 y, Orleans): I found this citizen reflection very satisfying. I took it very seriously, as if I had been asked to participate in a jury.

Jacques (65 y, Orleans): I'm very satisfied with this experiment. I would like to request that the group get together again in a few months to keep up with news about pension reform.

Almost all participants declared that they **learned** something and that their **opinions changed** over the course of the FG work:

Antoine (59 y, Orleans): My ideas really evolved in regard to what I thought at the outset.

Serge (58 y, Orleans): I also have the sensation that I have evolved. Each of us changed, so I changed as well. I had pretty decided positions when I arrived, and I became more tolerant, more human. I think that at a given moment, I felt I could be more flexible about pension ideas.

Nicolas (36 y, Paris): I'll remember how in the FG we exchanged ideas and reflected together. For my part, I gained some distance from the issue of retirement.

Hélène (38 y, Paris): I feel like I'm coming out of this with more intelligence. I learned how to listen to other people, to learn something positive from each of them.

Marie (29 y, Paris): For me, "pension" was practically a vague word when I got here. I had pleasure in listening and speaking. I learned a lot from what the others said. (...)

There was some tension among us, it's true, and I often had the impression that we were going in circles. But maybe the opposing arguments had to be expressed, exactly so that we could get to the conclusion and achieve a result.

Some participants stated **surprise and pleasure to have reached a measure of consensus, despite their differences** in opinion, in background, in age, situation and socio-professional status.

Vincent (55 y, Paris): I was pretty happy to see the tables with consensus coming out, in an almost un hoped-for way. That means that our individual opinions were slowly decanted. And we even see that a reform could be based on a set of demands that are pretty well shaped and strongly stated.

Jolene (44 y, Orleans): Given what we did, I'm surprised that our politicians don't manage as well.

Participants expressed the fervent **hope that their work will come to something and their input contribute to a valid and lasting reform.**

Jolene (44 y, Orleans): I hope that our energy won't have been in vain. I hope that a new reform will be voted, and that a little bit of what we have said will be found in that reform.

Danièle (60 y, Orleans): If the account of our meetings can lead to a fundamental reform of the current system, what a step into the future!

Fred (25 y, Paris): Taking stock of this work, it's becoming clear what could possibly take place—but now let's see what's going to come out of it.

Sylvie (49 y, Paris): I'd be interested to learn what kind of consequences our four sessions of work may have.

Participants were **glad to have met persons from different cultural milieus and holding divergent opinions.**

Serge (58 y, Orleans): I met very different, very interesting people. In my working environment we never see anyone new; we exchange the same ideas. It's pleasant to see some different horizons

Patrick (31 y, Paris): We learned everyone's ideas. It was really enriching for me to hear the others' ideas and their wishes for the future pension system.

The same participant added:

What I learned was, we have to make choices, if we want reform.

8.1.1 Discussion: Utility of the FG format in regard to citizen participation

These personal evaluations clearly suggest that the FG approach, if adopted as a form of citizen participation in social policy making, would be **well-accepted by participants**. It also appears that the FG experience **raised confidence** in the ability of the policy system to take citizen input into account. Although the research and simulation character of these meetings was explained to participants, they appeared to believe that decision makers very certainly

will be considering their deliberations with interest, and they were proud and glad to contribute. Their comments indicate that despite the distance traditionally separating the policy sphere from that of the common citizen, the latter are willing to enter into a **partnership**.

Participants felt they gave of themselves in a serious manner to *learn and deliberate* about a significant social issue. In this way, the FG experience emerges from participant evaluations as a **civic education tool**, appropriate for adults from a broad range of socio-cultural backgrounds.

More striking than participants' self-satisfaction is their discovery of the *satisfaction of listening*, and *adjusting* their own opinions as they learned more about persons in situations different from their own. In this way, and perhaps most importantly, the FG approach shows itself to be a **tool of civic cohesion**.

8.2 **Evaluation by the research team of the FG deliberation process**

8.2.1 **Performance of the Orleans and Paris groups**

The performance of the two French PEN-REF focus groups, which diverged in both their dynamic and in the content and quality of their conclusions, suggests that the success of the chosen FG approach will depend upon the participants' level of maturity and responsibility.

Indeed, a focus group assembled to deliberate about a technical issue faces two types of challenges:

- Relational: getting to know one another, learning to cooperate, venting natural anxieties
- Substantive: learning about the technical issue at hand and sharing and developing ideas related to the subject.

These challenges are typical in the domain of group work. They are faced in almost any type of work team. A substantial literature of group dynamics and organizational studies has reported the positive role played in teams by a "*socio-relational leader*" and a "*task-oriented leader*" who facilitate these respective challenges for their co-workers.

The FG, however, may be particularly challenged in that the "team" formed by participants has a very short lifetime. The type and strength of motivation to participate in the FG also differ, very probably, from those binding the members of a longer-lived team and nourishing their collaboration.

A FG must be able to attain results in a relatively limited period of time on both the relational and the substantive levels. The group members must recognize and accept the differences between participants, and, must efficiently work out a shared project. Achieving these goals appears to require that each participant come to the group with a requisite level of personal maturity and autonomy.

The personal maturity of participants in the Orleans and Paris FG appears to have had a heavy bearing on the results formulated by each group.

The first group was composed of older individuals who in their personal lives had developed a degree of maturity and responsibility. Each one displayed a habit of focussing on work without become frustrated, and a sufficient experience of life to have resolved pressing personal issues.

The majority of participants in the Paris group shared a sufficient degree of maturity to succeed in both the relational and the substantive group tasks. However, the group also comprised two or three members who, independently of their chronological age, had not yet resolved personal issues in such a way that they could forget themselves and concentrate on cooperating with the group. Whatever their intellectual capacity or their good intentions, *these persons appeared to be incapable of working out a substantive project which theoretically might have implications for their own future.* This observation refers to both their behaviour in the FG in regard to pension reform discussion, and to their personal life outside the group (at least according to the image they persistently communicated of their personal life). These individuals asked the group to consider again and again their own, “insoluble” case, or repeatedly attempted to introduce issues and demands that were “off the subject”. Although it may have been far from their intention, this type of behaviour—subtle as it was—in the end prevented the Paris group from working out a sufficiently detailed consideration of the pension issue.

In regard to the future organization of deliberative groups, the Paris FG experience suggests that an in-depth, prior personal interview of each FG candidate is a desirable step. However, it is not certain that this step would indeed have eliminated the “undesirable” Parisian participants. As well, the notion of “undesirability” itself should be briefly considered. These issues are discussed in Sections 8.2.2 and 8.2.3.

8.2.2 Role of the interview in evaluating candidates

The recruitment process is detailed in annex (see Section 10.1.3).

A large number of Parisian candidates were eliminated in telephone contacts by researchers' judgement as to their motivation. Time constraints made it impossible to conduct face-to-face pre-interviews with each finalist candidate, but each spoke several times at length with the second author by telephone before the final selection. Of those effectively retained, in hindsight one individual did display on the telephone a sign of later, disruptive behaviour (i.e., the person asked a question that was entirely off the subject).

However, at least one other candidate who ended up posing a problem to the group appeared, at the screening stage, to be well suited to deliberate on the pension issue. The personal features that disrupted group work were not apparent in phone conversations, and may or may not have become apparent in a one-on-one preparatory interview. In practice, they were revealed *in interaction* with other members of the group. Furthermore, it is possible that the disruptive behaviour was particularly stimulated by the differing profile of the other individuals in the group. Had the individual been surrounded by other persons in more comparable situations, the person might have acted as a more positive task leader, urging participants to go deeper in their statements and address the pension reform issue

with even greater seriousness. As it was, the person appeared to respond to the ambient group anxiety in ways that could only reinforce it: i.e. by complaining about a “lamentable” personal situation different from any other case, and by repeatedly criticizing the quality of the group work.

8.2.3 Can “undesirable” profiles produce insightful results?

The Paris recruitment and FG experience raises the question of whether FGs, or other citizen deliberations, should be restricted to the participation of only the most mature or otherwise “qualified” persons.

The temptation exists for the researcher or facilitator to assemble a set of individuals who will address the task in a highly efficient manner. Such efficiency could be achieved by preferring task-minded recruits, or even those whose training or profession neighbours the subject of interest. This temptation for efficiency resembles the temptation to introduce a plethora of formal tools or support materials, to channel the group work and produce results of technically high quality.

Stepping aside from such temptations, the argument may be made that the chosen “*bottom-up*” approach—taking even “undesirable” individuals and their input as they come, within a given minimal framework—*may provide a broader range of citizen problem visions*. This desirable outcome may be amplified by sampling a sufficiently diverse population over the entire set of FG.

Furthermore, the clashes (however subtle) that occur during the lifetime of the FG and hamper the production of deliberative results may be *indicative of societal dynamics that are relevant to the issue studied*.

In the case of the Paris FG, the relevant finding is that the younger participants, along with the less mature members, were anxious about what their future holds. This anxiety was played out in the group and expressed in a particularly dramatic way by “disruptive” members who demonstrated flight behaviour. This same anxiety is a powerful force preventing this set of participants from gathering concrete information on what to expect at the time of their own retirement. Likewise, although many members spoke of the obvious need to secure private personal pension accounts, the majority had not undertaken any actual steps to assure themselves of complementary future benefits.

The Paris FG experience indicates that *anxious reluctance* to face decisions about personal retirement futures may be a *primary obstacle* to individual information gathering and other action. By extension, a *societal ambience* of anxiety and reluctance to become informed may create a particularly *difficult reform context*.

Rather than considering that this fundamental anxiety is the incidental “fault” of “undesirable” members of the FG, and despite the difficulty and discomfort it generated, researchers opted to analyse it for its policy implications.

Similarly, policy makers might reflect on how pension planning is influenced by such anxious reluctance in the younger generation, and how this possible trend may be addressed and

countered through policy tools. Some comments and recommendations on information tools are found in Sections 9.2 and 9.3.

9 Conclusions and Recommendations

9.1 What social potential is offered by FG consultation?

A focussed group interview cannot pretend to represent the totality of individual cases and opinions to be found in a nation. It is not possible to estimate what proportion of the population might share the views stated. However, the PEN-REF French FG work did give an *indication of the underlying values and the orientation of demands* that might be heard if citizens are consulted on pension reform. Furthermore, it indicates the degree to which divergent viewpoints on a difficult subject may be assembled in mutual consent.

The group dynamic showed the *conditions under which mutual consent may be achieved*. Indeed, according to the participants (see Section 8.1), the format of exchange and debate, the opportunity to *express one's ideas* but also to *listen, learn from others, and see one's own ideas evolve*, were the outstanding features of the FG experience.

Seen through these participant evaluations, the FG approach offers potential as a policy decision aide, as an instrument of political deliberation, as a confidence-raising measure, but even more, as a **tool for civic education and social cohesion** (see Section 8.1.1).

The PEN-REF experience shows that FG can encourage *deep participation* by their citizen-members. The resource-intensive character of these meetings makes it unreasonable to project their use on a widespread scale. However, it may be suggested that elements of the format be incorporated into local consultations and citizen learning opportunities. This idea is developed in Section 9.3.

9.2 Information to citizens

Among the members of each FG, the civil servants clearly were more knowledgeable about their personal pension situation. They appeared as well to be better informed about pension rules and options.

It may be noted here that the youngest civil servant, consulted in Paris, was the only focus group member who talked about the concept of mandatory company pensions, and who put that forward as a reform concept. All other FG members appeared to define private pensions as self-provided.

These observations suggest that civil servants receive a significant amount of information in their professional context concerning their pension outlook. It would appear that **pension is an integral part of civil servants' working culture**. Moreover, it is possible to speculate

that a wider range of pension information, including newer options, may be becoming available to the younger generation of civil servants.

In contrast, **other types of workers consulted do not receive ample, specific and personalized pension information.**

We suggested in Section 8.2.3 that

- High anxiety in the chronologically younger, or the less mature members of the Paris FG, prevents them from gathering needed pension information.

Note that the Paris group also discussed the

- Procedural difficulty of gathering personal retirement information.

Furthermore, a major policy demand generated by the group was to

- Set up the means for citizens to obtain easily at any time during their life, a statement of personal retirement credits and a simulation of pension benefits¹².

These three observations lead to the strong **recommendation** that policy makers should **ensure easy access to meaningful personal pension information.**

If today's younger generations, like Paris FG members, indeed share anxiety and reluctance to become informed, we suggested, this creates a particularly difficult reform context. Information efforts by the authorities take on added importance in this light.

However, it seems unlikely that classical mass information tools, like brochures, may easily fill the information gap. The French FG experience highlights the difficulty of the information challenge.

We provided a set of informative materials of a type that might conceivably be generally distributed: the brochure "Your Retirement in 10 Questions" by the Geneva Association. While this brochure could not offer detailed information tailored to individual participants' cases, it is designed to be interesting and accessible. Some participants appreciated the perspective brought by the brochure's *international examples*. Other members found it *reassuring*, as it countered dramatic images of demographic catastrophe. A majority appeared to find in this brochure a confirmation of their own pessimism in regard to the pension system and reform perspectives. In the final analysis, however, although only a few members labelled it as outright *useless*, the brochure was very probably perceived as *distant from personal life*: It was almost entirely absent from subsequent FG discussion.

If even a brochure of this readability and liveliness is passed over, it will be a real challenge to prepare mass public information materials to successfully encounter a wide readership and foster community debate and exchange among citizen neighbours or colleagues.

¹² The participant who brought forth that suggestion compared the desired pension simulation to a loan chart generated by a lending institution, in which even complex rate parameters are quickly transformed into an individual long-term payment schedule tracing the respective part of interest and capital composing each monthly payment.

Instead, we suggest in Section 9.3 a **community-based information and deliberation format** to *stimulate a pension culture which today appears to lack in private-sector professional contexts*.

9.3 **Suggestion for a workable community information and deliberation format**

The PEN-REF research aimed to test the focus group consultation as a tool for policy deliberation, decision support, and citizen participation in welfare reform. The French research afforded the possibility to observe the values citizens bring to their thinking on pension issues and to record a number of policy demands. It demonstrated that a citizen gathering can work out a mature policy compromise, and gave insight into the causes of failure in one context to work out such a compromise.

The FG research also provided the opportunity to observe how citizens respond to the *opportunity* given them to deliberate. Finally, it highlighted the fact that citizens may be seriously under-informed about their own pension situation, and suggested that structural factors behind this lack of information may also form a particularly difficult reform context.

All these aspects of the research, and the analysis performed in these pages, allow us to formulate briefly a suggestion for a workable and meaningful community information/deliberation format.

As discussed in Section 9.2, a general informative brochure appears likely to be ineffective in reaching citizens unless it delivers data directly applicable to the individual reader's personal case.

Alongside the printed brochure, the FG drew on two other information devices. These were the expert lecture in Session II, and the deliberative discussion format, in which pertinent points of view were solicited, expressed, examined, defended, and discarded or retained by the group. What kind of success could each device encounter in a community information goal?

The expert lecture manifestly interested each group a great deal, but only the Orleans FG appeared to take up directly in deliberation the data provided. In any event, a small-group interactive expert session and the intensive recursive discussion format used in the PEN-REF FG are not generalizable on a wide scale.

A modified deliberation method, although resource intensive, might address both citizen information and policy reform needs. We would suggest organizing a two-part public event. This community-based event (repeated over the national territory) could be prepared and announced by an appropriate local State actor in collaboration with local social actors. **Larger-audience expert lectures would be followed by deliberative debate** in the first part of the public event. In the second part, **private consultations providing meaningful personalized pension information** would be offered to the local population over a period of days.

Social Security workers or other knowledgeable actors from a range of institutions could perform these consultations with computerized support. Alternatively, and in the days after

the close of the visiting event, computerized stations with a highly convivial user interface could provide pertinent personal pension case analysis. The same opportunity could be provided concurrently on the Internet. However we emphasize the interest and importance of surrounding this technological and technical information-gathering facility with a community-based deliberative encounter, and with the possibility of exchanging with a knowledgeable interlocutor in learning about one's own situation and possible paths forward.

This combination of group debate and gain of personalized information might address the structural factors handicapping citizens and, we suggested, policy reform perspectives today. It might:

- Lessen the anxiety felt by individuals in connection with the pension question
- Inform individuals and social networks about pension situations and options
- Soften the individual and social taboo on examining pension needs and demands
- Mobilize citizens to explore pension issues further
- Equip citizens to formulate their demands and pressure their representatives
- Predispose citizens to accept appropriate reform demonstrated to be responsive to their demands.

Recording and analysis of the ideas and questions encountered in the group debates and private consultations could deliver to policy makers, on a grander scale, the type of policy-pertinent information on social values and demands identified in the PEN-REF FG work.

We emphasize, in closing, that this community-based effort would aim to stimulate the formation of a pension culture that appears to lack in professional contexts outside the public service sector. Clearly, thought should be given as well to amplifying workplace-based pension information and deliberation.

10 Annexes

10.1 Methodological Notes: Detailed Information on Moderator's Role, Rules of Participation, Recruitment Process

10.1.1 Moderator's role

The eight FG sessions were moderated by the first author, who designed the basic meeting format. This format was adjusted and completed in debriefings with the second author after each session.

The Orleans FG was observed by the local recruiter. The Paris FG was observed for two sessions by a PEN-REF researcher from Symlog, and for the two final sessions by the second author. This latter researcher also adopted a moderator's role when time constraints required that the Paris group be divided into parallel subgroups to prepare the Session IV Council of Ministers task.

The researchers chose to maximise the emergence of

- opinions and of
- the group "dynamic" or process.

This choice reflects an understanding that the data of interest to be gained from the PEN-REF exercise include not only citizens' beliefs, opinions and proposals, but also the conditions under which these are produced.

In the case of a small group deliberation, the group "dynamic" or "process" makes up part of these conditions. The group dynamic refers here to the manner in which spoken or unspoken content influences the behaviour and the mood of the participants. The group dynamic can be observed and described by naming (interpreting) the images, values, and/or motivations that seem to underlie different phases of group discussion.

In some contexts, a moderator may point out aspects of the group dynamic and invite participants to reflect on how these aspects influence the formation or the expression of their opinions. This was excluded from the role of the PEN-REF focus group moderator. However, participants themselves were free to comment, if they wished, upon the group dynamic.

The researchers' interpretation of the PEN-REF group dynamic, or deliberation process, is presented in Section 6 and evaluated in Section 8.2.

The moderator's role was designed to protect and favour the expression of opinion and of group dynamic. The moderator's duties during the PEN-REF sessions reflect the formal rules of participation and are described below in a concrete manner.

For each group task, once the discussion theme had been stated and clarified, and the discussion time limit set, the moderator:

- Never intervened in discussion
- Never answered questions that were directed to her, unless these were of interest to the entire group and were necessary to clarify the task instructions or theme (example: Reply to "how many pensioners are there in France today?" or "what do you mean by 'universal right'"; Do not reply to "what is your opinion?" or to "do you think [another participant's statement] is correct?"). In the case of questions to which the moderator was barred from answering, she did however invite the group to answer
- Never corrected factually incorrect statements made by participants
- Never redirected the conversation away from the path chosen by participants.

The moderator intervened during discussion tasks only to favour the fluidity of exchange by

- Interrupting any person who monopolized the floor
- Interrupting any one-on-one exchanges (including side conversations).

The moderator insisted upon the respect of anonymity in order to facilitate the expression of "delicate" personal problems, as well as possible opinions or experience that might be considered unconventional, immoral, illegal or illicit.

10.1.2 Formal rules of participation

The group discussions were subject to specific rules. These rules were stated in the contract signed beforehand by participants, and were explained by the moderator at the outset of the first session. The moderator also restated the rules if they were infringed upon at any time.

- a) Respect your own anonymity and that of others
- b) Express yourself in your own name, based on your own experience or your own opinion
- c) Do not take the floor except after having asked for it and received it from the moderator
- d) Address yourself to the entire group and not only to the moderator

- e) During general discussion, do not pursue one-on-one exchanges. Rather than saying “you are right/wrong”, address the entire group, and, state the reasons for which you personally agree or disagree with another person’s statements
- f) Respect the time limits set by the moderator.

Rules set out by prior contract also included the obligation to attend each scheduled meeting, to be on time, to cooperate with moderator instructions and actively participate in each group task.

10.1.3 Recruitment process

A range of recruitment methods was applied:

- Poster announcements in semi- public gathering places (gym clubs, doctors’ offices, cafés)
- Classified advertisement in a regional newspaper
- A local radio announcement
- Announcement in internet fora or “chats” focused on welfare, womens’ and workers’ issues
- Use of a semi-professional marketing recruiter
- Networking through personal acquaintances (this method was applied by both researchers and the semi-professional recruiter)
- Contact with a labour union.

For posters and advertisements, various short announcement texts were used, and in all cases used non-technical language. The texts varied in the accent placed on key notions, all of which were present: *retirement pensions – research on citizen participation in policy making—sharing your opinion about retirement issues—or receiving compensation for participation*. Except in the case of the brief radio announcement, all texts specified the commitment in time (four sessions of four hours) and announced the pre-set group meeting dates. The same content was used in verbal contacts.

The recruitment methods yielded varying results.

Only retired people, or those in pre-retirement, responded to posters and the radio announcement. Very few candidates were identified in this manner, and none participated.

The researchers reviewed the poster texts and verified that they did not wrongly communicate an impression that the research centred on "*how do you spend your days in retirement*".

The recruitment experience suggests a preliminary, if limited, research result: **retirement issues did not appear relevant to active persons contacted in two French regions**. The researchers' own impression was supported by the experience of the recruiter: the only active professionals she was able to potentially attract to the group were involved in *social work*. The other younger persons contacted directly, in both the Orleans and Paris regions, expressed their perception that retirement issues are completely irrelevant and enjoy low priority in their personal concerns. Some justified this perception by the pessimistic prediction that given their personal working history, they would never benefit from a pension.

All in all, **recruitment lasted for up to 8 weeks** in the provincial **Orleans** area. Only very **time-intensive networking** efforts by researchers and the hired recruiter over the final two weeks yielded a viable group.

A single Orleans participant had responded to a local newspaper advertisement. The researchers were not personally acquainted with final participants. Two group members knew each other.

The **Paris** group was composed principally through response to one tiny classified ad placed in a regional daily paper. In order to expedite recruitment after three weeks of relatively unsuccessful poster and networking efforts, **the ad mentioned the sum (15 Euro/hour)** that participants would receive to reimburse any expenses they might incur.

More than 40 calls were received from throughout the Paris area, most in the three hours following publication.

The Paris group was composed ultimately of five respondents to this ad. Two knew each other (but had dissimulated this fact). Three other participants were recruited by networking. One was personally known to the moderator. **The selection was based in part upon differentiating the Paris group profile from the Orleans group in terms of age and socio-professional level.**

Because the **recruitment efforts were more difficult and longer than anticipated, pre-participation interviews finally were limited**. Orleans participants met individually with the recruiter for one-half hour in their homes to verify their commitment, review the rules of participation, and sign a **written agreement** (the content of which is illustrated in Rules for Participation, above). Paris candidates were contacted at least three times by telephone to review their commitment and learn basic details of their profile. They were required to sign and return the written agreement by post before final acceptance.

10.2 Value Chart

The Value Chart is discussed in Section 3.2.1. The questionnaire form and cumulative responses from the Orleans and Paris groups are presented here.

This paper and pencil questionnaire lays out the **principal pension policy options** and requests participants to **rank** these in terms of their own (philosophical or practical) preference.

Similarly, varying **positions on controversial pension issues** are laid out for ranking.

Ranking is performed by attributing points to preferred options from a limited “budget” equal to the number of options + one point (operating as a “deciding vote”).

This written exercise was performed in each FG at the beginning of Session I and Session IV¹³. The Value Chart was intended as a “before-after” opinion diagnostic tool for each FG series. It could also provide a comparison between groups. It was developed by the researchers on the basis of the PEN-REF report on the French Pension System (Bozec & Mays, 2001; see Note 2, page 1) and the Geneva Association brochure presented below.

Although many interesting comments and speculations may be made on the basis of the Value Chart questionnaire, in the final analysis it is a comparatively shallow descriptive tool. The researchers have chosen in the body of this report to **rely explicitly upon spoken discourse and group reform proposals, which are the iterative product of deliberations.**

NB: The original format was carefully designed to be visually clear and easy to use by participants. Representing cumulative responses on the same form here in annex required alterations in table and legend format and has resulted in less visual clarity.

Legend: *avant* = scores attributed by group participants in the first session; *après* = scores attributed at the beginning of the fourth session.

Except in one case when the budget of points was set at 100, the total (cumulative) number of points for distribution by each group [individual points x number of group members] is noted in the header of each question bloc.

Shading highlights noticeable evolutions in evaluations from the 1st to the 4th sessions (on the rule that the before/after variation to be highlighted must equal or exceed 10% of the group point budget).

¹³ The 8th member of the Paris FG, absent from the final session, was offered the opportunity to fill out his Value Chart a few days later.

TABLEAU DE POINTS

4^{ème} Réunion PEN-REF, Cachan, 27 juin 2001

Le Tableau de Points permet de noter vos choix et vos préférences dans le domaine des retraites.

Instructions:

Pour chaque tableau ci-dessous, plusieurs options ou choix sont présentés. Il s'agit pour vous d'exprimer combien vous privilégiez—ou ne privilégiez pas—chaque option.

Vous disposez d'un "budget" de points pour chaque tableau. Donnez des points à chaque option en fonction de votre préférence personnelle. Vous pouvez placer tous vos points sur une option ou les distribuer sur plusieurs options. Pas de demi-points!

Les options non-retenues reçoivent un zéro. Utilisez un point d'interrogation *uniquement* pour indiquer que vous *ne comprenez pas* l'option présentée.

Exemple:

La meilleure destination pour vos vacances? Pour un budget de **6** points, vous préférez largement le Sénégal, vous pensez aussi à Hawaï et à Biarritz...

Vous ne comprenez pas l'une des destinations (S.R.U.B.?) et n'êtes pas intéressé par les Alpes.

La meilleure destination pour mes vacances	
<i>Options:</i>	<i>Budget de points: ? 0</i>
	6
Hawaï	1
Alpes suisses	0
Biarritz	1
S.R.U.B.	?
Sénégal	4

Selon moi...

Orléans avant/après	Paris avant/après
------------------------	----------------------

Droit à la retraite		
<i>Options:</i>	<i>Group Budget of points: Orleans : 21 - Paris : 24</i>	
La retraite doit rester liée aux cotisations versées par la personne au cours de sa vie de travail	11/11	11/13
La retraite est un droit fondamental, qui doit être assurée pour tous	10/10	13/11

Age de la retraite: devrait se situer à		
<i>Options:</i>	<i>Group Budget of points: Orleans : 42 - Paris : 48</i>	
55 ans	2/0	28/15
60 ans	17/5	7/5
65 ans	16/24	2/1
70 ans	0/0	0/1
l'âge choisi par la personne	7/13	11/26

Quelles réformes sont nécessaires pour assurer le futur financement de retraites?		
<i>Options:</i>	<i>Group Budget of points: Orleans : 49 - Paris : 56</i>	
Aucune réforme n'est nécessaire	1/0	0/0
La durée du travail doit être allongée (les travailleurs doivent cotiser sur davantage de trimestres qu'actuellement)	9/22	0/2
Le niveau des prestations doit être réduit (les retraités doivent toucher des montants moindres)	3/1	3/1
Le nombre de cotisants doit être augmenté (il faut renforcer le travail des femmes, des immigrés...)	12/3	20/25
Il faut encourager une retraite progressive (diminuer graduellement le temps de travail sur les dernières années)	16/11	21/21
Il faut limiter le recours à la retraite anticipée	8/12	12/7

Quel est le % idéal entre:		
<i>Options:</i>	<i>Budget de points: ? 0 100</i>	
Une retraite de base garantie pour tous	50/53	49/52
Une retraite facultative, individualisée, liée à son propre passé de cotisation, d'épargne, etc.	50/47	51/48

Selon moi...

Orléans avant/après	Paris avant/après
------------------------	----------------------

Il faut favoriser une:		
<i>Options:</i>	<i>Group Budget of points:</i> Orleans : 42 - Paris : 48	
Retraite de base, fondée sur la répartition (les cotisations des actifs sont redistribuées en temps réel sur les cotisants retraités)	18/21	8/18
Retraite de base publique, financée par impôts et taxes	2/2	9/6
Retraite complémentaire professionnelle (les cotisations sont réparties sur les seuls retraités affiliés à la caisse)	2/5	5/3
Retraite professionnelle financée par capitalisation (les cotisations sont placées pour constituer une réserve pour les cotisants)	6/7	19/7
Prévoyance individuelle (la personne constitue sa propre retraite avec un plan d'épargne-retraite, une assurance vie...)	14/7	6/14

Qui doit gérer les retraites?		
<i>Options:</i>	<i>Group Budget of points:</i> Orleans : 35 - Paris : 40	
L'état	4/6	2/6
Le privé	8/5	8/3
Les partenaires sociaux	10/8	4/2
Système mixte (état-partenaires-privé)	13/16	26/29

Quelle génération va rencontrer le plus de problèmes pour sa retraite?		
<i>Options:</i>	<i>Group Budget of points:</i> Orleans : 42 - Paris : 48	
Les actuels 20-30 ans	6/10	24/21
Les actuels 30-40 ans	16/15	12/18
Les actuels 40-50 ans	8/12	5/9
Les actuels 50-60 ans	11/2	3/0
Les actuels 60 ans et plus, les retraités d'aujourd'hui	1/3	4/0

Selon moi...

	Orléans avant/après	Paris avant/après
Quelles catégories ou situations doivent bénéficier de systems ou d'aides spécifiques?		
<i>Options:</i>	<i>Group Budget of points: Orleans : 56 - Paris : 64</i>	
Travaux pénibles	27/22	23/24
Fonctionnaires	0/0	1/3
Femmes	6/12	1/7
Personnes à carrière atypique (temps partiels- intérimaires- indépendants-personnes peu socialisées ayant peu travaillé ...)	9/9	10/6
Personnes ayant rendu des services et n'ayant pu être salariées (service national, mères de famille...)	6/13	24/17
Travailleurs immigrés	3/0	2/0
Groupes sociaux défavorisés	5/0	4/9

Retraite des femmes seules, veuves, divorcées...		
<i>Options:</i>	<i>Group Budget of points: Orleans : 56 - Paris : 64</i>	
Une femme qui a cotisé doit bénéficier de sa retraite personnelle et de celle de son époux décédé	14 /13	20/25
Une femme divorcée doit pouvoir partager la retraite de son ex-époux	3/3	1 /2
Toutes les femmes sans exception doivent bénéficier d'une retraite personnelle (payée par l'époux et/ou par l'état...)	14/11	4/6
Les femmes ne doivent pas prendre leur retraite plus tôt que les hommes	5/6	12/4
Les mères de famille doivent bénéficier de crédits-retraite pour service rendu	7/13	15/9
Il faut favoriser le travail extérieur des femmes, pour qu'elles constituent, comme les hommes, leur retraite	8/7	8/12
Il ne faut pas qu'une veuve qui n'a jamais cotisé, soit plus aisée (avec la retraite de son mari) qu'une femme qui a travaillé à l'extérieur (et qui n'a que sa retraite personnelle)	5/3	5/6

10.3 Reference for the Geneva Association brochure

“Your Retirement in 10 Questions: The future of pensions and of retirement” is an A4 brochure of 40 pages. The French version (“*Les retraites en 10 questions: L’avenir des retraites et de la retraite*”) was published in October 2000 by the Geneva Association (International Association for the Study of Insurance Economics) and GINA (Geneva International Network on Aging). The English version was made available shortly thereafter.

The French PEN-REF researchers thank Mrs. Geneviève Reday-Mulvey of the Geneva Association for providing at low cost twenty copies of the French brochure for use in the focus groups.

Contents and summary (translated from the French by PEN-REF researchers):

1. Have pensions always existed?
2. Aging: progress or problem?
3. How are our pension systems organized?
4. Are pensions in danger?
5. What reforms can save pensions?
6. Good pensions for one and all (*for all men and women*)?
7. Should the trend towards early retirement be reversed?
8. How to work and remain active longer?
9. Living older, living better?
10. A new concept of retirement?

“The objective of this brochure, easy-to-read and including summaries, boxes and graphics, is to explain reforms and current reform projects in several European countries, and to present new solutions for the future of pensions, illustrated by concrete examples.”

10.4 Outline of the Expert Intervention and FG Member Reactions

Session II of the French PEN-REF consultation included an interactive lecture by the first author of the report on the French Pension System (Bozec & Mays, 2001; see Note 2, page 1). The content of the lecture is provided in outline form below. Participant comments are quoted.

1. France: A Pay-as-you-go system

- Public and obligatory
- Logic of contribution: benefits linked to work effort, period and amount of contributions
- But also pro-social and redistributive: equality of sexes, widower payments, non-contributory qualifying periods

2. Marginal role of other pillars

- Old-age minimum
- Private pension systems
 - Individual, voluntary
 - Collective
 - Private sector capitalization plans

3. Institutional fragmentation

- Three populations:
 - 1//*Private sector wage earners*
 - 2/3 of active population. Base pension calculated on reference salary. PAYG, Defined benefits
 - Complementary systems for execs and non execs, calculated in reference to points accumulated
 - 2//*Public sector employees*
 - Own systems, seen as more generous (benefits, age requirements)
 - 3//*Independent workers*
 - Artisans, industrial, commercial, skilled professions, farmers, clergy...

4. Influence of professional model

- Work in central position; institutional divisions along professional lines
- Social partners' important role
- State effort to move in and extend control

5. Reform processes

- Long and slow
- Yet socialists and centre-right were in agreement
 - Methods: modify calculations and qualifying period
- 1986-93: At least 7 official reports
- Inherent risks or difficulties in a Welfare State
 - Widespread popularity, political support to present system
 - Affects potentially all citizens

- Large potential to mobilize protest
 - Specific difficulties in France
 - Union tradition of opposition
 - No tradition of interest group negotiations (neo-corporatism)
 - Double electoral cycle of 7 and 5 years
 - Institutional and structural factors
 - Weight of social partners
 - Generosity of public system
 - Extended system, extended impacts of reform
- 6. Recent and current reform attempts**•Present Government attitude: Consultation and prudence
- Consensus in political sphere:
 - Maintain PAYG system
 - Capitalisation (“French style”) only as a complement

The expert lecture was more centred on the French context than was the informative brochure used to give a first technical overview of pension (see Section 10.3). Participants listened attentively and with evident interest.

The lecture appeared to confirm and accentuate the pessimism already expressed by participants in Session I, by identifying structural difficulties in reform, the complexity of the issues, and the historic tendency by government actors to “wait it out”.

Reactions to the lecture were relatively succinct and very critical of policy makers:

- *All we're doing is pushing back the deadline, I find that deplorable.*
- *Doing nothing is the worst thing we can do.*
- *Everybody is conscious that it can't go on this way, but decision makers prefer to look away.*
- *The union representatives who have the power in regard to pension are no longer representative of anyone or anything.*
- *I get the impression that the State is trying to evacuate the problem and pull out and that pension is going to be handed over to banks and the private sector.*
- *It's a money problem and a political problem, so they prefer to get rid of the issue and go on as if nothing was posing a problem.*
- *This just makes me break down, because it's a history of everything the politicians have done over the years—or rather, have not done. It's not satisfactory. Maybe the reform should be done with the right and the left, with left-wing values and right-wing values, and find common ground to unify the French, rather than letting these forces go on opposing each other endlessly.*