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The Politics of Pensions in Ireland

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This Thesis is Dedicated to the Memory of James Maher

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Abbreviations

ACF	Advocacy Coalition Framework
ARF	Approved Retirement Fund
AVC	Additional Voluntary Contribution
CORI	Conference of Religious in Ireland
CSO	Central Statistics Office
CVP	Community and Voluntary Pillar
DB	Defined Benefit
DC	Defined Contribution
DSCFA*	Department of Social Community and Family Affairs
DSFA*	Department of Social and Family Affairs
DSP*	Department of Social Protection
DSW*	Department of Social Welfare

* The Department of Social Welfare changed its name to Social Community and Family Affairs in 1997, to Social and Family Affairs in 2002, and to its current name of Social Protection in 2010.

EET	Exempt Exempt Taxed
EC	European Community
ECB	European Central Bank
ECJ	European Court of Justice
ESRI	Economic and Social Research Institute
FUE	Federated Union of Employers
HI	Historical Institutionalism
IAPF	Irish Association of Pension Funds
IBEC	Irish Business and Employers Confederation

ICTU	Irish Congress of Trade Unions
ILO	International Labour Organisation
IMF	International Monetary Fund
ISCP	Irish Senior Citizens Parliament
ITGWU	Irish Transport and General Workers Union
NAPS	National Anti-Poverty Strategy
NESC	National Economic and Social Council
NESF	National Economic and Social Forum
NPB	National Pensions Board
NPF	National Pensions Framework
NPPI	National Pensions Policy Initiative
NPR	National Pensions Review
NPRF	National Pension Reserve Fund
NWCI	National Women's Council of Ireland
OECD	Organisation for Economic Co-operation and Development
OMC	Open Method of Co-ordination
PAYG	Pay as You Go
PCW	Programme for Competitiveness and Work
PESP	Programme for Economic and Social Progress
PNR	Programme for National Recovery
PPF	Programme for Prosperity and Fairness
PPRG	Pension Policy Research Group
PRSA	Personal Retirement Savings Account
PRSI	Pay Related Social Insurance
P2000	Partnership 2000

QNHS	Quarterly National Household Survey
SILC	Survey on Income and Living Conditions
SIPTU	Service Industrial Professional and Technical Union
SJI	Social Justice Ireland
SP	Sustaining Progress
SSIA	Special Savings Incentive Account
STV	Single Transferable Vote
TASC	Thinktank on Social Change
TPPG	Taxation Policy (Pensions) Group
TUC	Trade Union Congress (UK)

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Summary

Where power lies in the politics of pensions in Ireland is the central research question guiding this research. Working within a power orientated theoretical framework that links actors and ideas with an institutional analysis, an evaluation of half a century of pension policy is conducted. The hypothesis locates a knowledge elite within the institutional structures of pension policy-making, giving them privileged influence over policy. Analysis of data from process tracing and elite interviews supports the hypothesis, establishing that a network of professionals formed a pensions epistemic community. The research is presented as a narrative of the community gaining power in the 1970s, and consolidating it over the remainder of the century. They successfully countered a policy trajectory of a stronger role for the state within the pension system with their own policy enterprise, constructed around the idea of the pension system as a partnership. The state's function within the partnership was to provide a basic pension, rather than involve itself in income-related pensions that could better be provided privately. Through the exercise of power, and manipulating the path dependent tendency of pension systems they normalised their policy enterprise as the only logical and viable reform trajectory, so that policy-making was only thought possible within its confines. In an extension to the epistemic community concept, the thesis separates the policy enterprise from the epistemic community and accords it structural weight in its own right, allowing the concept to account for a phase of declining epistemic power.

The findings from this research matter for the pension debate in Ireland, as they draw out the lack of gender as an analytical category in pension reform. By understanding how the confines of what is considered possible in pension policy are constructed,

this thesis can unlock conventional thinking on reform. In doing so, it challenges policy-makers to think innovatively about the Irish pension system, to place Ireland on a path of sustainable adequate and equitable pension provision for future generations.

Chapter One: The Politics of Pensions

On 6th June 1973 a meeting took place in the Department of Social Welfare in Dublin between the two most senior civil servants in the Department, and a newly formed organisation representing private pension funds. The pension fund representatives had two aspirations for the meeting. The first was to present their credentials as experts on private pensions and to place that expertise at the Department's disposal. The second was to obtain agreement that they would be consulted on any planned development of the state pension. From this meeting a relationship developed, encompassing the deep and intimate connection between knowledge and power, and with the capacity to strongly influence pension policy in Ireland.

There is a rich and diverse literature on pension systems and pension reform. This thesis is distinctive within that body of literature because it examines the development of a pension system from the perspective of power. The question it seeks to answer is where power lies in the politics of pensions in Ireland. To answer necessitates engagement with the history of Irish pension policy. It requires identification of actors in positions of influence, their behaviour, and their ideas. It asks for the mechanics of policy-making to be peeled back to reveal the sources of influence. The historical perspective taken in this thesis facilitates these endeavours, allows key pivotal moments in policy development to be identified, and lays bare the gendered impact of policy decisions. The working hypothesis upon which this research is based is developed from power theorists. It proposes that a knowledge elite formed an epistemic community within the institutional structures of pension

policy-making, and that their institutionalised position afforded the community privileged influence over the policy trajectory. In answering the research question and testing the hypothesis, the thesis provides a comprehensive case study of the relationship between non-governmental actors and the Irish state in policy formation.

This introductory chapter has four tasks. Firstly, it addresses the question of why pensions: what is so important about them to warrant research? Secondly, it establishes the political context for policy-making in Ireland. Thirdly, it speaks to how gender is integrated throughout the thesis. Finally, it signals the theoretical overview. The chapter concludes by setting out the structure of the thesis and the task and conclusion of each of the subsequent chapters.

1.1 Why Pensions?

Pension policy is a major area of public policy because it affects all residents of a country whether as current or future contributors to, and beneficiaries from, the pension system. In most countries with a developed pension system, it consumes a significant portion of the country's welfare spending resources. Unsurprisingly then, economic considerations dominate much of the discourse about pensions. These considerations arise from costs and strains of public pensions associated with increasing longevity and falling birth rates; frequently encapsulated in the colloquialism 'pensions time bomb'. The prevalence of this discourse around pension systems puts pensions firmly on the agenda of governments seeking to contain or reduce welfare spending. Consequently, much of what is written about pensions concentrates on the long term sustainability of public pensions. This is often at the expense of more normative and intellectually driven debate committed to social justice aspects of pension systems. While acknowledging that the

sustainability of public pensions is a fundamental driver of reform, this thesis wishes to contribute to the debate in Ireland by making inequality more visible in the pension reform literature.

In Ireland, as in many nations, a trend has developed of encouraging individual responsibility for income security in old age via private savings, to reduce a future over-reliance on the state. Chapter Two elaborates on why this promotion of individual savings in private pensions as the solution to sustainability is problematic. For the purposes of this introduction, it is noted that private pensions have inbuilt fallibilities. Reliance on the market guarantees neither security nor adequacy of income in old age. Increasing the work relatedness of retirement income does little to improve the situation of those with interrupted and precarious work patterns. The structure of private pensions has changed from predominantly defined benefit (DB) to defined contribution (DC)¹. DC pensions place the investment risk with individual employees rather than collectively with the plan sponsor, as in DB schemes. The switch from DB, compounded by inadequate contribution levels by both employers and employees into DC pensions, puts future adequacy of income in question. Commercial interest in the pension system brings with it the question of industry charges, and the extent to which they impact rates of return. Indeed, the Pensions Authority in Ireland² has acknowledged the level of fees as “clearly higher than they could be...This is especially true for smaller occupational pensions and individual pension arrangements which appear to be comparatively expensive (2016:8). The state makes an expensive subsidy to private pensions through tax

¹ DB pensions promise a specific pension calculated with reference to service and salary. DC pensions depend directly on investment returns.

² The Pensions Authority (formerly the Pensions Board) regulates pensions and provides advice to the government on pension matters.

reliefs to incentivise individuals to save for retirement. In Chapter Two data is presented that demonstrates that at times the cost of subsidising private pensions is almost on a par with the cost of public pensions. This subsidy is concentrated on the highest earners in what some commentators have referred to as upside redistribution in the Irish pension system (Hughes and Maher 2016). Earnings distribution data confirm a gender pay gap in Ireland, strongly supporting an argument that a corresponding gender inequity in the government's tax subsidy for private pensions exists. Moreover, the state has continued to provide this support to the private pillar as a way to incentivise individuals to save for their retirement, without any discernible increase in coverage over the last number of decades.

To combat the static numbers with private pensions the current policy is to introduce an element of compulsion via an automatic enrolment³ addition to the system. This is in preference to strengthening the state pension. Aside from sustainability concerns, the state pension has little of the fallibilities of private pensions. It is effective at lifting people out of being at risk of poverty, is efficiently administered, provides value for money for contributors, and offers greater potential to readdress gender and other forms of inequality in the current system.

Collectively, I argue these points illustrate the requirement for an active empirical research agenda on pensions.

1.2 Ireland's Political Culture

Political institutions are powerful determinants of the composition of power relationships (Bonoli 2001:240) and institutions and culture are mutually reinforcing

³ Under automatic enrolment employers are required to enrol employees in a pension scheme, and contribute to it, unless the employee makes an active decision to opt out.

(Kirby and Murphy 2011:27). This section establishes the context for policy-making in Ireland by mapping the political culture and the key institutions. It begins by identifying the aspects of Ireland's political culture that frame the choices and strategies of the political actors who operate within it. Political culture as a term aims to capture fundamental and deeply held views on the state, on the rules of the political game, and on the principles that should underlie political decision making. Culture does not exist in isolation, being shaped instead by the social backgrounds and life experiences of the actors holding those views, and the context in which they were acquired (Coakley 2010:37). As Adshead and Tonge record, until very recently, accounts of political culture in Ireland were prone to noting that the post-independence Irish state was characterised by a high degree of political and social conservatism, arising from the persistence of a rural and peasant culture in Ireland, the relative failure of left politics, and Ireland's isolation from Continental European political movements and influences (2009:142). They situate Catholicism strongly in Ireland's political culture, unsurprisingly given that the majority of the Irish population has always been Catholic (2009:142). This was especially true in the formative decades of the Irish state post-independence in 1922. In that era, a nationalistic Catholic church was a powerful authoritarian actor in the shaping of Irish political culture, and commanded the loyalty of politicians of all political hues (Carey:2007:105). This can be seen in the acceptance by government of the key role played by the church in the education and health systems, and the framing of some of the provisions of the Irish constitution. Its power has waned over the last half century as attendances at religious ceremonies declined, and revelations and legal convictions of paedophilia by priests and members of religious orders increased (Lyons 2006). This has moved Ireland towards becoming a more secular society,

evident from social advances that run contrary to the church's teachings, such as the availability of contraception, divorce, and marriage equality. The lasting impact church influence is a lingering within the political culture of the principles of catholic subsidiarity, with its distinctive bias against centralised state provision in social policy.

Gender does not feature in all analyses of Irish political culture, perhaps indicative of how oblivious to gender much of the intellectual debate in Ireland can be. Irish political culture mirrors institutional politics in being inherently gendered (Murphy 2015:224). Buckley and McGing (2011:226) argue that the gendered nature of our political institutions is because the processes, practices and distribution of power were developed by men at a time when women were still fighting for equality of political rights. Up until 1972, legislation was in force that required female civil servants to leave state employment upon marriage. The legacy of this marriage bar is apparent in the absence of women in senior positions in the civil service.

Consequently the culture of the senior civil service is strongly masculine (Kirby and Murphy 2011:50). Connolly (2013) draws attention to the gendered allocation of ministerial portfolios as evidence of the "institutionalised masculine culture" in parliament (p.361), and to the strong explanatory power of the masculine culture of political parties in perpetuating same (p.376). This aspect of Irish political culture delivers a 'patriarchal dividend' of prestige, status, power, and male networks (Murphy and Kirby 2011:33-34). The consequences are that the substantive representation of women's interest are absent from policy consideration (Galligan 2010:280), with adverse outcomes for women; for example those outcomes identified earlier in this chapter in relation to the pension system. This section

continues by examining political culture under three key features that shape it: the political system, the party system, and the electoral system.

1.2.1 The Political System

The political system is an expression of political culture. Reduced to its most fundamental and broad definition, a political system can be described not only as the mechanisms of government and the institutions of state, but also the structures and processes through which these interact with the larger society (Heywood 2007:26). Terms routinely used in literature to describe the Irish political system are centralised⁴ and clientelistic⁵.

The Parliament in Ireland (referred to in Irish as the *Oireachtas*) does not draw up and enact legislation. Instead it approves draft legislation placed before it by government (Adshead and Tonge 2009:37). In practice, bills originate in the lower house of representatives (the Dáil), and progress to the upper house (the Seanad). The Dáil is where a bill brought before it by a member of the cabinet can be accepted or rejected. In reality, the cabinet dominates the entire law making process. Once both houses pass the bill, it is signed into law by the President. The President of Ireland is the head of state and is directly elected. She does not have a veto capacity over policy; her function in this regard is limited to seeking Supreme Court advice if deemed necessary on the constitutionality of a bill presented for signature. Neither does the upper house constitute a veto point as the most it can do is to delay the

⁴ A centralised political system is one where the executive has very tight control over the parliamentary agenda, dominates parliamentary procedures, and totally controls the plenary agenda and timetable in legislative committees (Kirby and Murphy 2011:25).

⁵ Clientelistic refers to when politics is reduced to politicians delivering particular benefits to voters in return for political allegiance (O’Riain 2014:171).

passage of a bill by 90 days following which the Dáil may overrule it (Adshead and Tonge 2009:37).

All government decisions are the collective responsibility of the cabinet, although the Minister for Finance as the holder of the purse strings often plays a pivotal decision making role Hardiman (2005:18). The Dáil appoints the Prime Minister (Taoiseach) who in practice is the leader of the largest party post election. The cabinet is then selected by the Taoiseach. Attention is drawn in scholarship to the degree to which executive power can be exercised relatively unconstrained by effective formal legislative challenge, and is facilitated by the party system (Hardiman 2012:9). There is a committee system but its institutional capacity to either develop or scrutinise policies of any technical complexity has been very limited (Schulze and Moran 2006:761), and is controlled by cabinet appointed chairs (Kirby and Murphy 2011:25).

Studies of political systems link power within the political system to the number of veto points (Bonoli 2001:240). Immergut (1990) argued that to understand how a minority can sometimes veto policy proposals, the focus should move away from examining the power resources of the group and instead examine the specific characteristics of political institutions (p.395). Thus by “envisioning political systems as sets of interconnected arenas and examining the rules of representation within each, one can predict where ‘veto points’ are likely to arise” (ibid.:396). Consequently, and because political decisions require agreement at several points along a chain of decisions, the fate of a policy proposal depends on the number and location of opportunity for veto along this chain (ibid.). Tsebelis (1995) modified Immergut’s theory by introducing a veto player framework. He defined veto players as individual or collective decision makers whose agreement is required for a change

of the status quo. He then applied this definition in the identification of veto players in different political systems and argued that the real distinction between political systems can be found in the extent to which they afford political actors veto points over policy choices (Tsebelis 2002).

A veto point and veto player perspective was applied in a comprehensive study of west European pension politics, edited by Immergut, Anderson, and Schulze (2006). The chapter on Ireland found that the veto points of the Irish system were largely irrelevant to understanding pension politics. Instead, an argument was presented that the key to understanding the politics of pensions in Ireland is the electoral system and the party system (Immergut and Anderson 2006:35). This thesis does not entirely support their argument. While agreeing with their key findings, data acquired for this research conveys a more nuanced account of the role of veto players in the politics of pensions. The exercise of vetoes in pensions is clearly seen in the era of social partnership, and this thesis argues in Chapter Nine that social partnership facilitated veto players in the pension policy arena. The ability of social actors to influence policy was impeded by the consistent funnelling of pension decisions to sites outside of the institutions of social partnership, populated in turn by actors who were in a position to veto suggestions that ran contrary to their policy enterprise.

1.2.2 The Party System

The Irish party system does not follow a division between labour and capital as in other European countries. The two main parties are Fianna Fáil and Fine Gael who share a common ancestry and are distinguished chiefly according to which side they

took in the Irish Civil War⁶ (Adshead and Tonge 2009:94). Although it is possible to discern some policy traits that distinguished these parties according to the more usual socio-economic cleavages, as the significance of civil war politics recedes, both parties have moved closer to the middle ground, a trend further facilitated by the electoral system as the next section explains (ibid.).

In the early years of the Irish Free State pensions was a significant policy differentiator and helped “define the difference between (his) Cumann na nGaedheal⁷ and the republican opposition soon to be reinvented as Fianna Fáil” (Ó’Gráda 2002:161). Concerned at the cost of continuing the old age pension at the rate inherited from the British, the Cumann na nGaedheal government reduced the rate in 1924, and introduced a much more restrictive regime of means testing. As Ó’Gráda observes, “claims that the old age pension was not safe with Cumann na nGaedheal featured prominently in Fianna Fáil’s electoral campaigns in 1932 and 1933” (2002:156). This populist stance on pensions, and on social policy in general by Fianna Fáil “helps explain the weakness of social democracy or labourism in Ireland” (ibid.:161). More recently, and in practice there is little between Fianna Fáil and Fine Gael ideologically, with both classified as parties of the centre right (Schulze and Moran 2006:766). Between them they have dominated Irish politics since the inception of the State in 1922. A strong whip system restricts debate (Murphy and Kirby 2011:25), and the party system aids the centralised nature of executive power in Ireland. Executive appointments are exclusively from the

⁶ The Irish Civil War (June 1922-May 1923) followed the agreeing of a Treaty in December 1921 between the British and the Irish Free State governments which stopped short of permitting full separation, and required the Free State to be member of the British Commonwealth recognising the King as its head (Coakley 2010:18). The Treaty offended republicans because it represented a truncation of national territory and retained links of subordination to the United Kingdom (ibid:20). Civil war ensued.

⁷ Fine Gael was founded in 1933 from the merger of the pro-Treaty Cumann na nGaedheal with a number of smaller parties.

Taoiseach's party (or parties and/or independents in the case of coalition government). Government ministers retain their legislative seats and this allows party interests to spill over into policy making.

Fianna Fáil has the greater electoral success record and are the party that “perfected the exercise and maintenance of power through clientelistic relationships” (O’Riain 2014:174). Their lengthy period in power from the 1930s to the 1970s “only served to consolidate brokerage as the style of national politics” (ibid.).

The dominance of the centre right, while not unique, is rare in Europe making Ireland unusual in the low electoral support for left wing parties (Weeks 2010:143). This leaves fragmented left wing parties such as the Labour Party, the Green Party, Sinn Féin, and smaller ideologically-driven parties in the shadow of the civil war parties. Labour has traditionally been the largest of these ‘shadow’ parties, but it was surpassed in popularity in the 2016 general election by the nationalist Sinn Féin party. Literature presents a number of factors to explain the weakness of the left in Ireland. These are summarised by Weeks as the sidelining of class issues by nationalists in the formative years of the state; pre-industrialised Ireland having a small working class; and the strategic decision by Labour to enter coalition in alliance with Fine Gael (2010:142-143).

A neoliberal orientated party called the Progressive Democrats emerged into the party system in 1985 following a split within Fianna Fáil. While only ever reaching around five per cent of the national vote, they became influential as coalition partners. They played a key ideological role in coalition with Fianna Fáil until an electoral setback in 2007 became the catalyst for their demise in 2009 (Murphy and Kirby 2011:29).

A feature of the party system since 1989 has been continuous coalition governments. Fine Gael has always governed in coalition. Their partner has been the Labour Party, and on one occasion they formed what was termed the ‘rainbow coalition’ with the Labour Party and the Democratic Left⁸. An election in 1989 also saw Fianna Fáil forced into coalition for the first time, and it has formed coalitions with the Labour Party, the Progressive Democrats, and the Green Party. Another unusual feature of the Irish party system is the election of non-party (independent) candidates. Often running on local issues, they are a significant presence in the party system and have sometimes been the ‘kingmakers’ in the formation of governments, as is the case with the current (2016) minority government. These unusual features stem from the distinct nature of Ireland’s electoral system.

1.2.3 The Electoral System

Favourable conditions for clientelism are reinforced by the electoral system in Ireland. Ireland is unusual in its use of the single transferable vote (STV) system of proportional representation in multi-seat constituencies⁹. STV is intended to create as close a relationship as possible between the proportion of votes cast and the seats won by each party in order to produce a national parliament that is truly representative of the division of political opinion in the country (Adshead and Tonge 2009:108). Voters indicate their first preference, and can continue to allocate preferences in descending numerical order until they have voted for all candidates on the ballot paper. An important political consequence of the electoral system is that it encourages a system of perpetual inter and intra party competition, with candidates

⁸ The government in place from November 1994 until June 1997 was referred to as the rainbow coalition, reflecting the range of political ideologies from centre right to left accommodated in the arrangement,

⁹ Only Ireland, Northern Ireland, and Malta use it for elections to the lower house of their legislatures.

from the same party pitted against each other for seats. Consequently, this promotes a focus on the individual candidate rather than parties. Indeed a study on Ireland's voting patterns shows a growing rate of transfers across party in recent years, indicating fewer voters are giving all their high preferences to candidates from the same party (Marsh and Plescia 2016:164).

Women are continually under-represented in parliament. However the introduction of gender quotas in the 2016 general election saw a notable increase in votes for women, which translated into an increase in representation to 22 per cent. Victory in a constituency is often attributable to personal skill at addressing local concerns, rather than stances taken on matters of national and international policy. The difficulty of using pension policy as a local concern is a reason for its low salience in electoral competition (Schulze and Moran 2006:764). This is not to say that pensions are ignored in elections. Pensioners are the cohort most likely to exercise their vote. Consequently increases to the state pension and other promises designed to appeal to the older voter figure prominently in election manifestos in the hope of attracting the "grey vote" (Doyle 2016).

1.3 Gender

It is from a gender perspective that inequities in the pension system and in reform proposals are most visible. A pension system such as Ireland's which increasingly privileges the role of private pensions increases the risk that those in less advantageous labour market positions cannot achieve adequate retirement income. While some women and most men can have long periods of full time employment, it is more typical for women to combine periods of full time, part time, and time out of the formal labour force in order to meet a range of paid and unpaid responsibilities.

These factors, aggravated by the gender pay gap and occupational segregation, make it significantly harder for women to build up adequate contributions in both the public and the private elements of the pension system. Thus it is surprising that much of what is written about pensions, with some notable exceptions highlighted later in this thesis, ignore gender as an analytical component. Lovenduski states that good feminist social science is simply good social science; it is no more or less than good practice (2011:vii). In keeping with a similar strong belief that attention to gender should be an integral part of all mainstream analysis of pension systems, this thesis is not presented as a feminist analysis. Rather it is presented as an institutional analysis which will advance a critical gender perspective throughout. A comprehensive gender and pensions section in the concluding chapter draws out the significance of a gendered analysis of the pension system.

1.4 Theoretical Overview

This thesis recognises that political explanation stems from the interlinking of ideas, actors, and institutions (Lieberman 2002). To address the central research question this thesis adopts a historical institutional approach, enhanced by specific power theoretical choices that identify agential and ideational components to the exercise of power. These are Stephen Lukes' three dimensional conceptualisation of power (1974, 2005) and the Peter Haas instigated work on epistemic communities (1992, 2016). The amalgamation of these two theoretical choices with a historical institutionalist methodology offers a most vigorous framework within which to ask the question of where power lies in pension policy-making.

Historical institutionalism has been widely employed in the study of pensions.

Policy develops over time and the effect of the institutions and the power

relationships that shape decisions are emphasised in historical institutionalist scholarship. I seek to enrich this body of literature through the enhancements offered by Lukes' three dimensional concept of power and the epistemic community literature. This framework assists in understanding how dominant discourse is formed in ideational terms by socially networked actors, and which then becomes embedded in the institutional mechanics that reinforce a particular policy trajectory. Reduced to its simplest explanation, the concept of the epistemic community explores the relationship between knowledge and power in influencing policy outcomes. Lukes' radical view of power is that it is three dimensional, and can be exercised by manipulating peoples' preferences in addition to manipulating agendas and ordering people to do things. Operationalising his theory through epistemic power opens up a perspective on the exercise of power in policy-making that draws attention to how it is mediated through socially structured institutions.

1.4 This Thesis

To recap, the central research question seeks to understand the power relations inherent in the structures of pension policy-making in Ireland. The chapters which follow address this through an empirical analysis of the theoretically derived hypothesis of the existence of an epistemic community with privileged influence over pension policy.

Chapter Two addresses the 'pensions' dimension of the title. The chapter commences by describing international trends in pension reform, and then locates Ireland's position within these trends. It draws attention to the absence of gender from pension system classifications as indicative of the low salience gender receives in pension reform deliberations. The chapter concludes by identifying the specifics

of the Irish pension system, profiles the main drivers of reform, and the trajectory that reform is taking.

Chapter Three explains how this thesis understands politics as power, and begins the construction of the theoretical framework by connecting power and knowledge. It does so by drawing out the complementarities between Steven Lukes' threefold concept of power and Peter Haas' work on epistemic communities. The framework is then applied to explain how an epistemic community can gain and retain power. Deficiencies in power theories to explain the decline and the motivational force behind an epistemic community are highlighted, leading the thesis into institutionalism to complete the framework.

Chapter Four completes the theoretical framework. Historical institutionalism has been selected as the approach for studying the politics of pensions in Ireland. Understanding the source of policy requires that attention is paid to processes that play out over considerable periods of time. Historical institutionalism makes clear the impact of institutional design inherited from the past, and how influential actors can leverage path dependency into dominant discourse as they create the conventions within which the future is considered. Having said this, historical institutionalism need not stand in isolation as an approach. Other institutionalist traditions such as sociological, discursive and ideational institutionalism complement their historical counterpart. This chapter concludes by identifying those complementarities.

Chapter Five considers the research method. The researcher's ontological and epistemological positions are established, and the advantages of the method chosen and the challenges of conducting the research are considered. Particular attention is

paid to the ethics of interviewing former colleagues and the strategy used to avoid insider status bias.

Chapter Six is the first of four analysis chapters. The first three are in chronological order. This chapter examines a decade of policy-making up to the early 1980s. Two notable events are documented. The first is the commitment by several governments and civil servants in the Department of Social Welfare to a strengthening of the state pension through the addition of an income-related component. The second is the mobilisation of actors from the industry to argue for the pension system as a partnership between the state and industry, and a stronger role for private pensions. The emergence of these actors is theorised within the epistemic community framework to establish a) if they can be considered as such, and b) how they gained power.

Chapter Seven is concerned with how, having gained power, the epistemic community consolidated their position of influence. Chronologically the period of policy-making from the mid 1980s to the end of the century is examined. The institutionalisation of power relations in the Pensions Board and the National Pensions Policy Initiative is analysed. Instances of the epistemic community dealing directly with the political elites to effect a bargain on pension policy are examined as examples of the community exercising pure elite power, instead of epistemic power.

Chapter Eight addresses a puzzle presented by pension policy in the present century. On one hand, the epistemic community's policy enterprise originating in the 1970s persists to the present day. On the other hand, the research data points to a delegitimisation of the community, a decline in their ability to influence policy, and ultimately a network no longer meeting the criteria to be considered as an epistemic

community. The chapter concludes by addressing the puzzle with a proposed theoretical enhancement to the epistemic community concept.

Chapter Nine revisits the data from a different perspective. Its focus is the social politics of pensions. The task of this chapter is to complete the account of policy development in Ireland in a way that is sensitive to the contribution of social actors external to the epistemic community who also sought power to influence policy. The structure of Ireland's social partnership agreements is used to demonstrate the centrifugal force of institutions external to social partnership, where the epistemic community exerted influence.

Chapter Ten concludes the thesis by revisiting the central research question and summarising how the application of a theoretical framework that interlinked ideas, actors, and institutions to the research data supports the hypothesis. The contributions to literature and to knowledge are presented and the chapter concludes by identifying the four areas of future research that can build on the foundation provided by this thesis.

Chapter Two: Pensions in Ireland

The primary task of this chapter is to consider the institutional features of pension systems which underpin policy choices about pension policy. It lays the groundwork for the theoretical evaluation of how the exercise of power can manipulate the path dependent nature of pension systems in Chapters Three and Four. The chapter commences with an international perspective, and draws attention to the gendered nature of system generated outcomes throughout. The origins and reform trajectories of Europe's pension systems are mapped to locate Ireland's institutional development within overall European trends. The chapter concludes with the specifics of the Irish pension system, and profiles the main drivers of reform.

Understanding pensions is hindered by the terminology commonly associated with the subject. Appendix 1 clarifies the two overarching structural terms used in describing pension systems, *pillars* and *tiers*, as these terms are not used consistently in pension literature. Throughout the thesis, *pillars* is used to delineate the provider (the state, occupational, personal), and *tiers* to specify influences on the overall logic of the pension system (for example if the pension is means-tested, funded, or mandatory).

2.1 Europe's Pension systems

An analysis of the institutional origins and subsequent development of pension systems is required to understand present day complex international variations (Thane 2006:33). The development of state public pensions was not based on a single common institutional model. Instead, the introduction of state pensions followed one of two logics. Some countries such as Denmark and the UK built on

the institutionalised legacy of existing poor relief laws, and provided pensions that were aimed at alleviating poverty among the very poorest in society. In other countries such as Germany, state pensions were initiated as a way to manage the burgeoning working class during the industrial revolution. Their aim was to introduce an element of status maintenance after retirement. These two different pension system aims of poverty alleviation and status maintenance formed the first two trends in pension system development. They are referred to respectively in pension system typologies as Beveridgean and Bismarckian pension systems.

Table 1: Earliest European State Pension Systems

Logic: Alleviating Poverty. Means-tested flat rate pensions	Beveridgean Path	Bismarckian Path	Logic: Status Maintenance. Pensions tied to earnings and / or contributions
	1891 Denmark	1889 Germany	
	1908 UK incl. Ireland	1910 France	
	1913 Sweden	1919 Italy	
		1924 Belgium	
		1927 Poland	

Source: Natali 2008:73

In terms of identifying trends in pension reform in Europe, making this early distinction is critical. The two initial models of pension provision established two distinct paths that pension systems followed as they developed over the twentieth century, with direct reform implications. Tracing the evolution of pension systems from these two initial institutional forms is a common approach in pension system analysis, used for example by Myles and Quadagno 1996, Bonoli 2000, Arza and Johnson 2006, Orenstein 2008, Natali 2008, and Ebbinghaus 2011.

2.1.1 Bismarckian Pension Systems

The earliest state pension system was established in Germany as part of Otto von Bismarck's authoritarian suppression of militant socialism, and his quest to tackle industrial unrest in a burgeoning working class population (Gildea 2003:361). He combined anti-socialist laws enacted in 1879 with a mandatory system of social insurance, one component of which was the introduction of old age and disability pensions in 1889. These pensions were funded equally between employers and employees through income-related contributions, and also included a state contribution. The emerging benefit was linked to pre-retirement earnings. In this way, Bismarck used social insurance as a deliberate means "to weaken popular support for socialist parties by ameliorating the social conditions of industrial workers, and by directly linking their welfare to the security and economic strength of the central state" (Arza and Johnson 2006:56). Bismarckian thus became the term used in classifying state pension systems that provide pensions that are closely tied to earnings and contribution periods, and which have status maintenance in retirement as an objective. In scholarship, the terms *social insurance systems* (Bonoli 2000) and *occupational systems* (Ferrera 2005) are also used to describe pension programmes that emulate the German tradition (Natali 2008:72).

2.1.2 Beveridgean Pension Systems

State pension systems which do not conform to the principles of earnings-related pensions are referred to in literature as Beveridgean, or Anglo Saxon. The first of these started in Denmark in 1891, and lacked the overt political objectives guiding Bismarck in Germany (Bonoli 2000:10). Instead, the aim was a modernisation of the stigmatising existing poor laws to alleviate poverty (Arza and Johnson 2006:56). Benefits were flat rate means-tested pensions for the elderly financed out of general

taxation, such as that introduced by the British government in 1908 for those aged 70 and over. The term Beveridgean is from the influential 1942 report in the UK by Lord William Beveridge, who extended the key features of these poverty alleviation pension systems into wider principles of social security (Natali 2008:75). The adoption of the term Beveridgean can be confusing as many of the systems commenced well before the 1942 Beveridge report. Bonoli (2000:11) posits that the term gained traction in comparative pension policy studies to highlight the focus on the overall objective of Beveridgean social policy of poverty alleviation.

2.1.3 Private Pensions

Employer sponsored occupational pensions predate public pensions. Private pensions were first established in the state bureaucracies of Britain and France in the eighteenth century for key, high level state employees. Soldiers were among the earliest recipients of occupational pensions. Skocpol (1992) charts how pensions for veterans of the American Civil War (1861-1865) were paid to almost one third of veterans aged 65 and over by 1900. The British eighteenth century pension plan for customs officers was the precursor for their 1859 civil service pension plan. Over the course of the nineteenth century civil service pension plans were established and systematised in all developed countries (Thane 2006:36). The civil service model of a pension based on salary and service was then adopted as the model for occupational pension schemes by private sector employers (Sass 2006:79). By the end of the 1930s, occupational pension plans were standard in large mature companies in industrialised nations, as employers recognised the personnel management value of providing protection for their employees against illness, death, and growing too old to work.

Private pensions are a matter of public policy because favourable tax treatment of assets and contributions means governments have a large financial stake in them (Clark, Munnell and Orszag 2006:19). Private pensions and state pensions coexist in many countries but crucially, the extent of the latter has implications for the scope of the former. Broadly speaking, where a Bismarckian pension system has developed, its importance as a means of income replacement in old age effectively crowds out the need for substantial employer sponsored pensions or individual retirement savings (Sass 2006:83). In contrast, in Beveridgean systems the rates of pension are lower, allowing room for private pension provision to become a significant component of the pension system. Thus the initial institutional path selected has profound implications for the private/public architecture as the system evolves.

2.2 Postwar Social Consensus. A Critical Juncture

World War Two serves as a critical juncture in terms of pension systems. Critical junctures can be understood as brief opportunities for major institutional reform. They are ‘critical’ because they place institutional arrangements on paths or trajectories which later become difficult to alter (Pierson 2004:135). By 1945 the world had come through the great depression, war, and turbulent repressive politics. In discussions of the politics of this time, the term *postwar consensus* is used to describe how governments pursued similar policies such as state management of the economy and full employment, and committed themselves to the welfare state (Heffernan 2002:742). Advocates of the theory of postwar consensus present a benign view of how leaders of western industrialised nations, informed by Keynesian economic ideas, sought broad agreement about the parameters of state intervention in the economy and society, which saw the construction of the modern welfare state (Graham and Seldon 1990, Kavanagh and Morris 1994, Judd 2007). Intellectual and

ideological critiques of consensus theory describe the period differently. Marxists view it as a period of integration of the proletariat into a social system with substantial class divisions, and with the welfare state as a form of large scale social control (Pierson 2006). Feminists consider it as a consolidation of the patriarchal nature of welfare (Pateman 1989). Neoliberal commentators' critique is informed by hostility to the very idea of monopolistic state provided welfare services (Friedman 1962, Hayek 1960, 1982 quoted in Alcock et al 2008:194).

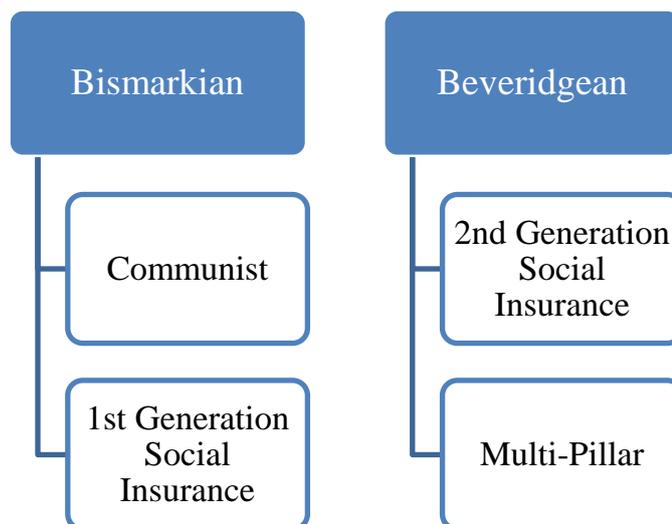
The International Labour Organisation (ILO) was an influential international actor at the time. The role of actors in policy-making is studied in depth at both a theoretical level in Chapter Three, and in the subsequent analysis of the research data. The role of the ILO in pensions provides a first indication of how powerful actors affect policy outcomes. The organisation was established in 1919 as part of the United Nations and became an important agency for the global dissemination of social insurance ideology and good practice (Arza and Johnson 2006:57, Deacon 2007:32). It provided much of the vision and momentum for the first phase of pension scheme adoption in countries around the world, whether along a Bismarckian or Beveridgean path, and it was instrumental in pushing for social security systems to be part of the postwar peace. It did so by providing practical assistance to countries, such as legislative reform templates, regular updates about the progress of reform in different countries, and expert advice including actuarial support (Orenstein 2008:24).

2.3 Trends in Pension Reform Postwar

Guided by the ILO's philosophy of intergenerational solidarity, the postwar social consensus manifested itself by a growth in public pensions funded on a pay as you go (PAYG) basis. PAYG is a method of funding pensions in which current

contributors pay the pensions of current beneficiaries while being promised pensions themselves that increase in line with wages (Orenstein 2011:67). This shift towards PAYG pensions was also informed by economic, political, and social reasoning. The financial implications of two world wars, and recession, saw a drastic reduction in public assets which made delivering social rights difficult (Natali 2008:98). The move to PAYG allowed politicians to maintain a pension policy that respected the welfare rights of the generation that had fought in wars, and subsequently had a limited working lifetime in the postwar boom economy to accrue pensions. Occupational pensions also developed in the postwar period, with trade unions advocating for supplementary mandated employer pensions. Employers recognised the benefit of making worker old age pensions dependent on the success of the business in securing industrial peace, and consequently extended their occupational pensions to include additional categories of workers (Sass 2006:85-86). Extending from this critical juncture Europe's pension systems developed in different ways.

Figure 1: The Evolution of Europe's Pension Systems Postwar



Source Natali 2008:73

2.3.1 Bismarckian Path Evolution

In the postwar period additional occupational categories were added to extend Bismarckian pension systems to the entire active population. Those countries which became part of the Soviet bloc such as Poland and Estonia introduced state programmes influenced by communist ideology and the institutional structures of the USSR (Natali 2008:84). The institutional design stayed close to the original Bismarckian model with a state monopoly in a single public mandatory pillar. The other pension systems that had set out on the Bismarckian path such as Germany, France, Belgium, and Italy expanded their coverage to all employees through social insurance. In Natali's 2008 categorisation they are referred to as first generation social insurance systems. The single public pillar evolved into two tiers, (1) an earnings-related or contribution related mandatory public pension and (2) a guaranteed minimum pension. Replacement ratios¹⁰ were set at a level to maintain status post retirement, effectively crowding out the opportunity for supplementary pensions. As a consequence, the private market remained underdeveloped in these countries.

2.3.2 Beveridgean Path Evolution

Beveridgean pension systems also expanded, but their institutional structure meant they did so differently to the Bismarckian systems. Reform was driven by a middle class demand for more generous benefits than those designed for poverty alleviation. The existing means-tested pensions developed into more inclusive programmes for the entire population. The policy response of meeting this demand through public or private pensions heralded a split in this previously homogenous cluster.

¹⁰ The replacement ratio (or replacement rate) is the individual net pension entitlement divided by net pre-retirement earnings (OECD 2008).

The pension systems that addressed this through the public system are identified by Natali (2008) as joining the social insurance cluster. These included Sweden, Norway, and Finland. Natali identifies these as the second generation social insurance cluster, to distinguish them from the existing social insurance systems of Germany, France, Belgium and Italy. They extended the pillar one flat rate means-tested benefit to cover the entire population as a universal pension based on citizenship, set at a generous level. They also deviated from their Beveridgean roots by introducing an earnings-related tier to pillar one which was more in line with systems on the Bismarckian path, explaining why some commentators refer to this period as ‘the revenge of Bismarck’ (Hinrichs 2001 quoted in Natali 2008:94). Pensions in the earnings-related tier were based on social insurance contribution records, but unlike the first generation social insurance systems, replacement ratios were lower meaning that there was scope for a second occupational pillar and individual savings in a third pillar.

The last cluster which formed in the postwar period comprises the multi pillar systems (Natali 2008). These include the UK, Ireland, the Netherlands and Denmark. Denmark deviated from its Scandinavian neighbours by introducing a modest second tier to the pillar one state pension, leading to the subsequent development of supplementary occupational pensions, and thus followed a multi pillar evolution (Natali 2008:94). The defining feature of multi-pillar systems is that demand for improved benefits was met through the active encouragement of private pensions. This saw the emergence and consolidation of systems with progressive institutional layering of strong second and third pillars. These countries retained low level means-tested benefits which provided the scope for occupational pensions to

grow into a prominent component of the pension system to meet the requirements of old age income (Sass 2006:83).

2.4 The 1980s. A Critical Juncture

The postwar social consensus became difficult to sustain during the 1970s. Negative demographic trends which saw falling birth rates and population ageing required PAYG public pension systems to accommodate increasing numbers of beneficiaries (Orenstein 2011:67). The increase in social insurance costs deemed necessary to sustain pension systems impacted on labour costs, making them unpalatable or unsustainable for many employers. The ILO influenced hegemonic idea of pooling risks and social solidarity in PAYG pension systems began to be challenged by new ideas. An especially prominent actor in breaking the hegemony of this idea about pensions was the World Bank, and its 1994 influential publication *Averting the Old Age Crisis* (Deacon 2007:36). The catalyst for this report lay in the Chilean pension reforms of the early 1980s, which are described in full in Chapter Three to illustrate the exercise of epistemic power. Chile replaced its public pension arrangements with a system of privately administered, defined contribution, individual accounts. Building from this, the discourse around pension systems was reframed to one of shared responsibility in which an individual's retirement income should come from a variety of sources; a message that began to be embraced by international organisations, economic policy advisers, and national governments (Ebbinghaus and Neugschwender 2011:387). Such was the strength of the blueprint provided by the World Bank that pension system reform debate was dominated by its market driven vision of a multi-pillared pension system to meet the 'pensions crisis' in a process labelled *pension privatisation* (Brooks 2005; Evrik 2005; Clark, Munnell and Orszag 2006; Deacon 2007; Guardiancich 2011; Muller 2011; Orenstein 2008, 2011).

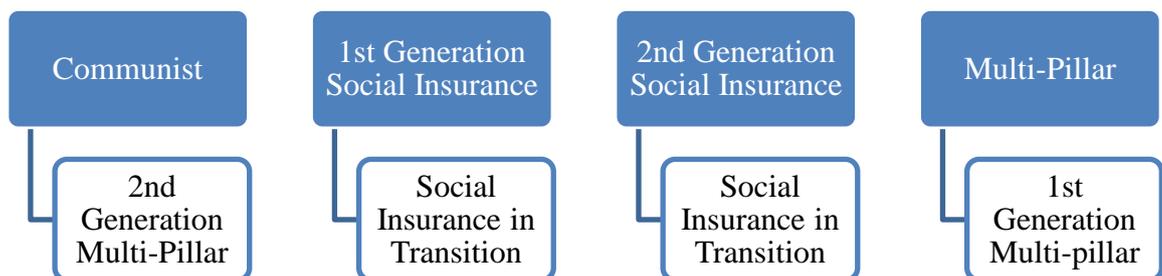
Pension privatisation as defined by Orenstein (2011:66) refers to:

The replacement of social security type pensions with ones based on individual private pension savings accounts. The trend towards pension privatisation has gone hand in hand with a variety of other measures designed to reduce redistribution through state managed pay as you go pension systems and tighten the link between individual contributions and benefits. Such reforms are considered pension privatisation since they tend to reduce reliance on the state and facilitate a move to private provision in countries where full pension privatisation is politically unfeasible.

Within this framing, systems with a dominant public pillar financed on a PAYG basis were critiqued as unsustainable. This ignored the often very positive record of public sector pension fund management when compared to schemes run on commercial lines (Blackburn 2011:148). The ILO unsuccessfully sought to expose the flaws in this dominant thinking by arguing “that there is no demographic imperative leading to privatisation, that European-type schemes are reformable and sustainable, and that the privatisation strategy is merely a cover to increase the share of private capital savings” (Deacon 2007:65).

2.5 Overall Trend in Pension Reform

Figure 2: Evolution of Europe’s Pension Systems End of 20th Century



Source: Natali 2008:243

Natali (2008:243) captures the reforms at the end of the twentieth century in three converging clusters of pension systems entering the twenty-first century. The overall trend is unquestionably towards privatisation in a multi-pillar model. There is ample

evidence of lower public pensions, and either an implicit or explicit larger role for non-public institutions in every country in Europe, consistent with a progressive individualisation of old age risks. The result means that the income for Europe's future pensioners will be derived from both public and private sources.

While categorisations such as that employed by Natali (2008) are effective at organising the contemplation of various systems, they are of little help in the analysis of gender and pensions. The argument for typologies to capture gender inequality has long been made in scholarship. For example, the intervention of feminist scholars into the welfare state typology debate, especially that which followed the 1990 publication of Esping-Andersen's *Three Worlds of Welfare Capitalism* has produced a rich body of literature that sought to draw attention to the gendered nature of welfare states (Lewis 1992, 1997; O'Connor 1993; Orloff 1993, 1997; Fraser 1994; Sainsbury 1999; Pascall 2012).

Orloff (1993,1997) proposed adding two gender dimensions to Esping-Anderson's measurements of the welfare state: access to paid work and the capacity to form and maintain an autonomous household. She observed that "for many women and others excluded from paid labor, commodification – that is, obtaining a position in the paid labor force – is in fact potentially emancipatory" (Orloff 1993:318). Therefore, to reflect the true position of women, Esping-Anderson's decommodification dimension must be supplemented with a new dimension, which captures the right to be commodified. Access to the labour market and personal autonomy are also explored as dimensions in O'Connor's (1993) gendered critique of Esping-Anderson. Before decommodification becomes an issue for an individual they must first, crucially, have access to the labour market. O'Connor argues that because "labour force participation and quality of employment are gender linked and

constrained by caring responsibilities which are in turn gender linked...entitlements which facilitate labour force participation are of crucial importance..." (O'Connor 1993). She suggests defamilisation as a dimension with which to capture personal autonomy, as a precondition to women's capacity to decommodify themselves, and as a prerequisite for reconciling work and motherhood. Defamilisation is defined as "the terms and conditions under which people engage in families and the extent to which they can uphold an acceptable standard of living independent of the (patriarchal) family participation" (McLaughlin and Glendinning 1994). It captures the key issue of "whether women are able to choose freely between marital and other relations or whether they are coerced by financial need into dependence on private patriarchy"(Ginn, Daly and Street 2001:7).

Instead of focusing on welfare regimes to assess different pension outcomes, an alternative is to consider how gender is constructed in policy. Sainsbury (1999:77-79) proposes a typology of gender policy regimes which distinguish policies on the basis of ideologies that describe actual or preferred relations between men and women, the principles of entitlement, and policy constructions. She identified three regimes to draw attention to whether rights are individualised or familised. She referred to these as the male breadwinner regime, the separate gender roles regime, and the individual earner-carer regime. In the male breadwinner regime married women's social rights derive from their husband's. While the separate gender roles regime emphasises the gendered structure of labour market participation, it gives mothers their own care rights to which they are entitled based on family responsibilities. Thus the importance of marriage for women's entitlements is eroded so that social rights encompass unmarried mothers (Sainsbury 1999:79).

This work has been significant in the recognition of gender as an analytical category in mainstream welfare state scholarship (Beyeler and Annesley 2011:79), and in putting gender at the heart of the comparative welfare state debate. The next section illustrates the requirement for a similar position for gender in mainstream pensions scholarship.

2.5.1 Gender and Pensions

One problematic outcome of the convergence towards privatisation in a multi-pillar model is that people participate in paid and unpaid work in different ways over their lifetimes. The process of gaining access to a pension and the factors affecting the pension amount are distinct indicators of the quality of a pension system. In an argument that applies to any cohort in a disadvantaged labour market position, the literature on gender and pensions points to how both indicators are highly gender sensitive (Ginn, Street and Arber 2001:8). Therefore any reforms that increases the degree of earnings-relatedness of pension benefits serves to ensure that working life inequality will be reproduced in old age (Ginn 2004:125). While the Irish pension system is gender neutral, it produces very gender specific outcomes in that women receive pensions that are 35 percent lower than the pensions men receive (Bettio, Tinios, and Betti 2013). As noted in Chapter One, women can have long periods of full time employment, but a combination of full time, part time and time out of the formal labour market is a more typical pattern for women. This pattern of work, occupational segregation and the gender pay gap all combine to make it significantly harder for women to accrue pension benefits in both the public and private elements of the pension system. Pension systems typically developed in the context of the male breadwinner/female homemaker pattern of family life, and they still largely reflect this as the 'norm' (Street and Ginn 2001:32; Frericks, Maier and deGraff

2007:214; Fornero and Monticone 2010). This norm privileges the role of private savings, and increases the risk that those in less advantaged labour market positions will be unable to achieve adequate retirement income (Jefferson and Preston 2005, Foster 2010:28).

Academic literature on women and pensions seeks to refocus the pension debate to draw attention to how inequality in the labour market is reproduced in the pension system. Attention is consistently drawn to the problematic nature of linking pensions to work, without acknowledging the different ways in which men and women participate in paid and unpaid work over their lifetimes, and points to the neglect of paid and unpaid care as a key issue for analysis (Jefferson 2009:115; Fornero and Monticone 2010). Ginn et al. (2001) observe that “the economic value of women’s unpaid work, and the social consequences if women were persuaded to abandon these tasks in favour of unfettered participation in the labour market do not enter the debate on pension reform” (2001:1).

Women are also more likely than men to be in lower paying occupations, to have relatively flat career paths, and to have limited access to superannuation contributions made on their behalf (Jefferson and Preston 2005; Falkingham and Rake 2001:68). Additionally, due to a higher life expectancy, they have a longer period of retirement and widowhood. Cumulatively this means women are more likely than men to face poverty in old age. The lack of attention paid to gender contributes to a growing gender pensions gap that is twice the gender pay gap (Bettio et al 2013). This inbuilt gender inequity is especially prevalent in Beveridgean systems such as Ireland’s with its greater emphasis on private pensions within the overall system. The gender pension gap in Ireland is 35 per cent, meaning that on average women’s pensions are 35 per cent less than men’s (ibid.). There is a need to

mainstream gender equality in pension policy-making, paying special attention to the impact of low incomes, fragmented careers, and caring responsibilities. This would not only reduce gender inequities in the pension system, but would also improve the adequacy of retirement income for all recipients (Lodovici et al 2011).

2.6 The Irish Pension System

As part of the United Kingdom's pension system, Ireland commenced on a Beveridgean path with the objective of alleviating poverty across the whole population. Subsequent pension reforms post independence shifted towards a first generation multi-pillar model. Ireland continues to conform to the trend for these systems of individualising old age risks through market based solutions. The Irish pension system is built on the flat rate means-tested pension first introduced in 1908. In 1960, in line with developments across Europe following the postwar critical juncture, the state pension was structurally augmented by the introduction of a mandatory contributory old age pension. This too was a flat-rate pension, but it was paid to all insured workers who satisfied the social insurance contribution criteria. A full social insurance contribution record qualifies a worker for the top rate of the state contributory pension and there are bands of reduced pension for those with incomplete records. The existing means-tested pension remained as a residual safety net for those with insufficient qualifying contributions. In 2012, the number of contributions needed for a full pension increased from 260 to 520, and the contributions required for the higher bands of payment also increased. Women are over-represented in the lower bands, and the National Women's Council of Ireland

(NWCI)¹¹ argue that this effectively amounts to a protection of state pensions for men while women suffer severe reductions (NWCI 2015).

Most European pension systems make some allowance for years spent outside the workforce caring for children (as distinct from credits based on maternity leave linked to giving birth or adoption). In Ireland, this takes the form of the homemaker's scheme, introduced in 1994. Individuals with prior social insurance contributions, who spend up to twenty years out of the work force caring full time for children up to the age of twelve, or an incapacitated adult, can have these periods disregarded when working out the yearly average social insurance contribution for a state contributory pension. A 2000 *Review of the Qualifying Conditions for the Old Age Contributory and Retirement Pensions* considered converting the disregards to a system of credits noting that the "logical conclusion is to value women's care work as a contribution (rather than being disregarded) and support the proposals to move from a disregard to a credit" (quoted in Murphy and McCashin 2008). Credits are preferable to disregards for two main reasons. Firstly as they are awarded weekly they will produce a slightly higher yearly average. Secondly, 'disregarding' years of care work instead of 'crediting' it is demeaning as women, through their work in the home, are contributing in an important and meaningful way to society (NWCI 2008:9). In addition, the lack of retrospection on introduction means that it benefits current retirees, while ignoring the older cohort of women, some of whom were compelled to leave employment under the pre-1973 marriage bar.

The contributory old age pension is financed by employer, self-employed, and employee pay related social insurance (PRSI) contributions to the Social Insurance

¹¹Originally the Commission for the Status of Women established in March 1970 and later the Council for the Status of Women

Fund. The fund also serves contingencies such as unemployment, maternity, incapacity, illness, and bereavement. There is a subvention from the Exchequer to the fund when there is a gap between income and expenditure. Individuals who wish to supplement their state pension, and who are in a position to save can do so, usually through a pillar two occupational pension or personal pension. This pillar is voluntary, although some employers make membership a condition of employment, e.g. in the public service. Occupational pensions are financed by employer and employee contributions to a pension fund, although public sector pensions are primarily paid from the Exchequer on a PAYG basis. The state makes a substantial contribution to private pensions through tax reliefs in a traditional Exempt Exempt Taxed (EET) approach. Employees get tax relief at their marginal rate of tax, subject to overall limits. Employer contributions are deductible as a business expense. The investment income and capital gains of pension funds are exempt from tax. Certain lump sums payable on retirement and death are tax free. Tax is paid on pensions in payment (with state and private pensions being amalgamated for tax calculation purposes). However, the prevalence of tax free lumps sums, tax relief on contributions at an individual's marginal rate of tax, tax relief on assets, and the lower amount of pension income relative to salary, makes the government tax subsidy unlikely to be recovered in full from tax on pensions in payment. This makes the current system of subsidies via the tax system a valuable incentive to individuals.

2.7 Reform Trajectory

The trajectory of reform is set out in detail in Chapters Six to Eight inclusive. Table 2 below provides a summary.

Table 2: The Reform Trajectory of the Irish Pension System 1960-2016

1960s	1970s	1980s	1990s	2000s	2010s
Introduction of Social Insurance	Plans to Strengthen Pillar 1	Regulatory Concerns	Plans to Strengthen Pillar 2, voluntary	National Pensions Framework	Plans to Strengthen Pillar 2, mandatory

During the 1970s, pension policy was on a strong trajectory towards strengthening the first pillar of the system by introducing a mandatory earnings-related tier. The economic climate and political uncertainty of the early 1980s represent a critical juncture in policy terms. With the main focus on creating a regulatory environment for private pensions, Ireland switched paths to one of shifting responsibility from the state to individuals and the market for providing adequate social protection in old age.

A National Pensions Policy Initiative which commenced in 1997 produced the *Securing Retirement Income* report in 1998. The main thrust of the recommendations was that income adequacy in old age would best be attained through encouraging private savings. The solution to increasing coverage and private savings was the introduction of voluntary Personal Retirement Savings Accounts (PRSAs) in May 2003. They had little impact on coverage, with current coverage for private sector workers estimated at just 40 per cent by the Department of Social Protection (2015:2). The Department noted that “despite the considerable efforts to incentivise participation in supplementary pensions, the marginal changes in coverage over the last 20 years indicates the voluntary approach to participation is not achieving the desired goal in terms of increasing coverage to an appropriate level” (ibid.:3). Consequently, attention in policy-making circles has turned to

making private pensions mandatory, or quasi-mandatory through an automatic enrolment system. To this end, a Universal Retirement Savings Group was established in February 2015 to bring forward a recommendation in the form of a roadmap and estimated timeline for the introduction of a universal retirement savings scheme based on the principles of individualisation of risk in market based solutions.

2.8 Reform Drivers

Academic literature, social commentators, government bodies and the pensions industry are in agreement that a reform of the pensions system is needed (Murphy and McCashin 2008; Moloney and Whelan 2009; Department of Social and Family Affairs 2010; Hughes and Stewart 2011; Stewart 2011; Larragy 2013; Milliman 2015; Irish Association of Pension Funds 2015; Hughes and Maher 2016). The dominant narrative constructed within public discourse identifies the driver of reform as sustainability of the state pension, to be addressed through private pension coverage, which in turn will improve overall adequacy of income. Less visible in the debate are inequities in government support for private pensions and the gendered nature of system generated outcomes.

Also largely absent from the narrative of pension reform in Ireland is the European Union as a driver of reform. This is explained by Ireland's well established multi-pillar system and record of promoting private pensions; a system corresponding to recommendations in the *White Paper on Adequate, Safe and Sustainable Pensions* published by the European Commission in 2012. This changed with the 2008 financial crisis which focused EU attention on Ireland's pension system, as well as that of the other most indebted members of the Eurozone (Matthias and Anderson 2014:320). As noted below, state pension age was increased in 2011. This was in

line with recommendations in the National Pensions Framework (Department of Social and Family Affairs 2010), and was passed into legislation with ease during the austerity measures agreed with the Troika¹² in November 2010. Also detailed below is the liquidation of the National Pensions Reserve Fund, again in line with the agreement with the Troika. Chapter Eight details the policy position taken on the Troika required reform of a reduction in tax reliefs for private pensions.

2.8.1 Sustainability

There is an actuarial review of the social insurance fund every five years. The latest available report sets out the position at 31 December 2010 (DSP 2012:1). The fund had an estimated shortfall of expenditure over income at 31st December 2010 of €1.5 billion. Projections estimate the shortfall increasing over the medium to long term, requiring significant exchequer subvention (ibid.:1). The predominant expenditure from the fund is pension related, and the report expects future demographic developments (an ageing population and increasing pensioner dependency ratio) to exacerbate the funding position (ibid.:2). Previous reports showed surpluses of €0.5 billion at 31st December 2005 (DSFA 2007) and €0.6 billion at 31st December 2000 (DSFA 2002), but all three reports estimate deficits by mid-century requiring in excess of six per cent of GNP as a subvention to remedy.

There was a brief attempt to counter the demographic impact on state financing of pensions by creating a quasi- funded approach to future pension liabilities arising from both public sector and state pensions. Following from a recommendation in the National Pensions Policy Initiative (1997-1998), a National Pension Reserve Fund

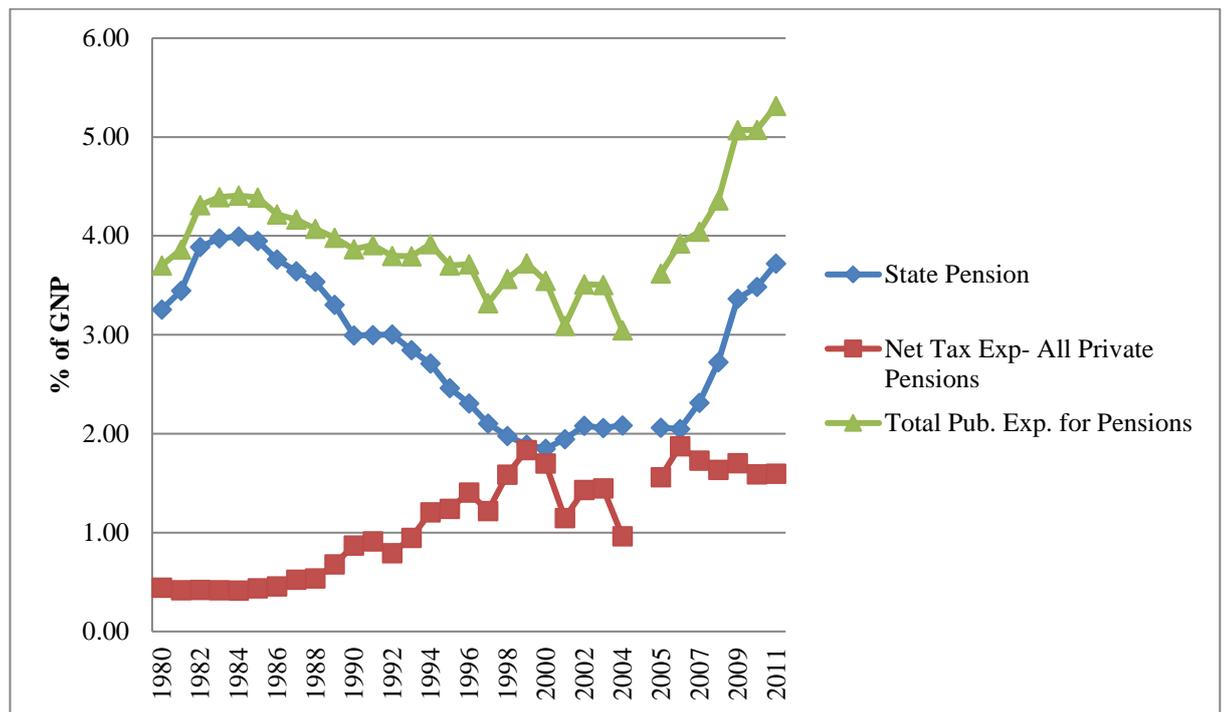
¹² A tripartite committee led by the European Commission with the European Central Bank and the International Monetary Fund that oversaw the measures attached to the financial support provided to Ireland in November 2010.

(NPRF) was created in April 2001. Funded from the proceeds of the privatisation of the state's telecommunications company Telecom Éireann, and an ongoing annual contribution of 1% of GDP, the NPRF's aim was to meet state pension liabilities from 2025 onwards (Slattery 2010). By the end of 2010 the fund held assets to the value of €15.06 billion but the 2008 financial crisis saw the government direct €10 billion of this to the recapitalisation of Allied Irish Bank and Bank of Ireland, and to fund part of Ireland's agreement with the Troika (OECD 2014:70). The remainder is in the process of being transferred to the Ireland Strategic Investment Fund which was established in 2014 to support economic activity and employment.

Alternative ways of addressing sustainability and correcting deficits in the Social Insurance Fund such as increasing pay related social insurance, directly reducing the amount of pensions paid, or redirecting some of the tax subsidies that support the private element of the system, have so far proved politically unpalatable. One structural change to the pension system introduced with relative ease shortly after the election of a new government in 2011 was an increase to the age at which the state pension would become payable. Justified as one solution for longer term pension system sustainability, the opportunity for any robust opposition was eclipsed by the unrelenting and multi-dimensional nature of Ireland's 2008 financial crisis (Considine 2012). Failure to address the deficit in the social insurance fund combined with continuing shifting of responsibility from the state to the market throws the continuation of the state pension in its current guise into doubt for future pensioners.

There has been a shift in the balance of public expenditure on the different pillars of the pension system since 1980 (the first year from which tax expenditure data is available). This is shown in figure 3.

Figure 3: Pension Expenditure as % of GNP 1980-2011



Source: Hughes and Maher 2016

In 1980, public expenditure on state pensions was over three per cent of GNP. The tax expenditure on private pensions was less than 0.5 per cent of GNP. By 1999, the two costs were almost on a par. The series broke in 2005 due to the Revenue Commissioners changing the way it estimates tax expenditure. The cost in 2006 is more than 60 per cent higher than in 2005, suggesting that the cost of revenue foregone was significantly under-estimated in previous years. In 2006, the support for private pensions cost 1.9 per cent of GNP which was not far short of the cost of the state pension at 2.1 per cent of GNP. A decline in asset values during and following the financial crisis led to a corresponding drop in tax expenditure, a drop Hughes and Maher (2016) expect to see reversed as pension assets recover and when mandatory or quasi-mandatory pensions are introduced.

The question of value for money for the tax spend is given context by a consideration of the significance of the state pension in overall pension income, and its role in lifting recipients out of being at risk of poverty.

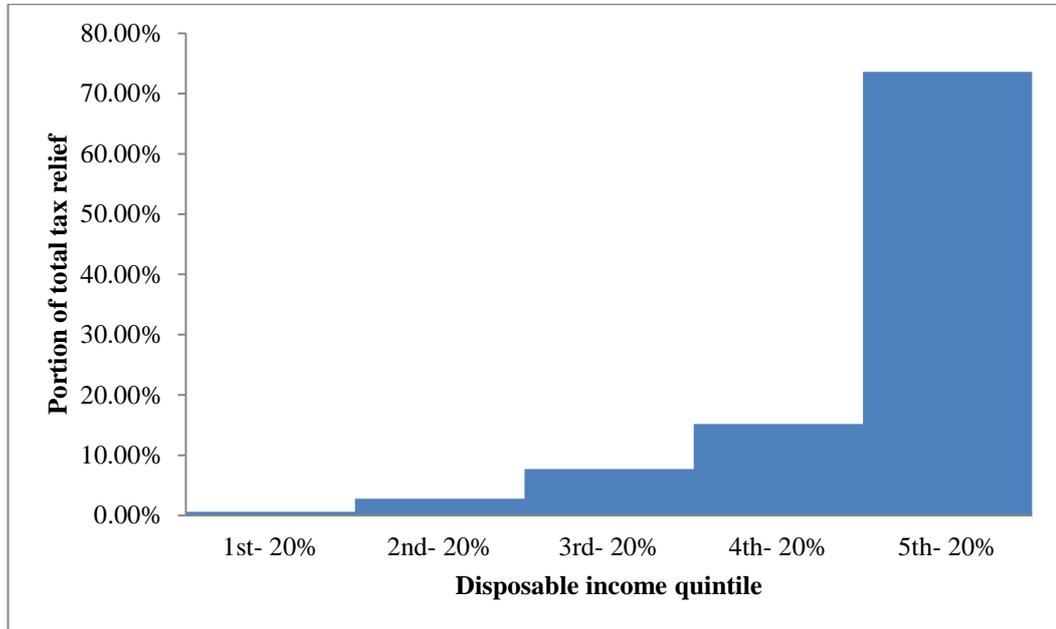
2.8.2 Coverage

The government's plan for the future of pensions in Ireland is set out in the *National Pensions Framework* (DSFA 2010). The report opens on the question of coverage. Policy is framed around a target of having 70 per cent of the working population aged between 30 and 65 making private provision for their retirement (ibid.:1). This target was established by the *National Pensions Policy Initiative* (Pensions Board 1998), at which time 46 per cent of persons in employment had pension coverage (defined as an occupational pension, a personal pension, or both – Pensions Board 1998:45). A module on the topic of pension coverage among workers aged 20 to 69 years was included in the quarterly national household survey (QNHS) in the fourth quarter of 2015 (CSO 2016). It found that 47 per cent of persons in employment have pension coverage, unequivocally demonstrating that additional private pension vehicles such as the introduction of Personal Retirement Savings Accounts in 2001, and the retention of the expensive tax subsidies such as tax relief at the marginal rate, do not work.

Given that the desired coverage target has not been achieved through private pensions, it is surprising that the government has neglected to thoroughly investigate what value the state is getting for subsidising private pensions through the taxation system. The distribution of the tax subsidy is problematic. Retaining tax relief on employee contributions at the marginal rate benefits the higher rate tax payer. This was highlighted as problematic by the 2009 Taxation Commission because “it gives the greatest level of support to pension provision to those with the highest level of

income while those most in need get the least support” (Department of Finance 2009:387).

Figure 4: *Distribution of Tax Relief on Employee and Individual Contributions by Income Quintiles (2014)*



Source: Collins and Hughes 2016

The concentration of pension tax reliefs on the highest earners is detailed in figure 4 above. Those outside the tax net do not receive any subsidy towards their pension.

2.8.3 Gender

A gender breakdown of tax reliefs is not available. Central Statistic Office (CSO) data shows an imbalance between men and women in senior positions. In 2013, 138,000 people were identified as belonging to the broad category of ‘managers, directors and senior officials’. Of these, 30 per cent were women and 70 per cent were men (CSO 2014). Even this cursory example of occupational segregation suggests that a gendered analysis of tax relief data would identify an inequitable distribution between men and women.

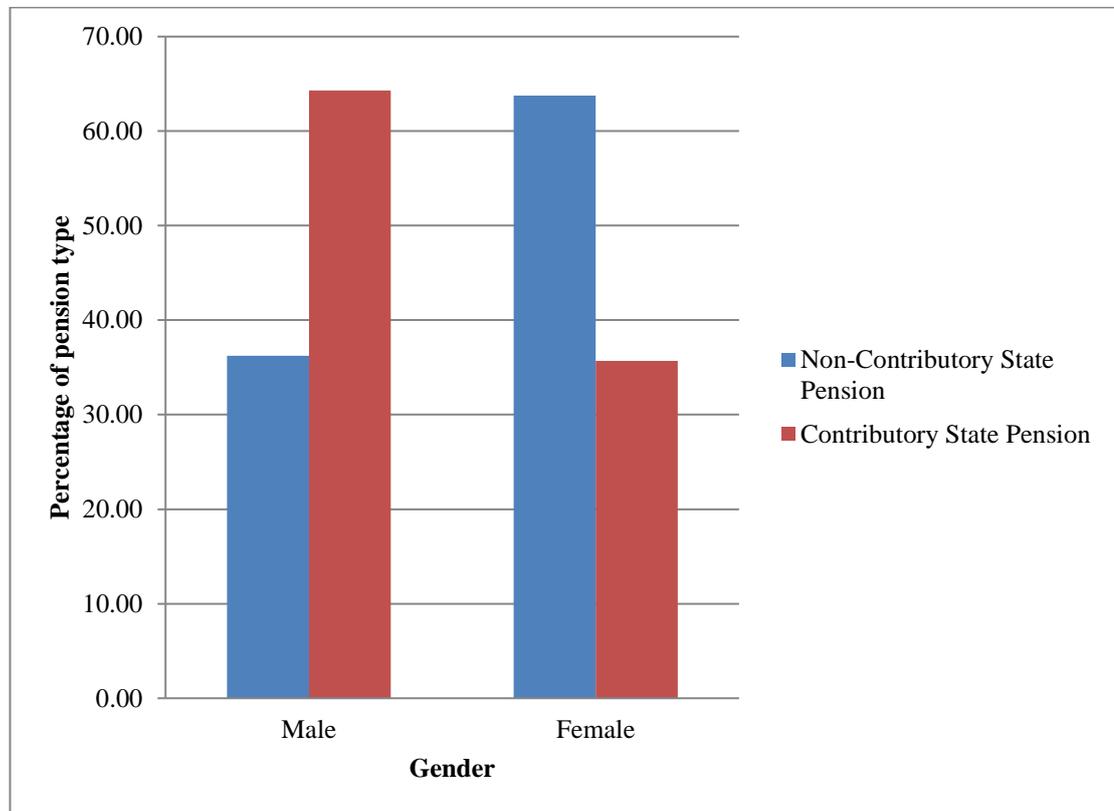
Occupational pension coverage for women and men in employment is almost equal with men at 47 per cent and women at 46 per cent (CSO 2016). Yet this statistic masks an underlying disparity in pension system outcomes. The CSO's 2014 report *Men and Women in Ireland 2013* showed a marked difference in labour force participation between men and women. Overall, less women than men participate in the labour force and for those that do, women work less hours per week than men. In a pension system with an increasing emphasis on occupational pensions, these statistics identify serious gender implications in the outcomes from the system. Plans to introduce an automatic enrolment system will improve coverage for women who qualify for inclusion, but the positive effect of coverage is tempered by hours worked and salary scales. Married men work longer in paid employment than married women with 44.1 per cent of married men working 40 hours or more per week compared with 16.8 per cent of married women and 15.2 per cent of widowed or divorced women (CSO 2014).

In the UK, the entry level salary for their auto enrol system is £10,000 p.a. This excludes 4.6 million workers who earn less than this amount. Of these, 3.4 million (or 74 per cent) are women (TUC 2016:7). The National Women's Council of Ireland has made a similar point in relation to suggestions from government that the salary on which pay related social insurance is paid (and which qualifies contributors for a state contributory pension) be increased. This move would have a disproportionately gendered impact as the vast majority of low paid part time workers are women (NWC 2016).

Currently almost twice as many men than women satisfy the requisite number of social insurance contributions to qualify. The statistics for the means-tested alternative is almost exactly reversed, see figure 5. This demonstrates that women's

unequal participation in the labour market has direct implications for them in retirement.

Figure 5: *State Pension Recipients by Type of Pension and Gender*



Source: Department of Social Protection 2015:61

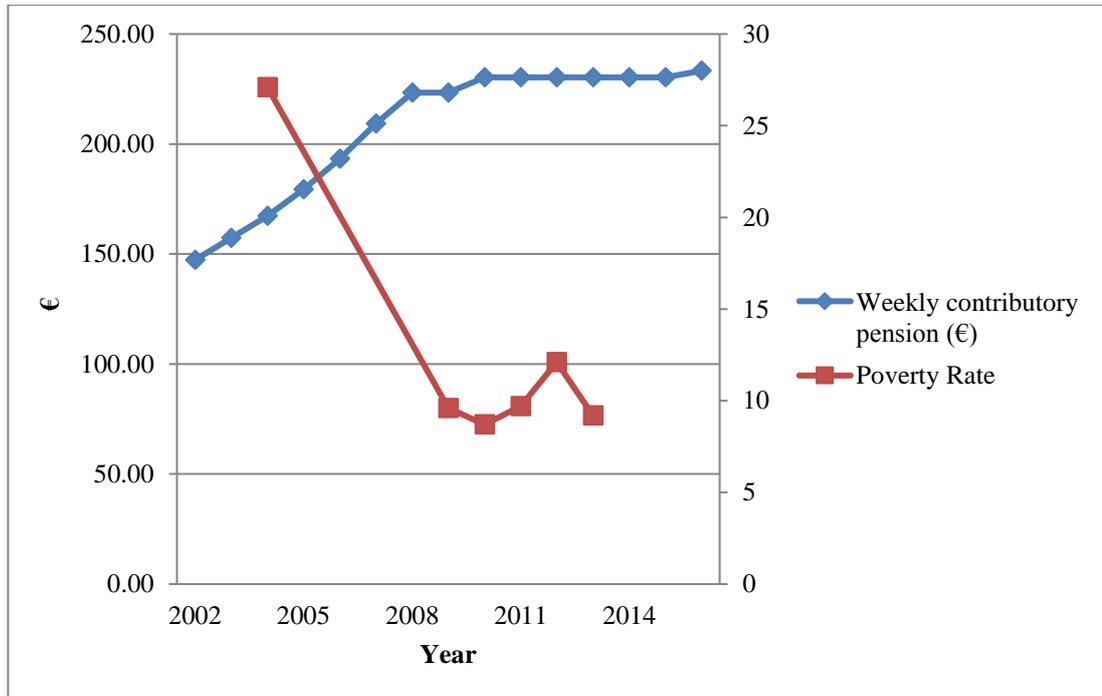
The current state pension recipient statistics strongly suggest that if eligibility for a state pension is a policy consideration, then it should be the opposite of what is being currently being considered to include rather than exclude more women.

2.8.4 Adequacy of Income

The current (January 2016) rate of the contributory state pension is €233.30 per week for a person with a full PRSI record. This equates to 33 per cent of the average weekly wage, and is just shy of the government's target of 35 per cent set in the *National Pensions Framework* (DSFA 2010). The decision to maintain the rate of state pensions when other welfare benefits were cut due to austerity measures

provided social protection for pensioners. In recent years, the state pension has been very effective at transferring pensioners out of the danger of being at risk of poverty, as figure 6 below demonstrates.

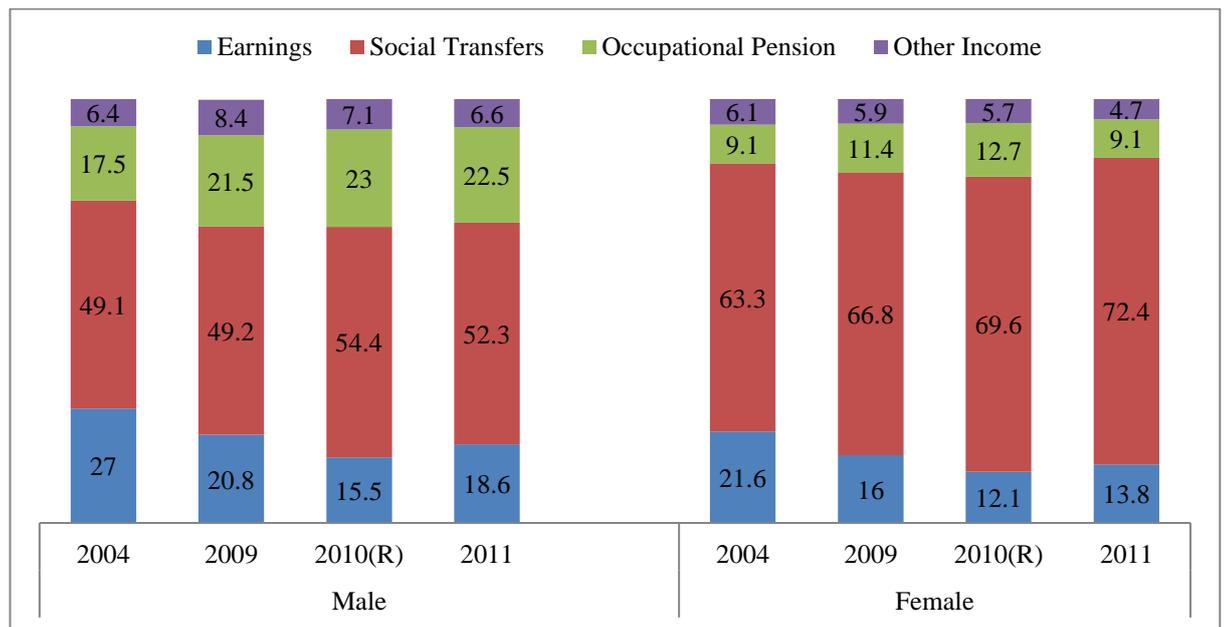
Figure 6: Correlation Between Weekly Pension Rate and Risk of Poverty



Source: Department of Social Protection (various years); CSO 2013, 2015

The protection offered by social transfers reflects the relative importance of the state pension and other state allowances for all older people (with the exception of the top income quintile). Data from the latest *Thematic Report on the Elderly* from the CSO (2013) demonstrates that the vast majority of pensioners derive the bulk of their income from state transfers. This report designates pensioners as a group who are very sensitive to pension policy decisions. The 2013 CSO also demonstrates the gender pension gap as demonstrated in figure 7. Elderly males have higher average earnings and occupational pensions than elderly females. In 2011, more than 70% of the gross income for elderly females came from social transfers compared with just over half for elderly males (CSO 2013:4).

Figure 7: Sources of Pensioner Income by Gender



Source: CSO 2013

Unsurprisingly, unpaid caring work and childrearing in particular emerges as the main factor determining the amount of retirement income for women (Ginn 2004:124, Marin 2010:16). In an EU survey which compared the gender gap in pensions of women with children relative to the average for all men, it was confirmed that having children leads to pension disadvantages across Europe. In most cases, the ‘children penalty’ increases linearly with the number of children (Bettio et al 2013:60-62). For lone mothers (divorced, never married or widowed) the problem of obtaining affordable childcare is more acute than for married mothers, magnifying the difficulties in reconciling motherhood and employment (Ginn 2004:124).

2.8.5 Security of Income

Since the turn of the century, there has been a marked difference in the financing mechanisms for funded private pensions, with a shift from defined benefit to defined contribution. Defined benefit schemes were once the norm. The switch is associated

with the equity holding of Irish pension funds. Up to 2000, most defined benefit pension schemes were in surplus having enjoyed approximately ten years of 14 per cent returns per annum. This allowed employers to take a ‘contribution holiday’, meaning they were paying little or no contributions. While the dotcom crash of the early 2000s reduced asset values, the Irish economy was mid Celtic Tiger¹³ so employers were in a position to recommence paying, or increase the rate of contributions, and accordingly filed recovery plans with the Pensions Regulator at the Pensions Board. This was the first time that the Pensions Regulator had empirical data relating to the asset allocation of Ireland’s pension funds, and it would appear to have sounded alarm bells for the first time, prompting the Pension Regulator (Pensions Board CEO Brendan Kennedy) to comment in his 2006 report.

Most defined benefit schemes remain heavily invested in equities...there is risk that poor performance in equity markets would have a significant impact on the funding level of those schemes. It is not clear to the Board that trustees are aware of the investment risks they are taking. (Pensions Board 2007:11).

However, under pension legislation the Pension Regulator lacks any power to impose restrictions on trustee decisions, and his warning was largely ignored by those advising trustees.

By 2008, employer contributions were high in order to erase the dotcom deficit, leaving little room in a failing economy to provide any further remedy. In 2007, nearly 73 per cent of DB schemes were adequately funded. In 2008, the second fall in equity markets in a decade had a dramatic impact on Irish pension funds. By 2011 as many as 80 per cent were in deficit, with an estimated aggregate €10 billion shortfall (OECD 2013:53). The OECD pointed to Ireland’s real losses of 37.5 per cent in 2008 as “the worst investment performance for private pensions in the 30 OECD countries” (OECD 2009). They cited the reason as being “because of the

¹³ The Celtic Tiger is a phrase used to capture the period of Ireland’s rapid investment growth and high employment growth in the 1990s and into the 2000s.

share of equities in pension fund portfolios: around two-thirds of assets before the crisis hit compared to an average of 36 per cent in the 20 OECD countries where data are available” (ibid..).

Employers unable or unwilling to continue supporting their DB schemes, closed them. Unusually in a European context, Ireland does not have any debt on the employer legislation, meaning that employers were not legally obliged to make good any deficit. In extreme cases such as Waterford Glass, the double insolvency of both the employer and the pension scheme saw employees entitlements severely curtailed to between 18 and 28 per cent of what they were expecting. This led to a European Court of Justice ruling in 2011, which found that the Irish State was in serious breach of its obligations under article 8 of European Directive 2008/94 which protects employees in the event of insolvency of their employer (ECJ 2011), and under which the former employees of Waterford Glass received a settlement from the state.

Where employers have continued a pension scheme for employees, it has largely been on a DC basis. The change from DB to DC threatens future replacement ratios, individualises investment risk, and leaves future pension income dependent on the capriciousness of the market (Whelan 2005:9). There is no longer any degree of certainty about the level of retirement income that can be delivered from an occupational pension. The implications of the switch aggravates gender differences in retirement income because of the importance of the timing of contributions in DC schemes. Contributions made earlier in a career benefit from compound investment returns over periods of 40 years or more. The early career years are when women are most likely to be absent from the labour force raising children, having a disproportionate effect on the amount of the fund at retirement (Ginn, Street and

Arber 2001:225). This is the opposite of the effect in defined benefit schemes, where salary at or approaching retirement is generally taken into account in benefit calculation, allowing some opportunity for women to make up for time out of the work force earlier in their careers.

Adequacy would not be an issue if employers continued to contribute to defined contribution schemes at the average level required for defined benefit schemes. Data from the pensions industry strongly suggests that this is not the case. The average employer contribution to defined contribution schemes in 2014 was 5.7 per cent of pensionable salaries (IAPF 2014), compared to the average employer contribution rate to defined benefit schemes prior to the 2008 financial crisis and its impact on funding levels of 16.8% (Mercer 2006).

Research was conducted by Abid and O'Donoghue in 2014 into Irish citizens' attitudes to pension reform and redistribution. Emerging from their analysis was the finding that the majority of respondents favoured a universal pension scheme and believed it was the government's responsibility to provide pensions. Furthermore, "maintaining the current parameters of the Irish pension scheme does not seem to be the most preferred alternative" (2014:217). Given the availability of such research, and the failures of private pensions to increase coverage, guarantee adequacy, or cope with inequities in the system, it is reasonable to question why it is this pillar that is being strengthened to address deficiencies in the overall system.

2.9 Conclusion

Understanding pension systems requires the contextual knowledge that they have developed over a century or so, and that their initial institutional configuration is instrumental in dictating the direction of reform. Ireland complies with a

Beveridgean classification, meaning its public pillar developed from a poverty alleviating level which, over time, provided space for a strong private pillar to develop. This places it in the contemporary classification of a first generation multi-pillar system. Neither description (Beveridgean or multi-pillar) indicate the gendered nature of outcomes from a system that privileges private pensions without acknowledging the different engagement of men and women with the pension system. Gender does not feature largely in pension reform debates which instead concentrate on sustainability of the state pension; remedied by increasing the coverage of private pensions. This solution in itself is problematic given the inability of private pensions to guarantee secure and adequate income in old age. Despite the cost of old age pensions, they rarely feature as an election issue other than as pledges to implement pension increases. This is attributable to Ireland's political culture, described in Chapter One. A strongly male dominated political system elected through a system that privileges immediate local issues over long term national issues relegates action on the pension system and its gendered outcomes in government priorities. Even when action is taken by the government, for example during social partnership, institutions and actors outside of the formal political system acted as centrifugal sites to keep the Irish pension system on its problematic course. The theoretical basis for understanding how such actors gained and retained power begins in chapter three.

Chapter Three: Epistemic Power

The preceding chapters addressed the ‘pensions’ dimension of this thesis and provided the political context for policy-making in Ireland. The task of this chapter is to address the ‘politics’ aspect. As Heywood observes, there are almost as many definitions of politics as there are authorities to offer an opinion on the subject (2004:52). This thesis conceptualises politics as power; a power at work in all social activities, where those who hold it have the ability to achieve a desired outcome. Any kind of power relationship is difficult to conceptualise (Haugaard 2010) and no less difficult to observe (Scott 1991). The array of power perspectives, and the lack of any unifying dimension or characteristics, reflects the centrality of the concept to political analysis. The nature of power can change significantly in different contexts, so no single definition of power covers all usage (Haugaard 2002, Hay 2002).

The objective of this chapter is to draw on particular power theorists to construct the theoretical foundation for this research. The initial engagement in this chapter is with elite power. The idea that societies can be understood in terms of powerful elites is not new, and remains central to the research agenda of political sociology. The chapter commences with a summary of the classic scholarship on elite power. This is followed by a review of the two principle ideas about power informing this research. The first is the three dimensional conceptualisation of power by Stephen Lukes (1974/2005). Lukes’ theory is thoroughly explained and its critics acknowledged. The justification for employing Lukes in the theoretical framework is then presented as its ability to unpack the deep and intimate connection between power and knowledge. The chapter continues with a literature review of the second theoretical construct that captures that connection; the epistemic community.

Drawing on both, the chapter concludes with an assessment of the literature on the power on ideas.

3.1 Elite Theory

Most commentaries on elite theory begin with Plato and work forward through the classic elite theories of Pareto, Mosca, and Michels (Clegg 1989; Evans and Coen 2003; Pierson 2004; Faulks 2009). A common theme is the inevitability of elite rule. While useful in providing the foundation for contemporary elite studies, it is a body of literature critiqued for its imprecision. Mosca and Pareto simply assume that elites held superior qualities to the masses but gave little analysis as to why. Clegg (1989:28) points to the lack of a precise definition for Mosca's *classe dirigente* (the ruling elite), as well as a lack of explanation as to how elites coordinated their rule. Methodological weaknesses concern Evans and Coen (2003:4), such as the absence of a robust empirical investigation in Pareto and Mosca's studies, and Michel's fondness for selecting convenient empirical evidence to support his arguments.

From the 1950s to the 1970s a substantial body of literature debated whether America was an example of a pluralist democracy, or of domination by a ruling elite, resulting in a body of literature referred to as the community power debate.

Pluralists such as Robert Dahl (1961) conceived of power in terms of its exercise and presented a pluralist summation of power as widely and evenly dispersed in society. Elite theorists Peter Bachrach and Morton Baratz moved the debate forward in their 1962 article *Two Faces of Power*. They agreed fundamentally with many aspects of Dahl's work, and as Haugaard (2002:26) notes, they particularly supported his assertion that power had to be analysed at a behavioural level. However, they also highlighted a weakness by arguing that power had a second face "unperceived by

pluralists and undetectable by their methods of enquiry” (Lukes 2005:6). This they termed ‘institutional bias’ which can take many forms; the more obvious being control of the agenda. It can be measured not just by reference to expressed preferences, but also to grievances that do not reach expression in the political arena (Lukes 2005:111). Recognising that Bachrach and Baratz stopped short of considering the full range of possibilities by which power intervenes in how issues are raised, Steven Lukes extended their theory by adding a third dimension of power in his seminal 1974 publication *Power. A Radical View*. Lukes’ work on power was profoundly influential; so much so that in 2005 it was reissued with the addition of two new chapters to the original text, which in effect amounted to a completely new book. His work remains a major reference point in contemporary power studies.

3.2 Lukes’ Three Dimensions of Power

Lukes first addressed the pluralist position on power. He argued that the ability to affect decision making and achieve a desired result even if opposed was a one-dimensional view of power. In pluralism, the focus is on behaviour in decision making. It assumes an observable conflict of interests, with interests being understood as policy preferences (2005:19). If A has the power, then B has to modify her behaviour, but does so in the full knowledge that her modified behaviour is contrary to her own genuine interests. It assumes that actors have perfect information, and hence know their real interests (Hay 2002:172). To operationalise the theory requires observation of decision making deliberation to establish who has power over whom, through the realisation of preferences.

The second dimension incorporated Bachrach and Baratz’s position, and their mobilisation of bias into the discussion of power. Their critique of the pluralists was

that they overlooked the highly politicised process of what is, and what is not subject to the formal process of deliberation (Hay 2002:174). The second dimension allows consideration of the ways decisions are prevented from being taken on potential issues over which there is an observable conflict of interests (Lukes 2005:25). This commonly takes the form of the ability to set the agenda, and again assumes that actors' preferences are a direct representation of their interests.

However it is Lukes' third dimension that allows a deeper analysis of power. In his own words:

The three dimensional view of power involves a *through going critique of the behavioural focus* of the first two views as too individualistic and allows for the many ways in which *potential issues* are kept out of politics, whether through the social forces and institutional practices or through individuals' decisions. This, moreover, can occur in the absence of actual, observable conflict, which may have been successfully averted – though there remains here an implicit reference to potential conflict. This potential, however, may never in fact be actualized. What one may have here is a *latent conflict*, which consists in a contradiction between the interests of those exercising power and the *real interests* of those they exclude. (Lukes 2005:28 emphasis in the original).

In articulating his third dimension of power, Lukes was moving the definition of power relations away from situations of actual and observable conflict, and into the realm of actors' interests. Hitherto, preferences had been accepted as politically unproblematic. Lukes changed this by introducing and privileging contemporary Marxian conceptions of ideological domination and hegemony into the power debate (Hayward 2000:17). Lukes' three dimensional conceptualisation of power prompted many scholars to respond. The literature on power that followed from Lukes can broadly be divided in two. The first dismisses his exclusive link between power and agency (Hayward 2000; Bates 2010). The second takes issue with the ethical or moral dimension required to identify someone's real interests (Haugaard 1997;

Clegg 1989; Scott 1990; Hay 2002). The key arguments made in response to Lukes are summarised in table 3.

Table 3: *Key Responses to Lukes*

Clegg 1989	Lukes moral position on one's real interests is of little value in determining their sociological reality or unreality (p.102) It does not explain how there might be an epistemological possibility of defining real interests (p.103)
Gaventa 1982	Operationalised Lukes to demonstrate power operated through the third dimension. He argued that the third dimension was assisted by a sense of powerlessness that affected the consciousness of potential challengers (p.255).
Scott 1990	Claims for false consciousness are assessed on 'public transcripts'. This ignores 'hidden transcripts' which are beyond the direct observation of the power holders. Scott did not engage directly with Lukes but his argument implies any theory of power that misses the 'hidden transcripts' is flawed.
Hayward 2000	Lukes privileges agency. Actors are depicted as either powerful or powerless. Instead power should be 'defaced' by reconceptualising it as the network of social boundaries that delimit, for all, the fields of possible action (p.27).
Hay 2002	The third dimension defies scientific evaluation. The assessment of genuine interests of social subjects in a power relationship is critical, not analytical and is reliant on irredeemably normative judgement (p.183)
Morriss 2002/2006	Power is best thought of as the ability to effect outcomes, not the ability to affect others (2002:29-35). Lukes reduces power to domination; a concept which should remain analytically distinct (2006:34)
Bates 2010	It is theoretically problematic to not define structure as a source of power (p.373).

Lukes reflected on the various critiques and power debates that arose since his 1974 edition in the updated 2005 version of *Power. A Radical View*. He subsequently repositions the underlying concept from 'power' to 'the securing of compliance to domination', leaving the question his revamped book aims to answer as "how do the powerful secure the compliance of those they dominate?" (2005:109-110).

Lukes considers the institutionalist critique of his theory in the 2005 edition of his book, and in a 2008 article for the *Journal of Power*, which he co-authored with his primary critic on this point, Clarissa Hayward. In his reformulation he states that “social life can only properly be understood as an interplay of power and structure” (Lukes 2005:68-69). Two advances in his theory are presented to give a role to structure; the relationship between power and intention, and that between active and inactive power (ibid. 77-78). This allows Lukes to argue that power can be exercised both unintentionally and passively when mediated through social structures.

He defends his position that power should remain attached to agency that operates within and upon structures, although he concedes that “it is not my contention that these (institutional and other) frameworks never contribute to domination” (Hayward and Lukes 2008:11). Ultimately he states his conviction on retaining the link between power and agency is because of how:

it enables us to keep in focus the very question of the difference that agents can make to outcomes and to cast a critical eye on attempts by powerful agents to escape their own responsibilities by ‘blaming the system’. Human agents, whether individuals or collectives, have power or are powerful within structural limits, which enable and constrain their power (Hayward and Lukes 2008:12).

In responding to methodological concerns raised, Lukes acknowledges that the question of where peoples’ interests lie is “inherently controversial”, and to answer means “taking sides in current moral, political and indeed philosophical controversies” (2005:81). It follows “that for this reason in comparisons of power involving such assessment of its impact on agents’ interests can never avoid value judgements” (ibid.). However, he also flags that “determining who has more power... is inseparable from assessing the significance of the impact of those affected. Here again one could resolve the problem by just defining power narrowly

and calling what is excluded something else” (2005:111). He provides an example of the error of such an approach. Were the second dimension of power to be narrowed to ‘control of the agenda’ the richness as a theoretical lens of the wider definition of ‘the power to decide what is decided’ would be lost (ibid.).

Furthermore the very idea of power’s third dimension requires an external standpoint, and he suggests “that there can be an empirical basis for identifying ‘real interests’ which is “B exercising choice under conditions of relative autonomy, and in particular independent of A’s power” (2005:146). He concludes by saying that these difficulties become less serious if one simply counts real interests to be a function of one’s explanatory purpose, framework, and methods, which in turn have to be justified” (2005:148).

Feminist commentary on Lukes’ theory concurs with his suggestion that conceptions of power are themselves shaped by power relations, to support an argument that unjust ‘power over’ relationships are a product of masculine domination (Allen 2013:294, Hunt 2013). Indeed Lukes’ deliberation on power as being at its most effective when least observable may have been assisted had he engaged with a consideration of feminist arguments of top-down power arguments on patriarchy. Sylvia Walby defines patriarchy as a system of social structures and practices in which men dominate, oppress, and exploit women (1990:20). Also aligned with Lukes’ third dimension of power is feminist scholarship which explores how discourse controls the ‘truth’ about a topic, resulting in the reframing and reconstruction of gender relationships in a way which enables male power to be perpetuated (Abbott 2006:74).

The most insidious form of power is domination, and Lukes recognises that his account is contested because at the heart of it is the question of false consciousness.

In response to the critique that he employs a ‘discredited notion’ he grounds his defence in a reconceptualisation of false consciousness. While it is an expression carrying a “heavy weight of historical baggage”, stemming from it being understood as “an arrogant assertion of a privileged access to *truths* presumed unavailable to others” (2005:149 emphasis in the original). However, “that weight can be removed if one understands it to refer to a cognitive power of considerable significance and scope: namely the power to *mislead*” (ibid., emphasis in original). Thinking of false consciousness in such a way means simply that it is “not plausible to doubt the reality, prevalence, and significance of such power in the world in which we live” (ibid.).

To know when power is at work Lukes’ advice is to:

search behind appearances for the hidden, least visible forms of power... capable of being effective without active intervention. And, since such power consists of the ability to bring about significant outcomes, that means that power as domination will be present wherever it furthers, or does not harm, the interests of the powerful and bears negatively upon the interests of those subject to it... (2005:86).

3.3 Power and Knowledge

The mechanisms of bringing about significant outcomes draws Lukes to engage with Foucault on the latter’s proposal that there is a deep and intimate connection between power and knowledge, the effectiveness of which derives from the shaping impact on people of experts’ knowledge claims (Lukes 2005:88). In *The Order of Things* Foucault wrote of the *episteme* as the body of ideas which shape the perceptions of knowledge in a particular period. He wrote “the sciences of man are part of the modern episteme in the same way as chemistry or medicine or any other such science; or again in the same way as grammar and natural history were part of the

classical episteme” (Foucault 1970:365). The episteme is akin to Thomas Kuhn’s much cited notion of the paradigm, as explored in his 1962 publication *The Structure of Scientific Revolutions*. Scientific communities work within a specific world view which is their shared paradigm: a set of common beliefs and standards which supplies the foundation for further practice. This continues until a radically different world view is proposed and accepted in a paradigm shift. Following on from Foucault and Kuhn, Ruggie (1975) utilised the term ‘epistemic community’ in his study on technological innovation. He defined an epistemic community as one which “may be said to consist of interrelated roles which grow up around an episteme; they delimit, for their members, the proper construction of social reality” (1975:570). He considered the members of an epistemic community to be derived from those with “bureaucratic position, technocratic training, similarities in scientific outlook and shared disciplinary paradigms” (ibid.).

It was not until the publication of a volume of *The Journal of International Organization* in the winter of 1992, edited by Peter Haas, that the concept of an epistemic community was awarded sustained academic interest. This journal sought to demonstrate that the concept of the epistemic community could be used to develop an insightful theoretical premise about the actors responsible for articulating and aggregating knowledge based understanding (Haas 2016:5). Across all the articles in the journal it was argued that control over knowledge and information was an important dimension of power over policy-making.

3.4 Epistemic Communities

Knowledge is at the core of epistemic theory. Similarities between the epistemic community concept and Lukes' theory on power makes them compatible. Lukes describes the exercise of the third dimension of power as:

...shaping their perceptions, cognitions and preferences in such a way that they accept their role in the existing order of things, either because they can see or imagine no alternative to it, or because they see it as natural and unchangeable, or because they value it as divinely ordained and beneficial (2005:28).

Likewise, Haas (1992:29) stresses that:

...if decision makers have no strong pre-conceived views and beliefs about an issue area in which regulation is to be taken for the first time an epistemic community can have an even greater impact in shaping their interpretations and actions in this case and establishing patterns of behaviour that they will follow in subsequent cases regarding this issue area.

As this thesis will demonstrate, the exercise of the third dimension of power becomes a particularly strong concept to explain how an epistemic community constructs the way policy problems and solutions are perceived, and how it is applied to attain and retain power.

The introduction to the 1992 volume by Peter Haas laid out the intellectual foundations for a constructivist research program on the origins and diffusion of ideas in politics (Haas 2016:5). He presented a definition of an epistemic community as “a network of professionals with recognised expertise and competence in a particular domain and an authoritative claim to policy-relevant knowledge within that domain or issue-area” (Haas 1992:3). To help in identification of an epistemic community and to avoid the casual use of the concept, Haas specified a unique blend of community characteristics that have an ideational core.

Table 4: Characteristics of an Epistemic Community

1	Shared normative and principled beliefs. These provide a value based rationale for the social action of the community
2	Shared causal beliefs. These are derived from their analysis of practices leading to, or contributing to a central set of problems in their domain and which serves as the basis for elucidating the multiple linkages between possible policy actions and desired outcomes
3	Shared notions of validating knowledge that is intersubjective, internally defined criteria for weighing and validating knowledge in the domain of their expertise. This distinguishes an epistemic community from an interest group
4	A common policy enterprise that is a set of common practices associated with a set of problems to which their professional competence is directed, presumably out of the conviction that human welfare will be enhanced as a consequence. Source: Haas (1992:3)

Each characteristic must be present for an epistemic community to exist. Together, the characteristics contribute to the broader social cachet and influence of the group, providing cohesiveness.

Both Haas (1992:16-20) and Cross (2011:15-18) set out how to distinguish epistemic communities from other closely related groups. Both stress that the key to the community's power is their authoritative claim on knowledge. Haas points to the shared set of causal and principled beliefs, a consensual knowledge base, and a common policy enterprise; attributes he argues which are not all held by other groups such as social movements, interest groups, legislators, bureaucratic coalitions, and professions. The community's professional pedigree and validity tests sets them apart, serves as a barrier to other groups joining the community, and limits the influence these other actors might have in the policy debate (Haas 1992:17-18). Cross presents a similar argument. For example, she distinguishes between advocacy coalitions and epistemic communities as for the former, professional norms and expertise are not a major part of the operation. Instead, for advocacy coalitions their motivation is values driven and thus they seek to change both policy outcomes and the terms of the debate (Cross 2011:16). In contrast, the policy goal of the epistemic community is grounded in their belief in the best

direction for public policy. Cross also makes a point that epistemic communities differ from ‘old boys’ networks’ because the latter seek to gain benefit for themselves, whereas the former are more directed to sharing a group policy goal. In making this distinction Cross is raising the important question of what motivates an epistemic community, a question I return to later in this chapter.

3.4.1 Reconceptualising Epistemic Communities

Cross' major contribution to the epistemic community literature is her attention to the internal dynamics of an epistemic community and in particular the role professionalism plays in keeping an epistemic community together and focused (2011, 2013, 2015). There is a robust and long standing literature on professionalism in the field of sociology. Of particular note is the respected contribution by Abbott (1988) that the social underpinning of a profession is its jurisdiction over a particular kind of expertise, and a claim for legitimate control of a particular kind of work (1988:59-69). Cross emphasises the importance of professionalism to the internal cohesiveness of the group, arguing that “the more internally cohesive an epistemic community, the more likely it will achieve a high degree of influence on policy outcomes” (2013:138). Professionalism enables the community to reach a strong consensus on particular issues, and subsequently to persuade decision makers of that consensus (2011:29). It is often where common points of reference and behavioural rules arise or are internalised (Cross 2015:92). Indeed, “when a high status professional group shares a strong consensus and exercises collective agency to pursue certain policy goals, it can be very persuasive” (2011:29).

In her 2011 study on security epistemic communities within the European Union Cross presented four variables to measure epistemic communities’ strength (pp. 27-

29). Selection and training dictates the status of the profession. When selection and promotion are highly competitive and require rigorous and extensive training, it ensures that those who eventually constitute the epistemic community have a high level of expertise which is recognised by others. The quality and frequency of professional body meetings point towards the solidification of professional norms. Thus, even when members of the profession might disagree about certain substantive issues, their professional norms give them a common basis of understanding that they can count on. In particular it provides a common culture – a sense of identifying with one another. An epistemic community with a strong common culture is far more likely to remain cohesive regardless of the circumstances they face. She defines shared professional norms as the practices which govern interactions formally and informally, consisting of protocols, procedures, and norms of consensus building. Such practices provide the common basis of understanding. As well as sociologically accepted markers of commonality such as heritage and symbolism, Cross also identifies ‘*esprit de corps*’ as part of the common culture, a sense of camaraderie and devotion to goals, and of being on a common team.

She provides three indicators of the presence of an epistemic community.

Table 5: *Indications of an Epistemic Community*

Indications of an Epistemic Community	Evidence	Implications
Its members act as more than the sum of their parts	Going beyond formal expectations as a group	Persuading others of policy initiatives that were not previously on the table
Its members have had previous professional encounters with each other	Working together in past jobs, holding the same position at various times, interacting informally outside of work	Developing an <i>esprit de corps</i> more readily, sharing professional goals

Its members share a distinctive culture and shared professional norms beyond the bureaucracy they inhabit	Meeting quality is high and effective, i.e. more time spent on substantive issues, interactions are relatively frequent	Agreements and common positions are found more readily than in similar bureaucracies, and these are not simply the lowest common denominator outcomes
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Source Cross 2015:92

3.5 Application of the Epistemic Community Concept

Haas set out in detail the research technique required to demonstrate the impact of epistemic communities on the policy-making process. It involves:

identifying community membership, determining the community members' principled and causal beliefs, tracing their activities and demonstrating their influence on decision makers at various points in time, identifying alternative credible outcomes that were foreclosed as a result of their influence, and exploring alternative explanations for the actions of decision makers (Haas 1992:34).

Political science and political sociology have produced a number of empirical case studies to which the epistemic community concept has been applied. Drake and Nicolaidis examined the creation of the General Agreement on Trade in Services and argued that “by framing the issues and establishing the policy options, the community provided governments with the bases on which to define or redefine their national interests and pursue national cooperation” (1992:95). Peterson studied the management of whaling and found that the epistemic community which formed the International Whaling Commission only briefly enjoyed predominant influence over policy particularly because of a lack of cohesion (1992:182-186). Ikenberry, in an analysis of the impact of an epistemic community in forming the postwar consensus, points to how in that particular case study the policy decision makers deferred to the epistemic community “primarily because the ideas of the experts resonated with the political needs of the moment...”, and “it was the political resonance of their policy ideas that ultimately carried their negotiations to agreement” (1992:293).

More recently, the epistemic community concept has been applied to European Union case studies. Verdun (1999) concluded that the Delors Committee operated as an epistemic community, and argued that they provided the expertise and knowledge required by national decision makers to establish the European Monetary Union. Zito (2001) applied the epistemic community framework to the EU's response to acid rain, and established that an epistemic community succeeded in altering EU policy thinking. Cross (2011) studied nine separate epistemic communities within the European context and presents evidence that they were key 'norm entrepreneurs' within the social context of the EU, who engaged in persuasion and shaped the nature of socially embedded norms (2011:216).

Outside of EU studies, King (2005) applied the concept to Central Bank Reform in the UK, and established that an epistemic community of monetary experts were central to explaining policy outcomes. Constructivism is applied by Antoniadou (2003) to analyse the role of an epistemic community in his study on world politics. He conceptualises epistemic communities as 'thought communities'. These are made up of socially recognised knowledge based networks, the members of which share a common understanding of a particular problem/issue, or a common world view, and seek to translate their beliefs into dominant social discourse and social practice (2003:26). Thought communities have the power to impose particular discourses and particular world views on societies (2003:29). In this way, they influence the conceptual framework in which every policy process is embedded (2003:30).

In the Irish context, and drawing on both elite and epistemic community theory, Evans and Coen (2003) presented evidence that an epistemic community existed in the area of food safety, and were able to exercise influence on the development of

food safety policy in Ireland. They point to the deliberate reliance by government on technical and scientific expertise institutionalised in the science committees of the Food Safety Authority of Ireland. They identify that consumer representation was excluded leaving democracy challenged, and that the government sheltered the Authority from scrutiny.

Although not engaging directly with the epistemic community literature, Quinn (2008) conducted a study into the role and influence of experts in state agencies on the policy-making process in Ireland. Elements of her study include an assessment of the openness of government departments in dealing with expert advice; whether agencies have an agenda setting role in policy; the types of frameworks that exist to ensure agencies are facilitated in presenting their advice, while at the same time ensuring capture does not happen (2008:39). Quinn provides important data relating to regulatory agencies. She concluded that boards of these agencies were deemed by civil servants to be “true experts in their field typically composed of experts from senior levels in the private sector” (2008:55). Quinn argued that where an agency developed a key expertise, governmental responsibility for future development could be captured by agency views (2008:26), although she found no conclusive evidence that agencies have a strong role in influencing policy preferences.

3.6 Epistemic Communities and Pensions

Pension policy is often used as an example of the international diffusion of policy by an epistemic community (Deacon 2007; Orenstein 2008). Deacon (2007:36) argues that the pension reform agenda driven by the World Bank “is another case of the power that epistemic communities have secured in the global context, working with certain scientific paradigms, to reframe the terms of public discourse and political

debate”. Orenstein (2008) provides an extensive study on the transnational campaign for pension reform and identifies a neoliberal epistemic community of Chilean pension reformers and World Bank officials as the instigator of a diffusion of neoliberal policy preferences informing international pension reform (p.72).

The international move towards a marketisation of old age security has its roots in the Department of Economics at the University of Chicago. There, Chilean economic graduates were exposed to the neoliberal ideology of Milton Friedman and Frederick von Hayek – that the market should dominate economic and social life, while the state should merely provide a residual safety net. By 1977 these graduates held elite positions within the Pinochet government in Chile (Borzutzky 1991), and one of the most notable changes they introduced was to the Chilean pension system. In 1981, Chile took the radical and unprecedented step of switching its unfunded state pension system, which provided both flat rate and defined benefits, to a system of mandatory, individual, prefunded, defined contribution accounts operated by the private sector.

The World Bank took note of this policy innovation, and formulated its own pension policy based on the Chilean experience. In its 1994 publication *Averting the Old Age Crisis*, the World Bank recommended a multi-pillar pension system: a limited state pension to alleviate poverty as the first pillar and extensive privately managed mandatory second and voluntary third pillars. Orenstein (2008:76) argues that the importance of *Averting the Old Age Crisis* in international pension policy is because it created new knowledge about pension reform that allowed the World Bank to reshape the preferences and behaviour of actors. The Bank’s success in disseminating this policy internationally was aided by the collapse of communism, which created a tranche of new European countries wishing to embrace capitalism.

This allowed the Bank to make loans to Eastern Europe and elsewhere conditional upon the partial privatisation of unfunded state pension systems (Deacon 2007:33). Between 1981 and 2007 more than thirty countries worldwide fully or partially replaced their pre-existing social security pay as you go systems with ones that are based on individual defined contribution accounts (Orenstein 2011:65).

The European Union encourages the diffusion of ideas through mutual learning with its open method of coordination (OMC) mode of policy-making (de la Porte 2002; Radaelli 2003), and has actively encouraged it in the area of pensions (de la Porte and Nanz 2004; Eckardt 2005; Natali 2009). The OMC “by seeping into domestic discourses and arrangements (it) is supposed to alter the beliefs and expectations of domestic actors (Knill and Lehmkuhl 1999 quoted in de la Porte 2002:39), leading to convergence in the long run (de la Porte 2002:39). In other words, the OMC, by functioning to disseminate information, actively creates a consensus for the production of a European discourse on a number of specified issues, including pensions. The OMC differs from an epistemic community in that it is a governmental construct and encompasses multilevel internal governance. Noaksson (2006:9) opines that the OMC can lead to the emergence of an epistemic community in that the experts and relevant social and political actors share the same normative orientations, and come to adjust their values in accordance with the process of mutual socialisation.

Literature on the OMC has highlighted that similarly to the epistemic community, the OMC acts to exclude outside actors. De la Porte and Nanz (2004:281) noted that in the OMC on pensions “social partners do not have any formal role to play” and “the extent to which they participate in the national pension reform process is dependent on national tradition”. Radaelli (2003:33) observed that “the business

community has participated more than social actors”. Eckardt (2005:261) drew attention to the tension in relation to pensions between economically and socially orientated actors and that “advocates of the principle of financial sustainability seem to be in a stronger position within the OMC on pensions”. When consideration is given to the European heavy weights supporting the privatisation of pensions, this is hardly surprising. The EC Treaty, the Stability and Growth Pact, the European Council’s Broad Economic Policy Guidelines and the European Central Bank all prioritise the fiscal implications of an ageing population on social security systems and public budgets in pension policy-making (Eckardt 2005:261-262). Natali (2006:228) concluded that the application of the OMC on pensions has been mixed and overall limited. Matthias and Anderson (2014:320) drew attention to how the EC’s use of this soft coordination to influence national pension reforms has repeatedly collided with resistance in the member states.

Marier (2008) conducted research into reform of the Swedish pension system by employing an adaptation of the epistemic community framework. His adaptation was to include politicians as well as pension experts in his community, a mix he argued was essential for transposing preferences into policy. He referred to his adapted community as a ‘political’ epistemic community to distinguish it from a ‘traditional’ one. His adaptation stretches the concept and his community does not meet all the characteristics required by the framework. Nevertheless his work makes two important contributions to the epistemic community and pensions literature.

First he demonstrates that those working from a position of knowledge were influential in implementing path switching reforms of the Swedish pension system in the 1990s. Secondly he suggests that a relationship between the community and the political system is a prerequisite for power.

3.7 How an Epistemic Community Gains Power

Common themes emerge from the epistemic community literature as to how a community can gain and retain power. These are described in the next two sections and the analysis chapters which follow are systematically structured to follow the same order as these literature themes.

3.7.1 Demand for Information

Haas argued that epistemic communities of specialists emerge and proliferate when there is a demand for information from government decision makers. Before a state can deal with a specific problem, or more broadly, to map their policy strategy, they must acquire information to be in a position to reach some consensus about the nature and scope of the problem, and how it relates to other concerns in the same and additional issue areas (Haas 1992:29). The epistemic community which responds must be constituted by individuals from any discipline or profession who have a sufficiently strong claim to a body of knowledge that is valued by society, and by elite decision makers (Haas 1992:16-17). Haas states that “the warrants of their claims according to external social standards provide the political legitimation for their continued involvement” (2016:6).

Sundstrom (2000:2) refers to the seductively simple logic of an epistemic community: in order to keep up with information in highly complex issue areas, decision makers need someone to abbreviate. That person is considered to be an expert. They are in a position of influence because they can slant the information on which decision-makers will base their deliberations. As decision makers solicit the community’s advice, and delegate responsibility to them, they are well placed to become strong actors in the policy-making process.

Dunlop (2009:292) focuses on the control over knowledge that amalgams of professionals have, as the producers of the main issue-relevant knowledge in an area. This in turn gives them the potential to occupy the elevated position of what might be called “principal teachers to decision makers”. Dunlop (2000:138) also argues that the crucial claim to distinctiveness arises from the shared causal beliefs, and notions of validating knowledge, which are exclusive to knowledge communities and without which the epistemic community ceases to function as an authoritative voice of advice in state decision making.

3.7.2 Uncertainty or Crisis

Adler and Haas (1992:380) identify that in a policy area where decision makers are uncertain, or where there is crisis, an epistemic community can gain influence by capitalising on their expertise to meet an added demand for information. The extent to which decision makers turn to epistemic communities for advice depends on the level of their uncertainty about an issue-area, and the level of complexity (Haas 1992:29). Drake and Nicolaidis (1992:41) state that under circumstances of complexity and uncertainty, governments will consult with expert communities in search of new ideas that make sense of the problem.

Cross (2013), while agreeing that uncertainty provides an avenue for epistemic community influence, cautions against focusing solely on critical junctures. She argues that where epistemic communities exist, they are always at work “shaping and reshaping the nature of regimes, policy choices and norms” (2013:152). Her argument is based on the logic that to have “a legitimate voice at the table when a crisis strikes, an actor may have already had to establish itself beforehand as one to be listened to” (ibid.).

3.7.3 International Influence

Alder and Haas draw attention to the role of international epistemic communities in policy diffusion. Epistemic communities from different countries communicate with colleagues in international organisations during conferences, via publications, and other methods of exchanging lessons and information (Adler and Haas 1992:378). This can lead to an international convergence of policy preferences. Once implemented in a number of states, the epistemic community's preferred policy becomes appealing to politicians in other states, encouraging them to emulate the policy.

Orenstein accords a significant role for international actors such as the World Bank and the ILO in forming epistemic communities (2008:177). The role of the World Bank in instigating pension reforms as part of a broader neoliberal agenda was detailed earlier in this chapter. The OECD are another transnational actor influential in pensions. Alasuutari and Rasimus examine the role of the OECD in creating epistemic communities in their account of policy-making in Finland. They argue that the concepts, ideals, and recommendations emanating from the OECD find their way into the public sphere and are thus integrated with domestic political discourses and sense making frameworks (2009:102). While this may not necessarily lead to policy convergence, "it contributes to creating and reproducing an epistemic community amongst member countries and makes it understandable why advanced economies follow isomorphic developmental paths" (2009:103). As identified in Chapter Two, the EU's advocacy for private retirement schemes has less relevance in Ireland than in continental Europe because of its established multi-pillar system.

3.7.4 Introducing a Problem into Public Discourse

Haas also highlights the power of the epistemic community to instigate the policy process through their ability to influence what becomes an issue. He identified that:

in some cases, information generated by an epistemic community may in fact create a shock, as often happens with scientific advances or reports that make their way into the news, simultaneously capturing the attention of the public and policymakers and pressurising them into action. (Haas 1992:14).

Again, the World Bank provides an example of this, as the neoliberal argument they made over twenty years ago is still persuasive today to pension policy makers. They framed population change as a demographic problem, and termed it an ‘old-age crisis’, with the capacity to overwhelm state pension systems by driving costs up. Sustaining state pensions thus requires increases in social insurance and/or tax, adding to labour costs and discouraging growth. The solution presented to address the problem was the multi-pillar system described in section 3.6.

3.7.5 Politics

Paul Pierson’s work on the new politics of the welfare state (1996, 2001) resonates with scholarship on epistemic communities, (for example that by King 2005).

Pierson’s theory rests on there being a marked difference in the politics of implementing popular welfare state extension policies, compared to the pursuit of unpopular retrenchment policies. The latter involves an exercise in blame avoidance, especially in light of the crucial factor of broad and deep reservoirs of public support for the welfare state itself (Pierson 1996:156). The building blocks of Pierson’s theory rest on a number of hypotheses about strategies governments will pursue to protect as far as possible their re-election chances (1996:176-178). As well as capitalising on electoral slack or budgetary crisis, Pierson puts forward an argument that the success of retrenchment will vary with the chances of lowering the

visibility of reforms through politicians hiding their own responsibility for unpopular outcomes (ibid.: 177). Support of his hypothesis lies in being able to ‘hide behind’ the advice of an epistemic community. King refers to how an epistemic community can gain political influence, especially in periods of uncertainty or in highly technical policy areas. They do so by providing “a roadmap to a politically salient solution” (King 2005:99). Incorporating King’s observations into those of Pierson’s opens up a way of thinking about how an epistemic community presenting a politically salient solution can manoeuvre themselves into a powerful position with politicians eager to be seen to be addressing problems but equally eager to get re-elected.

3.8 How an Epistemic Community Retains a Position of Power

3.8.1 Deciding What Gets to be Decided

Haas argues that an epistemic community can identify the nature of an issue area and frame the context in which data and ideas are interpreted. In this way, “the community can limit the range of alternatives under consideration” (1992:16).

Drake and Nicolaidis (1992:39) point to the major role that epistemic communities can play in framing the issues and delimiting a range of defensible policy options.

Schattschneider recognised the power of this, stating that “the definition of alternatives is the supreme instrument of power (quoted in Lukes 2005:66), which Lukes designates as the second dimension of power: the power inherent in being able to decide what is decided (2005:111).

By identifying the nature of the issue area, and framing the context in which new data and ideas are interpreted, epistemic communities can establish the range of collective discourse on policy, as well as guide decision makers in the choice of

appropriate norms and appropriate institutions within which to resolve or manage problems (Adler and Haas 1992:375). In this way, we can begin to see Lukes' third dimension of power at work in influencing judgements and responses to problems.

3.8.2 Shaping Perceptions, Cognitions and Preferences

Lukes saw the third dimension of power as ideological and stressed the hegemonic element to his theory (2005:28). By identifying the nature of the issue area and framing the context in which new data and ideas are interpreted, epistemic communities delineate the range of collective discourse on policy, as well as guide decision makers in the choice of appropriate norms, and appropriate institutions, within which to resolve or manage problems. Haas recognised the epistemic community's ability to shape interpretations and actions which become established patterns of behaviour (1992:29). Cross too acknowledged the central role of epistemic communities in creating the frames of reference, perceptions, and interpretations, through which preferences are defined (2013:147). They can alter perspectives, and frame the context for collective responses to (international) problems (Adler and Haas 1992: 375-376). Their ability to decisively influence policy, interests and the agenda increases once an epistemic community has been embedded institutionally (Antoniades 2003:32-33).

3.8.3 Institutionalisation

The theoretical contribution of literature on the role of institutionalism in understanding the politics of pensions is the subject of Chapter Four. A key finding in that literature is that choices are influenced to a great extent by inherited preferences. Path dependence holds that the initial path chosen will have a major influence on subsequent policy choices, the alternatives deemed possible, and actual behaviour. This implies that the effects of epistemic community influenced policy

decisions are not easily reversed. The importance of institutionalism to the epistemic community concept was noted by Adler and Haas (1992:192) who argued that subsequent policy outcomes reflect the initial vision of the epistemic community, because the community helped frame and institutionalise the issue area (ibid.:372-373). Consequently, once policy is institutionalised, it can gain the status of orthodoxy via socialisation, often through the persistent efforts of the epistemic community (ibid. 1992:384).

Lukes' power theory finds a place in the discursive and ideational institutionalist literature on the role of ideas, indicating that discourse is not only a set of ideas bringing in new rules, values, and practices, but is also a resource used by entrepreneurial actors to produce and legitimise those ideas in epistemic communities or advocacy coalitions (Schmidt 2006:113). Antoniadis draws attention to the importance of language. He focuses on the language that is used to describe and depict social reality to support his argument that opinions have a strategic role in its construction (2003:31). Antoniadis refers to this as 'language power', which serves to further constrain and construct the conceptual framework in which the policy process is taking place. Colin Hay's work moves the historical institutionalist tradition towards the role of ideas as it seeks to:

...identify detail and interrogate the extent to which – through processes of normalisation and institutional embedding – established ideas become codified, serving as cognitive filters through which actors come to interpret environmental signals. (Hay 2006:65).

3.8.4 Professionalism

Members of a profession that gain a reputation in an area highly prized by society or elite decision makers, are accorded access to the political system and it legitimizes or authorises their activities (Haas 1992:17). Cross's work on the role of

professionalism set out in previous sections is instructive. To recap, she argues that because of the selection, training, quality and frequency of meetings, members of a profession have shared professional norms and a common culture, allowing them to identify with one another. By extension, this facilitates the ability of the epistemic community to influence because knowledge publically legitimises professional work, and lends itself to limiting alternative discourse. As established in the next chapter sociological institutionalists add that professionalism confers social legitimacy, adding value to the advice given and forming a shared cognitive map between the professionals and the recipients of their advice.

3.8.5 Access to Government Decision Makers

Drake and Nicolaidis (1992:41) argued that the level of an epistemic community's influence depends on the extent of its access to top policy makers. This makes the relationship between the community and the decision makers of critical importance. The nature of the issue is also important, the more technocratic, quantitative or scientific it is, the straighter the community's path to influence is (Cross 2013:144). Antoniadis (2003:32) pointed to how the distinction between decision makers and policy advisers / experts becomes blurred when there is a direct involvement of an epistemic community in the policy process, making explicit the value of the epistemic community concept in understanding policy-making. The political insinuation of community members into the policy-making process allows them to acquire responsibility, and to persuade others of the correctness of their approach (Adler and Haas 1992:374). They offer the example of an epistemic community's ideas becoming strongly embedded in the regulatory agencies of an individual country, allowing them to directly influence the setting of standards and development of policies (ibid.:379).

3.9 The Decline of an Epistemic Community

Despite the volume of scholarship on epistemic communities, little attention overall has been paid to how an epistemic community loses power to influence policy.

Scholarship suggests three themes that speak to a decline phase.

3.9.1 Breakdown in Trust

Haas (1992:24) referred to how privileging the advice of specialists may result in a generation of bad decisions by neglecting potentially valuable interdisciplinary insights. By extension, this can point to a breakdown in trust in the expertise of the epistemic community.

The historical institutionalist Peter Hall contributed a typology of policy change to scholarship which also speaks to a breakdown in trust. Like Haas, Hall also drew on the work of Thomas Kuhn (1970). Using a paradigmatic metaphor, Hall proposed that policymakers:

...customarily work within a framework of ideas and standards that specifies not only the goals of policy and the kind of instruments that can be used to attain them, but also the very nature of the problems they are meant to be addressing (Hall 1993:279).

He referred to this interpretative framework as a policy paradigm. First and second order change are examples of ‘normal’ policy-making, hallmarked by routine decision making and incrementalism (1993:280). These processes adjust policy without challenging the overall terms of a given policy paradigm (1993:279). In contrast, a third order change is a paradigm shift, identified when a policy is discontinued.

It is in Hall’s theory on third order change that an understanding of how an epistemic community may lose the ability to influence policy emerges. He draws attention to

both politics and power in examples of third order paradigm changes and argues that the choice between paradigms entails a set of political judgements, and can be influenced by well resourced actors with positional advantage within the institutional framework (1993:280). However if politicians receive conflicting opinions from experts they will have to decide whom to regard as authoritative. Policy failure plays a key role in the decision, especially if it precipitates a shift in the locus of authority. This element of Hall's typology of policy change offers an explanation for the decline of an epistemic community situated in a scenario of policy failure and corresponding loss of trust by decision makers in the advice being given.

3.9.2 Exogenous Factors

Another body of scholarship that speaks to the decline in actors' ability to influence policy is that on the advocacy coalition framework (ACF). The advocacy coalition and epistemic community frameworks are closely related, as the ACF includes a significant role for scientific and technical information and both point to networks of individuals held together by strong beliefs. An advocacy coalition is defined as "people from a variety of positions who share a particular belief system – i.e. a set of basic values, causal assumptions, and problem perceptions – and who show a non-trivial degree of coordinated activity over time" (Sabatier 1988:139). The ACF assumes that stakeholders are primarily motivated to convert their beliefs into actual policy, and thereby seek allies to form advocacy coalitions to accomplish this objective (Weible 2007:99). As core beliefs are understood to structure participation in the coalition, and are resistant to change, stability is predicted for period in excess of a decade (Zafonte and Sabatier 2004). Different coalitions compete with each other to secure policy outcomes consistent with their beliefs. As Sabatier and Weible argue, "policy participants hold strong beliefs and are motivated to transfer

those beliefs into actual policy ... before their opponents can do the same”
(2007:192, 196).

The ACF literature presents a theoretical framework of factors that bring about a downfall of a coalition. These include including exogenous factors such as a change in government to one with different ideas, or impactful socio-economic change which can elevate a competing coalition to dominance (Sabatier 1998, Wieble et al 2009, Cairney 2012). Although less powerful coalitions can enhance their position through learning and seeking new allies, they are unlikely to challenge a dominant coalition without the help of an external actor (Sabatier 1993:35 quoted in Cairney 2012:209). By extension, this implies that exogenous factors have explanatory value in analysis of an epistemic community’s decline.

3.9.3 The Power of Ideas

Some scholars have extrapolated from the emergence of epistemic communities in times of crisis or uncertainty to imply that their influence can decline once their ideas have been considered (Cross 2013:152).

A special 2016 edition of the *Journal of European Public Policy* on ideas, political power, and public policy sought to conceptualise the relationship between political power and the role of ideas in public policy (Béland et al 2016:315). The collection of essays go beyond the proposition that ideas matter, and instead demonstrate how they matter for the concept of power (Blyth 2016:463). Ideational power is presented in agency orientated terms, and is defined as the capacity of actors (whether individual or collective) to influence other actors’ normative and cognitive beliefs through the use of ideational elements (Carstensen and Schmidt 2016:321). Two key arguments presented in the special edition are summarised in table 6.

Table 6: Ideational Power Literature Summary

Carstensen and Schmidt (318-337)	<p>Three types of ideational power</p> <ol style="list-style-type: none"> 1) Power through ideas: the capacity to persuade others to accept and adopt their view. 2) Power over ideas: actors have the capacity to control and dominate the meaning of ideas. 3) Power in ideas: actors establish hegemony over what ideas are appropriate and thinkable so that they turn into background ideas and are taken for granted.
Widmaier (338-365)	<p>Recalibrates Carstensen and Schmidt categories of ideational power</p> <ol style="list-style-type: none"> 1) Rhetorical Power: The construction of a set of ideas which interpretist leaders employ to shape principled beliefs. 2) Epistemic Power: The intellectual conversion of principled understandings into causal models allowing those in a position of epistemic authority to resist alternative ideas. 3) Structural Power: Structural power occurs over time as ideas acquire structural weight becoming cognitive frameworks with a power that limits change. The idea comes to assume a self-reinforcing life of its own.

Source: Journal of European Public Policy. Special Edition. 2016. 23(3).

Blyth, Widmaier, and Carstensen and Schmidt all facilitate an important addition to the epistemic community framework, and one that enhances its utility. An adaptation of their arguments explains how the power of ideas can result in them becoming independent of the epistemic community. The notion of ideas having a ‘self-reinforcing life of their own’ means that an idea can be influential in its own right. Thinking of ideas as gaining a structural weight once cognitively locked into place, offers a fascinating addition to the epistemic community concept, and one which suggests that this can happen without the epistemic community remaining in place.

3.10 Critiques of the epistemic community concept

Toke (1999) criticised Haas for failing to accommodate all the actors who influence the norms of decision making, a point on which Dunlop (2000) agrees. Dunlop drew

attention to a limitation based on Haas's uncertainty around political motivation and political power an epistemic community can wield (2000:141). She described Haas as being coy about the degree of political power that an epistemic community can exercise, and that the degree of power and the impact of the epistemic community's main commodity in the policy debate is never systematically considered (ibid.).

Krebs (2001) also observed the lack of attention given to the motivation of an epistemic community as problematic. He argued for recognition of the plausibility that the community may very well be reflecting their strategic interests rather than their professional expertise in their opinions. Dunlop suggested that the absence of a motivational focus in Haas' work is a function of his efforts to make a solid distinction between an epistemic community and other interest groups. She sees his distinction resting on the epistemic community's command of the expert knowledge, in that "the claims to influence by interest groups or social movements would not be undermined decisively by the discovery of technical anomalies which are irreconcilable with the received wisdom" (Dunlop 2000:138).

Sebenius' (1992) critique of the epistemic community concept directly addresses motivation. He grounds his critique in negotiation analysis theory and his argument is worth reproducing in full.

An epistemic community can be understood as constituting a de facto natural coalition seeking to build a "winning coalition" of support behind its preferred policy choice. Actions to build this winning coalition may be tacit or explicit. Not only must the epistemic community convince a sufficient number of actors to join by various means of inducement, but it must also overcome actual and potential "blocking coalitions" by a variety of standard direct and indirect approaches, including prevention, persuasion, conversion, dividing and conquering, isolating and overwhelming, and simply out manoeuvring and outflanking opponents (Sebenius 1992:252).

In effect Sebenius argues that it is inevitable that epistemic communities engage in political activism through bargaining, just like any other political actor (Cross 2013:146). This implies that their influence stems not from their claim to knowledge, but to their bargaining ability. If bargaining ability is the source of power, then can such a group of individuals still be considered an epistemic community? The literature would seem to argue not, as it removes the nucleus from the definition – that it is their authoritative claim to knowledge that provides their power, and distinguishes them from other groups.

The logic of an epistemic community can be quite simple. There is a requirement for expert knowledge by policy makers, and the epistemic community fulfil the requirement. In this scenario motivation is equally simple. It must stem from the community's shared policy enterprise, rather than the desired outcome; a policy enterprise which in turn emanates from their shared normative and principled beliefs. This logic leads Cross to argue that the community's goals must derive from their expert knowledge, not some other motivation, otherwise they lose their authority with their target audience – usually elite governmental decision makers (2013:142). This is true if the epistemic community have no material interest in the direction of policy. Haas addresses the political nature of policy debate in his 2016 book *Epistemic Communities, Constructivism, and International Environmental Politics* which brings together all his work on epistemic communities. He argues that:

Unlike other organised interest groups active in politics, epistemic communities have internal beliefs that make them more likely to provide information that is politically untainted and therefore more likely to 'work' in the political sense that this information will be embraced and followed by political authorities concerned about the need to be impartial (Haas 2016:8).

Yet if material self interest is a factor in the advice, then the motivation explanation provided by Haas and Cross seems somewhat naïve because the epistemic community are in a powerful position to divert policy in a way which advantages their strategic interests. This was a point I raised directly with Prof. Haas in email correspondence in November 2015. I asked Prof. Haas if the epistemic community was elastic enough to incorporate a community which is overtly political. I posited that when an epistemic community are drawn primarily from an industry that benefits from a particular policy trajectory, it is difficult to see their advice to adopt that trajectory as politically untainted. Prof. Haas kindly clarified in response that “access does not mean untainted. If they work together on a shared project, that would make them part of a community” (Haas 2015). I understand this to mean that an epistemic community whose policy enterprise is politically tainted can still be considered as an epistemic community. This goes some way to overcoming the motivational limitation, and the next chapter looks to institutionalism to provide a comprehensive theoretical solution.

3.11 Conclusion

Power, what it is, and how to observe it, has always exercised scholars. This research seeks to understand the power relations inherent in the structures of pension policy-making in Ireland. For this thesis power is understood within the parameters of Steven Lukes’ threefold concept. Working from a hypothesis that a knowledge elite exists narrows the focus to epistemic power and an engagement with the work of Peter Haas. From Haas’ own research, and from those who have applied his theory, a strong framework emerges which offers a clear vision of how an epistemic community gains and retains power. Where the framework is less robust however, is

in the area of an epistemic community's decline in influence, and its motivation where there is a material gain.

The question of an epistemic community's motive being grounded in the correct manner in which to proceed, and a willingness to engage politically to see their core policy enterprise adopted, is more than adequately encapsulated in the epistemic community literature and Prof. Haas' clarification. In the case study for this research the hypothesis is that an epistemic community exists. If it is drawn primarily from the pensions industry, the community will benefit materially from political decisions to strengthen the private pillar of the system. An explanation within the epistemic community framework that they act out of a conviction that human welfare will be enhanced as a consequence is therefore rendered less than satisfactory. To address this deficiency and complete the theoretical framework the next chapter considers institutionalism.

Chapter Four: Institutionalism

The epistemic community framework provides excellent analytical structure to explain how a group of individuals can gain and retain a position of influence over policy. This chapter takes an institutional turn, to enhance the understanding of how an epistemic community's influence and ideas can become institutionalised. An additional task for this chapter is to locate a theoretical response to the two weaknesses in the epistemic community literature identified in Chapter Three; motivation and decline. The chapter begins with an introduction to historical institutionalism (HI) and presents its pedigree in policy studies as part of a validation for its use in this thesis. The chapter then moves to examine areas where HI intersects with other competing institutionalist perspectives to draw out what enhancements they offer to this research.

4.1 What is institutionalism?

Institutionalism is concerned with how institutions shape and influence outcomes. Scholarship divides institutionalism into two schools, 'old' and 'new'. The old school prevailed until the 1980s, and was characterised by a focus on the formal rules and organisations that formed the institutional network of governance. The focus was largely on explaining political systems and decision making through an examination of the formal institutional landscape. As such, it was largely descriptive, consisting mainly, but not exclusively, of detailed configurative studies of different administrative, legal, and political structures in scholarship that was deeply normative and of little comparative use (Thelen and Steinmo 1992:3). During the 1950s social scientists began to reject institutional analysis in favour of the newer behavioural and structural functionalist explanatory frameworks for

political outcomes. This turn in social scientific analysis was itself critiqued as “missing crucial elements of the playing field” (Shepsle 1986:52), and inept at providing answers as to why political behaviours, attitudes, and the distribution of resources among contending groups differed from one country to another. To illustrate this point Thelen and Steinmo (1992:5) give the example of how similarly organised interest groups cannot always influence policy to the same extent in different national contexts.

The new institutionalist school of thought emerged in the early 1980s, bringing much needed theoretical vigour to analysis. The theoretical core of the new school rejected the proposition that observable behaviour was the basic datum of political analysis and argued instead that behaviour cannot be understood without reference to the institutions within which such behaviour occurs (Schmidt 2006:101). Among the first to accord a causal role in explanation to institutions was March and Olsen (1984). They prompted researchers to reappraise how institutions could be conceptualised. In response, they began to be understood more broadly as stable, recurring patterns of behaviour, and with attention given to the way in which institutions embody values and power relationships (Lowndes 2010:61). The application of a more constructivist lens, for example by Parsons (2010:80), saw institutions themselves as meaningful social constructs. The ensuing body of scholarship produced a definition of an institution as a relatively enduring collection of rules and organised practices embedded in structures of meaning and resources. They are relatively invariant in the face of turnover of individuals, and relatively resilient to idiosyncratic preferences and expectations of individuals and changing external circumstances (March and Olsen 2006:3).

While institutionalism denotes a general approach to the study of institutions, it is not a unified body of thought. Indeed there is disagreement in scholarship as to how many institutionalisms there actually are. A summary of the varieties is summarised in table 7.

Table 7: *Varieties of Institutionalism*

March and Olsen 1984	Spoke of institutionalism in the singular
Thelen and Steinmo 1992	Differentiated between HI and rational choice institutionalism
Hall and Taylor 1996	Added sociological institutionalism
Rhodes 1995	Argued for constructivist and network institutionalism
Blyth 2001	Introduced ideational institutionalism
Peters 2012	Added empirical and international institutionalisms
Schmidt 2006,2010	Argued for discursive institutionalism
Hay 2006	Presents an argument for ideational and discursive institutionalisms to be understood as constructivist institutionalism
Krook and Mackey 2011	Called for a feminist institutionalism

Because of the variety of positions within new institutionalism, selecting in the singular from this menu of choices is intellectually limiting. To do so misses an opportunity to draw on the common and enriching ground between the variants within new institutionalism. Having said this, HI's superior explanatory power in relation to pension systems, especially its incorporation of the concept of path dependency promotes it ahead of others as the primary informing methodology. The next section introduces HI, and accounts for its value to this study. This is followed

by an exploration of the main competing institutionalisms to assess the added value of a synthesised approach for this research agenda.

4.2 Historical Institutionalism

The argument that social science research should be historically grounded has been well rehearsed, most notably by historical institutionalists such as March and Olsen (1984); Thelen and Steinmo (1992); Hall and Taylor (1996); Pierson and Skocpol (2002); Hacker (2005); and Pierson (2004). For historical institutionalists, the primary interest is the long term evolution of institutions, and the outcomes of interactions among actors, both within institutions, and their challengers from without (Sanders 2006:42). They see institutions as enduring principals as well as rules, emerging from more or less conscious choices by collective actors at critical junctures, generating taken for granted expectations that govern behaviour (Ebbinghaus and Gronwald 2011:24). As Pierson (2000:264-265) notes, HI is fortunately named. The '*historical*' element recognises that political development must be understood as a process that unfolds over time. The '*institutionalism*' component stresses that many of the contemporary political implications of the temporal processes are embedded in institutions – whether as formal rules, policy structures, or conventions and norms. To ignore the temporal aspect of institutions is akin “reducing a moving picture to a snapshot...running the risk of missing crucial aspects of the process through which the institution took place” (Pierson 2004:104).

Hall and Taylor (1996:938-942) set out four features that make historical institutionalism distinctive as a methodology: power, ideas, actors, and path dependency.

The asymmetries of power associated with the operation and development of institutions are emphasised in historical institutionalist research (Hall and Taylor 1996:938). HI studies pay particular attention to the way in which institutions allow disproportionate access to decision making, creating winners and losers. Lukes' conceptualisation of power understands it to be at its most effective when least observable (2005:1), and a historically informed institutionalism facilitates the identification of less visible power. Pierson (2000) recognised this in his argument for a conceptualisation of path dependence as a social process grounded in the dynamic of increasing returns. The kernel of his argument is that increasing returns simultaneously increases power asymmetries, and renders power relations less visible. Consequently:

Increasing return processes can transform a situation of relatively balanced conflict, in which one set of actors must openly impose its preferences on another set ("the first face of power"), into one in which power relations become so uneven that anticipated reactions ("the second face of power") and ideological manipulation ("the third face") make open political conflict unnecessary (Pierson 2000:259).

Historical institutionalists are especially concerned to integrate institutional analysis with the contribution that other kinds of factors, such as ideas and ideologies, can make to political outcomes. Public policy is more than just a policy choice at a particular moment in time. That moment of choice is framed by prior ideas. Ignoring how those ideas originated and became the acceptable policy choice weakens analysis. Here HI accentuates the interpretivist epistemology employed in the study. Parsons (2010:81) draws attention to Weber's 1922 essay entitled *Social Psychology of the World's Religions* where he suggests that ideas are like switchmen which often determined the tracks along which action has been pushed by the dynamics of interest (2010:81). As a feature of HI, incorporating ideas allows policy

areas such as pension systems to be understood as “the institutionalisation of a set of persuasive ideas about social and political reality and how to solve problems within that reality” (Peters et al 2005:1276). The attention in HI to power relations and ideas draws attention to the behaviour of actors.

HI tends to conceptualise the relationship between institutions and actors in relatively broad terms. Hall and Taylor identified two informing social ontologies – the calculus approach and the cultural approach. Historical institutionalists informed by a calculus ontology focus on strategic calculation to explain an actor’s actions. In a calculus approach, institutions affect behaviour by providing actors with greater or lesser degrees of certainty about the present and future behaviour of other actors. The cultural approach stresses that behaviour is not fully strategic but bounded by the actor’s world view. Here institutions provide the template for interpretation and action by individuals. Studying institutions within a historical methodology provides an insight to human agency, and how actors are enabled or constrained by their institutional setting. Invaluably for this study, it makes clear the ability of actors to ‘play the game’ by utilising the path dependent tendencies of institutions.

4.2.1 Path Dependency

More than any other feature of HI, path dependency enhances the understanding of pension policy. This is because the “timing and sequence of events is important for subsequent development, particularly for pension systems with pay as you go financing that creates acquired social rights and thus binds future generations to past decisions” (Ebbinghaus 2011:6). Path dependency distinguishes how initial fundamental decisions establish a trajectory of pension development which then has important consequences for the subsequent development of the balance between public and private pensions in the overall pension system. The significant

explanatory power of path dependency in pension systems strongly validates HI as an integral part of the theoretical framework.

Usage of the term 'path dependence' fluctuates between a broad and narrow conception (Pierson 2000:252). The broader version refers to the causal relevance of preceding steps in a temporal sequence. Consequently, "previous events in a sequence influence outcomes and trajectories but not necessarily by inducing further movement in the same direction" (ibid.). The narrower version involves the idea of increasing returns where "preceding steps in a particular direction induce further movement in the same direction (ibid.). Increasing returns is a term borrowed from economics. It is alternatively referred to in literature as positive feedback or self reinforcing mechanisms. In an increasing return process, each step along a path increases the probability of further steps along the same path.

Adler and Haas (1992:374) recognised how path dependency institutionalises the influence of epistemic communities; "through the political insinuation of their members into the policymaking process and through their ability to acquire regulatory and policy-making responsibility and to persuade others of the correctness of their approach". In other words, their policy enterprise establishes a policy position that has consequences for the subsequent policy trajectory, and the costs of switching paths.

Economists led the way in the study of path dependent processes as they relate to costs. One of the major factors economists identified as a source of path dependency is large set-up or fixed costs. The entrenchment of certain institutional arrangements obstructs an easy reversal of the initial choice because the costs of reversal are very high (Levi 1997:28). When these are high, individuals and organisations have strong

incentives to identify and stick with a single option (Myles and Pierson 2001:312). Pierson (2000:262) draws attention to how key features of political life – public policies and (especially) formal institutions – are generally designed to be difficult to overturn. The nature of the political electoral cycle means that those who design institutions and policies which are hard to reverse may do so deliberately, as they may wish to bind their successors’ ability to effect change.

Pierson integrated increasing returns into path dependency analysis to expand its explanatory value. This was to “capture two key elements central to most analysts’ intuitive sense of path dependence” (2000:251). The first element was to “pinpoint how the costs of switching from one alternative to another will, in certain social contexts, increase markedly over time”; the second to “draw attention to issues of timing and sequence, distinguishing formative moments or conjunctions from the periods that reinforce divergent paths” (ibid.). Mahoney argues that “path dependence occurs when a contingent historical event triggers a subsequent sequence that follows a relatively deterministic pattern” (2000:535). The subsequent sequence could be either a self reinforcing one, corresponding to an initial adoption period of a particular institutional arrangement. Alternatively, the subsequent sequence could be a reactive one corresponding to a key breakpoint period in history.

4.2.2 Path Dependent Change

Path dependent analysis need not imply that a particular alternative is permanently locked in or locked out following the move onto a self-reinforcing path. Institutional change can and does happen despite path dependency. There is a large body of literature on institutional change which falls into three phases and which is summarised in table 8.

Table 8: Summary of Literature on Institutional Change

Punctuated Equilibrium	Continuity and Discontinuity	Incremental Change
1980s – 1990s	1990s – Mid 2000s	2005 – date
Exogenous shocks bring about radical institutional reconfigurations	Addresses the failures of punctuated equilibrium to explain why institutions are usually in a relatively stable state	Institutional change as gradual transformation sometimes endogenously produced by the behaviour the institution itself generates
	Incremental change supports institutional stability and continuity	Five broad dynamics: displacement, layering. Drift, conversion, and exhaustion
	Path dependency at the centre of an incremental process of adaptation based on endogenous developments	Change agents required
Krasner 1984 Skowronek 1982 Haggard and Kaufman 1995	Mahoney 2000 Pierson 2000	Streeck and Thelen 2005 Mahoney and Thelen 2010

The middle phase of literature provides a particularly useful analytical tool for this study, that of *temporal clustering*. The importance of the temporal process of institutionalisation was recognised by Pierson in *Politics in Time* (2004) as being necessary to illuminate what determines the choice of particular formal institutions, and how, once created, they change. Pierson’s argument was that to get away from institutions as being forever constraining of action, and to get over the need for exogenous punctuations to promote change, one had to bring temporality back into historical institutionalist scholarship to disrupt paths and create new causal possibilities (Blyth 2016:464). Temporal clustering is a useful component of a framework within which to observe trends in pension reform. It highlights that

particular ideas may gain appeal during specific periods resulting in similar institutional outcomes (Pierson 2004:112). This helps explain why ideas such as those promoted by the ILO or the World Bank can achieve an international appeal that may not have happened at a different time.

The third phase of literature also has direct application to the study of pension systems. Table 9 provides a summary.

Table 9: Incremental Change Theory as Applied to Pension Reform

Displacement	Where traditional arrangements become discredited either exogenously from other institutions or endogenously through the reactivation of previously discarded alternatives	Used in scholarship to explain the Swedish pension reforms of the 1990s. The partial privatisation of the pillar one pension is seen as displacement of a typical pillar two to the first pillar (Natali 2008:57)
Layering	When new rules are attached to old ones involving amendments, revisions, and additions	The addition of an earnings-related tier, or changing reference periods or state pension ages.
Drift	When there is a lack of institutional adaptability to respond to a newly emerging risk	In Ireland the switch away from DB occupational pensions to DC has created a gap between existing institutional arrangements and what is happening in practice to prospective retirement incomes.
Conversion	Existing institutions are adapted to serve new goals	Used to explain how adjacent institutions such as redundancy protection plans in Italy and employee savings schemes in France undergo conversion into the pension system (Ferrera and Jessoula 2007, Natali 2008).

Exhaustion	Institutional breakdown	Early retirement public pensions in Germany to facilitate restructuring led to an increase in social insurance rates which in turn increased unemployment. Over a period of time the institution of early retirement came to consume the resource necessary for its continuation (Ebbinghaus 2006)
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4.3 Application of Historical Institutionalism

The application of HI has resulted in a rich and diverse literature in its application to a wide range of settings. For example *Structuring Politics*, a collection edited by Steinmo, Thelen and Longstreth (1992) includes essays on health policy-making in France, Switzerland and Sweden (Immergut); British economic policy (Hall) and work-welfare programmes in the United States and Britain (King).

In the Irish context there is a growing literature analysing the institutional underpinning of policy choices. Connolly examined anti-poverty and social exclusion policy within a HI framework. She found that once a set of ideas became institutionalised the number of policy paths was subsequently narrowed (2008:37). A collection of essays *Irish Governance in Crisis* edited by Hardiman (2012) applied a HI perspective to analyse governance in a variety of policy-making and regulatory domains. The contributors identified the alliances political actors were able to build with organised social and economic interests, and the institutional framework through which these alliances worked (ibid.:4). Hardiman concluded the collection by drawing together the various elements to suggest an account of gradual institutional change rather than one of punctured equilibrium (ibid.:212). Murphy

(2014) engages with path dependency to explain the persistency of a foreign direct investment model predicated on a deregulated low tax environment throughout the recent financial crisis.

HI has often been used as a methodology for studying pension systems. Examples include studies by Pierson (1994); Bonoli (2000); Myles and Pierson (2001); Anderson (2004); Immergut, Anderson, and Schulze (2006); Natali (2008); and Ebbinghaus (2011).

In his comparative study of the politics of welfare state development and subsequent retrenchment in the United States, and in the United Kingdom *Dismantling the Welfare State* (1994), Paul Pierson used a historical institutionalist methodology to highlight path dependency, and demonstrate that political institutions played a part in the development of pension systems in both countries. He argued that “an institutional structure that makes continuity an easier course than change facilitated the long, incremental, and relatively consensual expansion of social security” (1994:70). Consequently “Reagan and Thatcher’s efforts to reshape pension systems were strongly constrained by the structures of programmes already in place” (ibid.:73).

Bonoli in *The Politics of Pension Reform* (2000) emphasised that the potential for policy change embodied in different political systems depended on the degree of power concentration enjoyed by governments. On one hand radical retrenchment may not be politically feasible in countries in which constitutional arrangements encourage power-sharing, without some *quid pro quos*. Switzerland’s trading of pension cuts for an improvement for pension rights for women is one example given (ibid.:173). On the other hand in political systems where centralised power is

institutionalised, radical change can happen. The example Bonoli provides is the UK's 1986 pension system changes where employees were allowed to opt out of the state earnings-related pension. This adversely impacted the retirement income of the lower paid, those with non-continuous career patterns, and created the pensions mis-selling scandals of the late 1980s which still rumble on in the UK (ibid.:85).

Myles and Pierson (2001) address convergence across Europe's pension systems on some "hypothetical neoliberal model as advocated for example by the World Bank" (p. 305). They argue against the notion of complete convergence of Europe's pension systems. The constraint of institutional and programmatic designs inherited from the past is one of the reasons supporting their argument against convergence. This, they contend, makes "pension policy a *locus classicus* for the study of path dependent change, processes in which choices made in the past systematically constrain the choices open in the future" (ibid.:306). Anderson (2004) emphasised the role of party politics and path dependence in a comparison of Danish, Swedish, and Dutch pension systems. In the *Handbook of West European Pension Politics* edited by Immergut, Anderson and Schulze (2006), the authors took a HI approach, concentrating on veto players and veto points.

In *Pensions in Europe, European Pension* (2008) David Natali addressed reform of pension systems through institutional change within a HI framework. He defined pension institutions as "the system of rules involving rights and obligations to deal with old age risks that creates constraints and incentives for political action" (p.21). He used a less deterministic interpretation of path dependency than others. Natali's empirical findings agree with Myles and Pierson's; that it is welfare institutions inherited from the past that largely shape present decisions. Natali extended their findings to argue that they neither prevent nor fully trigger innovations allowing

policy makers considerable room to manoeuvre. Like Natali, Ebbinghaus (2011) argued that path dependence in the sense of path stabilisation may be overcome (p. 26). He introduced the idea of open path dependence – “in which earlier decisions narrow the choice set but do not determine the next adaptive step” (ibid.).

The primary analytical consequence to thinking about pension reform in this way is that the process of institutionalisation is much more complex than either a simple crystallisation of ideas, or a narrative of alternative periods of continuity, then change. Incremental changes made between critical junctures can position pension systems at very different points. This in turn affects the ease with which they can switch paths.

4.4 What Can Other Institutionalisms Offer?

Historical institutionalism need not stand in isolation as an approach. Ascertaining where it intersects with other institutional approaches provides a fuller and richer methodology through understanding how institutions, actors and ideas interact within the overall tenets of historical institutionalism. The next section examines and contrasts the main institutionalisms to highlight their value, if any, to this research.

4.4.1 Rational Choice Institutionalism

Rational choice institutionalism applies the insights of institutional economics to political questions (Dodds 2013:243). Historical institutionalists generally develop their hypotheses more inductively than their rational choice colleagues, reflecting a rejection that political behaviour can be analysed with the same techniques that can be used in economics. Rational choice theories of institutional emergence and change all share an initial premise that social actors seek to achieve their most

preferred outcome in the least costly manner. It adds little to an institutional understanding of the power relationships inherent in the structures of pension policy-making in Ireland. However it may offer analytical utility in the guise of the economic theory of regulation to explain epistemic community motivation.

Economists have long been preoccupied with the characteristics of regulation, an interest dating back to George Stigler who, in 1971, proposed a general economic theory of regulation. Stigler's thesis is that regulation is a commodity acquired by the industry, and designed and operated primarily for its benefit (Stigler 1971:3). Using a standard demand-supply model, the regulated industry has a demand for regulatory capture, which can be registered as how much it is willing to spend to accomplish regulatory capture. The supply side represents the cost of obtaining different degrees of regulatory capture (Turner, Hughes and Maher 2015). The view of public policy emanating from this Stiglerian school emphasised that regulators could be swayed by special interests (Dal Bó 2006). This is because concentrated industry lobbies had incentive, information and organisational cost advantages that allowed them to overcome collective action problems, as well as to engage in lobbying for regulation designed for the industry's benefit.

More recently, the economic theory of regulation has enjoyed a renaissance in the wake of headline stories emerging from the financial crisis of 2007-2009. A growing number of respected commentators now argue that regulatory capture of public agencies and public policy by leading banks was one of the main causal factors behind the crisis (Baker 2010:647). This renaissance has largely been exercised by defining and measuring capture, and distinguishing it from influence. Much of the recent scholarship is presented in a 2014 volume of studies *Preventing Regulatory Capture: Special Interest Influence and How to Limit it*, edited by Daniel

Carpenter and David Moss. Overall scholarship agrees on two points. Firstly, for regulatory capture to exist there needs to be intent. Secondly, unless the industry actively and knowingly pushes regulation away from the public interest there cannot be capture.

Despite this scholarship, regulatory capture remains a difficult concept to demonstrate the existence of, or empirically measure. Yet it remains core to understanding influence and control of policy by private interests. The difficulty then with regulatory capture is in measuring it. Some additional and essential step is required to evaluate the decision making, to understand whether it is merely the wielding of influence or, more significantly, control over agency decision making. What that step might be is the subject of ongoing debate in scholarship. At the very least it requires a robust definition of the public interest, and evidence that actors actively and knowingly pushed regulation away from it. The latter is a critical observation, resting on normative judgements rather than an analytical technique. The inherent difficulties with this strongly suggest that outside of overt criminal activity, circumspection is in order before levelling an accusation of capture.

Regulatory capture focuses solely on regulatory bodies and the attendant regulatory legislation. This does not reduce its application to this study. Instead, replacing the word '**regulatory**' with '**advice**' gives the concept direct applicability to understanding the motivation of an epistemic community. The capture of advice as a commodity, to be acquired and operated for benefit, offers a strong theoretical construct within which to consider the motivation of an community prepared to act politically, yet still satisfying Haas' characterisation of an epistemic community.

4.4.2 Sociological Institutionalism

The absence of culturally specific practices as an explanatory factor in organisational analysis spurred this branch of new institutionalism to argue for the primacy of culture in understanding institutional forms and procedures (Hall and Taylor 1996:946). Sociological institutionalism seeks to explain even the most seemingly bureaucratic of practices in cultural terms (ibid.:947). It considers a broad range of institutions, focusing attention on non-codified informal conventions and routines that actors are socialised to follow without conscious scrutiny (Mahoney and Thelen 2010:5). This explains why actors within institutions may act in accordance with habit or custom and can only shift away from established routines at considerable cognitive cost (Powell and DiMaggio 1991:11 quoted in Dodds 2013:242). Schmidt (2006:107) provides a helpful insight into how sociological institutionalists see institutions. She describes their view as encompassing “the norms, cognitive frames, and meaning systems that guide human action as well as the cultural scripts and schema diffused through organisational environments, serving symbolic and ceremonial purposes rather than just utilitarian ones”.

Sociological institutionalists see the state as socially constituted and culturally framed, with political actors acting according to the ‘logic of appropriateness’ (Schmidt 2006:99). Dodds defined the logic of appropriateness as individuals behaving in ways consistent with the institutions in which they are embedded (2013:241). Consequently the non-rational and habitual sources of institutional influence on actors is stressed in sociological institutionalism, with actors doing what they deem appropriate, rather than necessarily carefully calculating the likely impact of their actions. (Dodds 2013:241). While institutional ‘ways of doing’ and ‘ways of knowing’ are not fixed, they are difficult to change, because they are

perpetuated by institutional actors who embody and enact norms and cognitive scripts (Mackay, Monro and Waylen 2009:575).

Hall and Taylor (1996) argue that three features render sociological institutionalism relatively distinctive from others. Firstly, conceptual divisions between institutions and culture are broken down by defining institutions beyond formal rules, procedures and norms to include symbol systems, cognitive scripts and moral templates that provide the 'frames of meaning' guiding human action (1996:947). In this way culture itself becomes defined as an institution; a cognitive turn within sociology which sees culture as a network of routines, symbols or scripts providing templates for behaviour (ibid.:948).

Secondly, in what Hall and Taylor (ibid.) refer to as the 'cognitive dimension of institutional impact', they emphasise how sociological institutionalists see institutions as providing the script through which the world and the behaviour of others is interpreted. Drawing on constructivism, sociological institutionalists see institutions as providing the very terms through which meaning is assigned in social life, affecting basic preferences.

Thirdly, in relation to institutional origins and change, sociological institutionalists argue that organisations embrace specific institutional forms or practices because they are widely valued within a broader cultural environment, and enhance the social legitimacy of the organisation or its participants (ibid.:949). This raises questions as to what confers social legitimacy. One answer offered by Hall and Taylor is in cases where common institutional practices emerge from interactive processes of discussion within networks about shared problems and how to interpret them and solve them, resulting in shared cognitive maps (ibid. 950). These cognitive maps

often embody a sense of the appropriate institutional practices which are then widely deployed.

Sociological institutionalism is of explanatory value to this study. It prompts attention to the manner in which certain frames of meaning attain social legitimacy, becoming the cognitive map guiding policy-making. It provides the theoretical concept of cultural capture. Cultural capture has been addressed by academics in various disciplines as a channel through which capture can occur in parallel or instead of the traditional materialistic channel (Kwak 2014:79). Kwak explains his use of the term cultural capture: cultural because it operates through a set of shared but not explicitly stated understandings about the world, and capture because it can produce the same outcome as traditional regulatory capture (ibid.). It is perhaps best illustrated by thinking of it as a strategy that an industry uses to sway policy makers and regulators away from a clearly definable public interest, without necessarily inferring they do so for duplicitous reasons. Kwak offers a definition of cultural capture as the “shaping of assumptions, lenses and vocabularies which are then used as a strategy to influence regulation but will fall short of controlling” (ibid.). In effect what he is describing is power exercised through Lukes’ third dimension.

As Kwak readily acknowledges, it is uncontroversial that interest groups should attempt to convince regulators of their policy positions using the familiar tools of argument and evidence. However, the utility of cultural capture to this study lies in the sociologically inspired argument Kwak presents. He argues that cultural capture is the unavoidable by-product of necessary interactions between human beings (2014:95). The defining feature of an epistemic community is its authoritative claim to knowledge and Cross (2011) draws out the role of professionalism in validating that claim. This places the epistemic community at a higher status intellectually than

others when their issue area is under consideration. Characteristically, the community must operate from shared normative, principled and causal beliefs that drive their common policy enterprise. None of this is compromised if decision makers are swayed in part by the mechanics of cultural capture, such as identity and status. In effect Kwak is presenting a sociological institutionalist argument couched in the language of the logic of appropriateness which as a matter of course considers the norms, cognitive frames, and meaning systems that constitute the institutions within which agents come to understand and act in the world (Carstensen and Schmidt 2016:332).

4.4.3 Discursive and Constructivist Institutionalism

By the end of the last century institutional scholarship witnessed an ideational turn in political analysis (Blyth 1997). A number of political scientists advanced arguments for the recognition of a distinctive strand of intuitionism recognising ideational and discursive contexts to explain change. This new strand is variously referred to as discursive, ideational, or constructivist institutionalism.

Schmidt (2006, 2010) favours the term discursive institutionalism to capture the interactive processes by which ideas are conveyed and exchanged through discourse (2010:3). She made a compelling case for its inclusion as a new institutionalism. In contrast to the three traditionally recognised new institutionalisms (historical, sociological and rational choice), Schmidt strongly argued that a discursive strand best explained institutional change as occurring through discourse, understood as the exchange of ideas (Schmidt 2010:2). She makes a case for the term ‘discourse’ to be used in its general sense “to describe not only what is said, or the ideas that are the substantive content of discourse, but also who said what to whom where and why...” (Schmidt 2010:15).

Colin Hay (2006:57) argued instead for the term constructivist institutionalism over discursive because it best relates to the ontologies informing Hall and Taylor's original 1996 classification. He defined constructivist institutionalism as seeking:

...to identify, detail, and interrogate the extent to which – through processes of normalisation and institutional embedding – established ideas become codified, serving as cognitive filters through which actors come to interpret environmental signals (Hay 2006:65).

He continued by pointing out how actors' perceptions about what is feasible, legitimate, possible and even desirable are shaped through cognitive filters by the institutional environment in which they find themselves, and by existing policy paradigms and world views (ibid.).

Because discursive / constructivist institutionalists argue that discourse itself is a medium of power, it enhances this study in a number of ways. As identified in Chapter Three, Lukes proposed a dimension of power as the capacity to frame decisions cognitively so that subordinates are persuaded that the agenda is in their real interests. Discourse is central to this capacity. In addition, discursive and historical institutionalism complement each other. The former draws attention to how ideas become conventions, while the latter provides the institutional contexts that mould the patterns of discourse into a legitimate and politically salient underpinning of the policy trajectory.

4.4.4 Ideational Institutionalism

Ideational institutionalism was used by Hay (2001) and also encapsulates Blyth's work (1997, 2001, 2002, 2016) on incorporating ideas into institutional analysis. The focus here is on the role of ideas that actors use to construct institutions. Blyth argues that ideas are presented as workable solutions, and become blueprints for the way forward. The blueprint also serves as a weapon to undermine an old idea. Once

institutionally embedded, the idea is cognitively locked into place, and policy-making becomes possible only in terms of those ideas (Blyth 2001:4). Ideational informed research has developed in three phases. Blyth (2016:464) credits the opening salvos as being fired by Diane Stone (1989) and Peter Hall (1989). Stone's examination of how difficulties get transformed into political problems was an early rallying call for the causal role of ideas to be recognised.

The second phase of literature accepted Stone's challenge. Notable contributions in this phase included those by Peter Hall (1993); Blyth (2001, 2002); and Schmidt (2006, 2010). Vivien Schmidt's contribution to institutionalist literature was considered in the previous section. Peter Hall's work on policy paradigms was examined in Chapter Three in considering a breakdown of trust as an explanation for why an epistemic community might decline in influence. Hall is praised by Colin Hay as producing by far the most sustained, consistent, and systematic attempt within the historical institutionalist perspective to accord a key role for ideas in the determination of institutional outcomes (2006:66).

Blyth's theory requires engagement with the 'politics of ideas', a phrase he used in a key piece of research on institutional change (Blyth 2001). He sought to comprehend the successful attack by the Swedish business lobby organisation on the institutional underpinnings of the Swedish model of economic regulation, from an ideational perspective. His objective was to correct the absence of ideas in the generally accepted model of institutional change of institutional equilibrium → punctuation → new institutional equilibrium (2001:3). He conceptualises ideas in three ways; as institutional blueprints during periods of uncertainty, as weapons in distributional struggles, and as cognitive locks (ibid.:2).

Ideas as institutional blueprints

Blyth argues that structure alone cannot explain why a new institutional equilibrium takes the specific form that it does (ibid.:3). Instead, it is necessary to focus on the role of ideas that actors use to construct institutions. In this way, actors can put forward ideas that reduce uncertainty, give content to the interests of the actors, and define the required institutional structure to resolve the policy issue. In other words, if state policy actors are formulating a new policy direction, ideas presented as workable solutions become the institutional blueprint for the way forward. The blueprint becomes the new common sense, and ideas will be especially convincing if they reflect international norms. Here Blyth's thinking mirrors that of Pierson's on temporal clustering. Temporal clustering is when particular ideas gain appeal during specific periods resulting in similar institutional outcomes (Pierson 2004:112). Haas emphasised the role of the epistemic community in the creation and diffusion of ideas. Institutions initially select one idea over another by deferring to the epistemic community and recruiting their members (2016:12), and "while some effects may be felt immediately... broader shifts in public opinion and societal effects may occur on the order of decades" (ibid.:13).

Ideas as weapons

Blyth keeps ideas central when theorising actor instigated challenges to institutional stability. Because policy is based on a blueprint emanating from an idea, other actors can deploy new ideas as weapons to undermine the old idea, and attack and deligitimise the existing institutional blueprint. The chance of success is greatly assisted if deployment happens during conditions of uncertainty. Using their new ideas as a resource they can then "restructure existing institutional arrangements by

defining not only the causes of a perceived [economic] problem but also the solutions for dealing with it” (Blyth 2001:4).

Ideas as Cognitive Locks

Once a new set of ideas become institutionally embedded they can promote stability over time by generating conventions (Blyth 2002:41). To explain why stability is created, Blyth adopts the HI argument that once ideas become institutionally embedded, policy-making becomes possible only in terms of those ideas (2001:4). As such, ideas can produce outcomes independent of the agents who originally developed them (Hall 1986 quoted in Blyth 2001:4). Blyth refers to this as *intellectual* path dependency in policy-making (emphasis in original) (ibid.:4). He ascribes the power of orthodoxy to ideas by suggesting that if path dependency occurs, cognitive locking should be considered as a cause. In this way he shifts the notion of path dependency from being an institutional phenomenon to an ideational one.

This is an important addition to the explanatory value of historical institutionalism in general, but also specifically for this study. It provides an interesting addendum to the epistemic community framework to better explain a decline phase, through utilising ideational power to theorise how an epistemic community and their policy enterprise can have different life spans. The thesis returns this proposal in Chapter Eight.

4.4.5 Feminist Institutionalism

It is unfortunate that an argument has to be made for feminist institutionalism to remind researchers of the importance of gender analysis to good social science. In a 2011 volume of essays on feminist institutionalism edited by Krook and Mackay, the

contributors consider institutional tools to unlock real world puzzles about gendered power inequities in public and political life (Krook and Mackay 2011:1). Institutions shape political life and are inescapably gendered (Mackay 2011:181). Some feminist scholars argue for feminist variations of existing new institutionalist schools. For example, Waylen (2009:245-246) sets out how HI is an important tool for feminist scholars. HI explains how and why institutional change occurs, therefore a feminist HI can assist feminists understand how to bring about positive gender change.

Sociological institutionalism facilitates a gendered analysis of the way institutions influence norms and attitudes. The logic of appropriateness argument offers a useful tool for analysing the construction of gender-specific identities within organisational settings (Beyler and Annesley 2011:83). Moreover, by pointing to internalised and socialised norms, a sociological institutionalist lens helps uncover hidden gendered thinking, and how it translates into gendered outcomes for policy decisions.

Discursive institutionalism is a particularly attractive option for feminists, many of whom share an interest in how language, concepts, and categories shape the content and conduct of politics, and who seek to study and develop strategies for altering the status quo (Freidenvall and Krook 2011:48).

Others suggest a pluralist approach of engaging with new institutionalism as a whole through a specific feminist institutionalism. Mackay, Kenny and Chappell highlight that a major point of commonality between feminist institutionalism and new institutionalism in general, is the focus in both on formal and informal institutions. The key difference is the feminist contention that these are all gendered (2010:580).

Feminist institutionalist has a strong explanatory capacity when applied to the gendered nature of outcomes from the pension system. Pension systems typically developed in the context of the male breadwinner/female homemaker pattern of

family life, and still largely reflect this as the ‘norm’ (Street and Ginn 2001:32; Frericks et al 2007:214). Feminist scholars have sought to widen the scope of institutional analysis to include, for example, the gendered dynamic of the family and caring relationships, as well as the way in which these gender relations play out in other socio-economic spheres such as the labour market (Beyeler and Annesley 2011:79). As highlighted earlier in this thesis, the disproportionate allocation of caring work between men and women leads to differing patterns of formal labour market engagement. Therefore any reforms that increase the degree of earnings-relatedness of pension benefits serves to ensure that working life earnings inequality will be reproduced in old age (Ginn 2004:125). In other words, a pension system that reforms without taking account of these factors reproduces gender inequality and extends the gender pay gap into a much wider gender pension gap for older women.

4.5 Conclusion

The purpose of this chapter was to complete the theoretical framework from institutionalist literature. A new institutionalist perspective enhances the study of the exercise of power to shape and influence outcomes. This is because of how it understands institutions to be more than just the formal organisations and rules governing policy-making. Instead, it draws in actors, their ideas, and how they become embedded as norms and conventions.

Historical institutionalism is presented and validated as an important school of thought for this research. This is not to suggest that the other schools should be ignored. Feminist institutionalism serves to draw attention to lack of gender as an analytical category to the detriment of much of social science research while

sociological institutionalism strengthens the utility of Lukes' theory of power. Both rational choice and ideational institutionalisms offer explanations for motivation and decline, areas where the epistemic community work is limited. Before moving from the theoretical to the analytical it is first necessary to present the research method and explain how it best tests the hypothesis and produces rigorous explanation. That is the task of Chapter Five.

Chapter Five: The Research Method

The hypothesis underpinning this research centres on the existence of an epistemic community operating within the Irish pension system, with privileged influence over policy. To move from the hypothetical to the analytical requires careful methodical research to establish who the epistemic community are, and how they influence policy. This chapter is about the research method adopted. In order to orientate and shape what researchers think they are doing, how they do it, and what they think they can claim about the results, it is essential that they have an ontological and epistemological position. Thus the starting point for this chapter is to establish the relationship between ontology, epistemology, and methodology, as it applies to the research. The chapter opens by introducing and validating the research method. It continues by describing the preparation for, and conduct of, the fieldwork. Reflections on the experience of mapping an account of the politics of half a century of pension policy-making in Ireland are made, and the chapter concludes with how data management produced the themes to guide analysis.

5.1 Ontology and Epistemology

Denzin and Lincoln describe ontological, epistemological and methodological premises as forming a net within which the researcher is bound (2005:22). An alternative metaphor is offered by Guba who describes these positions as “a basic set of beliefs that guides actions” (1990:17). Hay (2002:64) suggests that an ontological position is the answer to the questions:

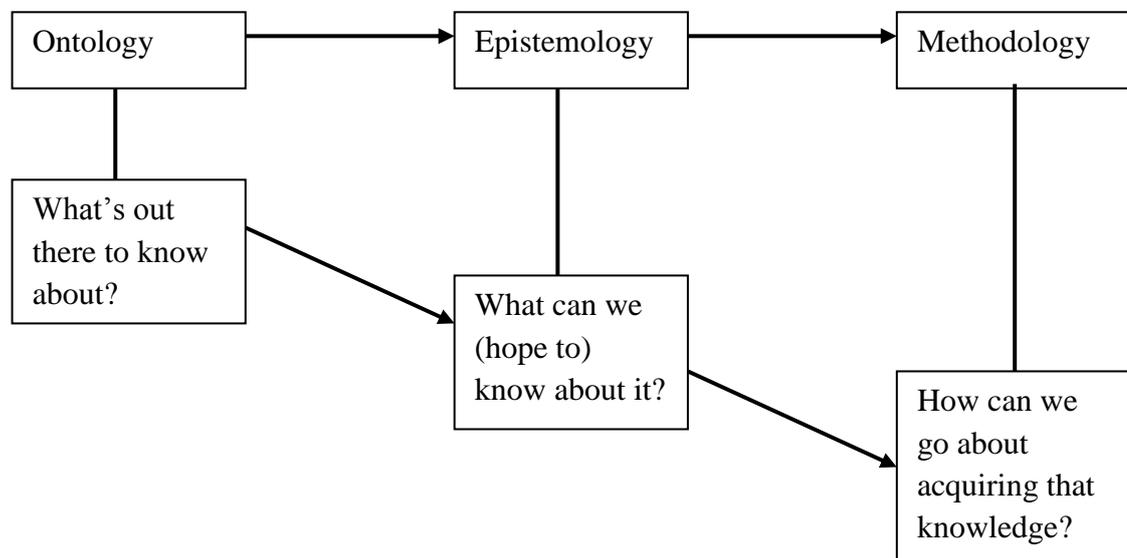
- What is the nature of the social and political reality to be investigated?
- What exists that we might acquire knowledge of?

Hay then relates these ontological questions to one an epistemologist might ask, namely

- What are the conditions of acquiring knowledge of that which exists?

The answers to both the ontological and epistemological questions have methodological implications. Hay captures the directional dependence of ontology, epistemology and methodology in figure 8.

Figure 8: Methodological Implications of Ontology and Epistemology



Source: Hay 2002:64

5.1.1 Ontology- Constructivism

The ontological stance of this researcher is rooted in constructivism. In the constructivist's view, as the word suggests, meaning is not discovered but constructed by humans as they engage with the world they are interpreting (Crotty 1998:42-43, Snape and Spencer 2003:19). A constructivist argument claims that people do one thing, and not another, due to the presence of certain 'social

constructs': the ideas, beliefs, norms, identities, or some other interpretive filter through which people perceive the world (Parsons 2010:80).

The research objective of this study is to understand the power relations inherent in the structures of pension policy-making in Ireland. Consequently the ontological position adopted means unpacking the reality within which pension policy is constructed by actors with dominant ideas. It follows that the ontological question then is **who**. Who are the actors constructing the social reality?

5.1.2 Epistemology- Interpretivism

If an ontological position reflects the researcher's view about the nature of the world, her epistemological position reflects her view of what we can know about the world (Furlong and Marsh 2010:185). Epistemologically, this research draws on interpretivism. Interpretivists hold that in social research the researcher and the social world impact on each other. Therefore, both the researcher's and the participant's understandings and values impact on the research findings (Snape and Spencer 2003:17). This position dictates that no observer in the social world can be objective because they are affected by the social construction of their reality (Furlong and Marsh 2010:185). This draws attention to the requirement for the researcher to accept what is sometimes referred to as the double hermeneutic, where "the world is interpreted by actors – one hermeneutic level, and their interpretation is interpreted by the observer – a second hermeneutic level" (Furlong and Marsh 2010:185).

This has two implications for the conduct of this research. Firstly, the researcher needs to understand that her own interpretation of social reality will impact on the research findings. Secondly, within the interpretivist context the epistemological

question in terms of the research question becomes **how**. How do dominant actors construct social reality?

5.1.3 Interpretivist Philosophy within Constructivism

The constructivist paradigm extends interpretivist philosophy through an emphasis on how different stakeholders in a social setting construct their beliefs (Schutt 2009:92-95). Because of the presence of social constructs, the interpretivist position is concerned with understanding the meanings people attach to phenomena (Snape and Spencer 2003:17). The goal of research undertaken from this perspective is what Max Weber termed *verstehen* – understanding: An understanding of what meaning people give to their reality.

In literature on social research, the socially constructed reality of the participants is sometimes described as being pieced together, much as one would a montage or a quilt. Such metaphors originate in the writings of philosophers such as the deconstructivist Jacques Derrida (2007) who used the term *bricoleur* (from the French verb ‘to tinker’) to mean using whatever is to be found to create something new. Denzin and Lincoln borrow the representation of the *bricoleur* to describe the interpretivist researcher as the constructor of a *bricolage*, “a pieced together set of representations that is fitted to the specifics of a complex situation” (2005:4). This imagery allows an exploration of the researcher as deploying whatever tools are to hand as interpretivist practices, to place slices of reality together to construct a new unity. For this research the interpretivist position has implications for the research design to account for interpretive bias (Parsons 2010:91). A systematic study of the participants’ understanding of the policy problem, and framing of solutions is necessary, as well as clear and effective reflexivity on the part of the researcher (Furlong and Marsh 2010:200).

The hypothesis for this research is that a knowledge elite form an epistemic community operating within the Irish pension system, with privileged influence over policy. Drawing on Hay (2002:64) as depicted in figure 8 to summarise, the ontological question of what is out there to know means establishing that an epistemic community exists. The epistemological question of what can we hope to know about it requires a demonstration of how their epistemic power is utilised to influence the policy trajectory. Together these questions drive the methodology and pinpoint the best method to provide the answer.

5.2 Methodology

Methodology is the choice of analytical strategy and research design which underpins substantive research and should not be confused with the methods and techniques of research. Instead, methodology establishes the principles which guide the choice of method (Hay 2002:63). Hay further argues that methodology is best understood as the means by which a researcher reflects upon the method appropriate to realise fully the potential to acquire knowledge of what exists (ibid.). The means to acquiring knowledge sought by this research requires a historical perspective to capture the fact that policy processes play out over considerable periods.

Accordingly, this research is informed by historical institutionalism. Most HI literature apply it as a theoretical framework. However, ambiguity exists in scholarship prompting Steinmo to refer to HI “as neither a particular theory, nor a specific method. It is best understood as an *approach* to study politics” (2008:116, emphasis in the original). Lowndes (2010:78) concludes that it is misleading to describe new institutionalism as a theory. She cites Gamble (1990:405) and Rhodes (1995:49) who refer to it as an ‘organising perspective’ and as providing ‘a map of the subject and signposts to its central question’, to support her argument for

intuitionism's "multi-theoretic character, which allows for the assessment of competing propositions drawn from different political theories" (Lowndes 2010:78).

Bringing together Hay's description of a methodology as relating to the analytical strategy, Steinmo's reference to HI as an approach, and Lowndes description of institutionalism as an organising perspective and a map, this study recognises the practicality of recognising the HI body of theory as a methodological approach, and applies it as such.

Institutionalism places a research focus on the rules, norms and values that govern political exchange (Stoker and Marsh 2010:4). Thelen and Steinmo (1992) argue that more important than the formal characteristics of either the state or social institutions, is how a given institutional configuration shapes political interaction. As established in detail in Chapter Four, historical institutionalism facilitates an examination of the construction and interpretations of the formal institutional structures and informal conventions within which pension policy is made. It is a particularly appropriate approach given the historical nature of this study. The temporal aspect alerts the researcher to view institutions as patterns of power relations, developed and consolidated over time, and within that, the role of actors, ideas and institutions in shaping policy.

The epistemological position taken has a clear methodological implication.

Interpretivism privileges qualitative methods such as interviews and focus groups to assist in understanding how people understand their world. In addition, it also puts a premium on the reflexivity of the researcher, requiring an awareness of partialities, and the accounting for them in interpretation of data (Furlong and Marsh 2010:200).

Yet this study wishes to both understand and explain. Parsons (2010:90-91) draws

attention to the fact that because modern constructivists are aware of “an inclination to interpretive bias”, this helps in setting up careful research designs which allows the argument to be submitted to “open debate among a wide range of people with different views (so we can) arrive at pragmatically acceptable claims about how the world really works.” Thus the method selected must be robust to meet the expectation that the research will understand, and explain, developments in pension policy over the last half century.

5.3 Method

Overall, the thesis presents the evolution of the Irish pensions system using an actor orientated approach. Qualitative methods of research were employed in this single case study of the Irish pensions system through process tracing and elite interviews. In keeping with a historical institutionalist methodology, the research design sought an explanation of change *over time*. An emphasis was placed on tracing the development of pension policy, identifying critical junctures and path dependency, and the actors who exercised power to determine outcomes for the pension system.

5.3.1 Qualitative Research

The divide between quantitative and qualitative research methods is routinely debated in social science scholarship, for example that provided by Ariade Vromen and Peter John’s contributions to *Theory and Methods in Political Science* edited by Marsh and Stoker (2010). Vromen suggests that a critical approach to methodological pluralism asks us to consider more deeply the contribution qualitative methods can make to understanding the social and political world (2010:265). The ontological and epistemological position adopted by this researcher extend naturally into a qualitative method. Qualitative researchers stress the socially

constructed nature of reality. Consequently they need to generate data by deploying a range of interconnected interpretive practices, hoping always to get a better understanding of the subject matter at hand (Denzin and Lincoln 2005:4).

Qualitative research that generates detailed text based answers that are historical and/or include personal reflections from participants in political institutions, events, issues, or processes, facilitate the placing of history, context, and meaning, at the centre of understanding (Vromen 2010:249).

5.3.2 Case Study

This research is a single case study, with the Irish pensions system as its area of study. Academia holds differing opinions on the validity of single site case studies. On one hand it is argued that single case research designs are seldom valuable, being problematic in terms of reliability, validity, and generalisability (King, Keohane and Verba 1994:129-132). On the other hand this is strongly disputed by Yannow, Schwartz-Shea and Fretas (2009:4), Vromen (2010:256), and Ulriksen and Dadalauri (2016:236). The counter argument is that single case studies can generate a “multitude of qualitative-interpretive, within-case observations reflecting patterns of interaction, organisational practices, social relations, routines, actions, and so on” (Vromen 2010:256). McKeown draws attention to Arend Lijphart’s 1975 single case study of political cleavages in the Netherlands (1999:172). Although analysing only one political system, its publication led to major changes in the way that political cleavages were theorised.

George and Bennett (2005) identify three strengths of case studies over statistical methods and formal models.

- 1 Conceptual validity: Variables such as power and political culture are notoriously difficult to measure. A detailed consideration of contextual factors is more straightforward in case studies. Statistical methods run the risk of ‘conceptual stretching’ by lumping dissimilar cases together.
- 2 Deriving new hypotheses: Case studies have a powerful advantage in the heuristic identification of new variables and hypotheses during field work. Unexpected or deviant responses in interviews or in documentary evidence can allow a new hypothesis to be introduced in the research. Deviance identification is available in statistics but such methods lack a way of actually identifying a new hypothesis.
- 3 Exploring Causal Mechanisms: A case study facilitates the exploration of causal mechanisms in detail. It allows an inductive observation of unexpected aspects of the operation of a causal mechanism, and an identification of the context that activated the causal mechanism. In contrast statistical methods can only account for context codified in the variables selected for measurement.

As Ulriksen and Dadalauri observe, single case studies are not without challenges and it is worthwhile to be realistic about the type of contribution they can make (2016:237). This research design is not tasked to allow generalisation across many case studies. Instead, the use of process tracing within a single case study is the research design that best provides a detailed and accurate account of empirical developments in pension policy, and best tests the theory informing the hypothesis of how an epistemic community influenced the direction of pension policy in Ireland.

5.3.3 Process Tracing

Trampusch and Palier draw attention to the many definitions of process tracing (2016:4). This research draws on Collier (2011:824), and understands process tracing as an analytical tool for drawing descriptive and causal inferences from diagnostic pieces of evidence – often understood as part of a temporal sequence of events or phenomena. Collier employs the term ‘descriptive and causal inferences’ to mean that the researcher has the goal of making inferences that go beyond the particular observation collected; they are analysed within the larger framework used by the investigator (ibid.: 829). The core dictum of process tracing is simply to “seek evidence of the pressures, incentives, motivations, and decision making calculus in any given instance of action” (Parsons 2010:92). In process tracing the ambition is to understand the processes linking the different relevant factors to the outcome (Ulriksen and Dadalauri 2016:224). Process tracing complements historical explanation, and in its simplest form is a historical chronicle. George and Bennett (2005:224) pose the question as to whether process tracing is anything more than “good historical explanation”. They answer their own question by detailing how an explanation built on process tracing differs from a historical narrative, as it “can imply or assert a causal sequence into an analytical explanation couched in theoretical variables that have been identified in the research design” (ibid.:225).

For this study, process tracing was approached as a systematic examination of pension system documentation, analysed in light of the central research question and hypothesis. The historical nature of this study necessitated research being undertaken in both the National Archives of Ireland and the National Library of Ireland. Government files from the Departments of Social Welfare, the Department of Finance, and the Department of the Taoiseach dating from the late 1960s to the

early 1980s were available in the National Archives. These provided the departmental records covering the period of policy-making towards a national earning-related pension scheme, up to and including the cabinet records where a White Paper on the plan was rejected. Older official publications not available online were available to consult through the National Library and the Library at Maynooth University. The Irish Association of Pension Funds made their library available to me for research purposes. Dáil debates and Dáil committee proceedings, and all legislation was available online. Requests to the Department of Finance and the Department of Social Protection under the 2014 Freedom of Information Act yielded all requested documentation, bar correspondence between the Department of Finance and the Attorney General concerning advice on changing tax thresholds. These were withheld in accordance with section 42(f) of the Freedom of Information Act 2014 which exempts from release a record created or held by the Attorney General.

5.3.4 Network Mapping

The hypothesis pursued in this study is that a knowledge elite formed an epistemic community. Part of satisfying the definition of an epistemic community is that it is comprised of a network of experts. The term network typically refers to interconnected relationships (Ansell 2006:77). A network can be distinguished from other social groups such as hierarchies “both by the context of relationships (positive recurrent relations built on mutual obligation, affection, trust, reciprocity etc.) and by its global structure (interconnected, dyads, many-to-many relationships)” (ibid.:78).

Process tracing laid the foundations for network mapping. Archived Department of Social Welfare records held both minutes of meeting, and post meeting observations. These records detailed the individuals whom the Department considered as experts.

A log was kept of these names, the members of the National Pensions Board, the Pensions Board and its committees, and the National Pensions Policy Initiative and its committees. The names recurring with most frequency were then logged against places of employment and the number of positions held in professional and representative organisations such as Irish Business and Employers Confederation (IBEC), Irish Congress of Trade Unions (ICTU), the Irish Association of Pension Funds (IAPF), the Irish Brokers Association, and the Society of Actuaries. Less than a dozen names emerged as occurring more frequently than any others. All but one had worked for all or part of their career, in some capacity within the pensions industry. These elites formed the initial sample for interview.

5.3.5 Interviewing Elites

While process tracing is largely archival, it cannot be completed without elite interviewing to supplement official accounts with first hand testimony. Elite interviewing is highly relevant to process tracing. Elites can corroborate what has been established from other sources, or reveal its weaknesses. They can reconstruct an event by elucidating the thinking, the decisions, and the actions that lay behind an event, allowing a researcher to ‘stitch together’ various accounts to shed light on hidden elements (Tansey 2007:7). Elite interviews permit access to the process of policy-making, and an insight into the participants’ understanding of their role in formulating or influencing policy.

The terms ‘elite interview’ and ‘expert interview’ raise the assumption that the methodological rationale behind them is a unique interview form, linked to specific characteristics that differentiate between the two groups (Littig 2009:99). In practice this is not always the case. A working definition of the elite which emerges from the literature is one of individuals who are defined by their comparatively high social

status and the associated privileges. They are more likely to have influence on political outcomes than general members of the public (Dexter 2006; Bogner and Menz 2009; Littig 2009). Experts on the other hand have specific contextual knowledge of a given research field, or internal knowledge of the structures, procedures and events in a given organisation. They are often people in positions of power, but do not necessarily have to be the people who make the high-level decisions at the top of an organisation (Littig 2009:100). Both serve as sources of information not otherwise accessible to the researcher.

Bogner and Menz (2009) differentiate between elite interviews and expert interviews as separate methods by evaluating who counts as an expert. They commence by examining the three different ways in which an expert is defined in literature (p48-53).

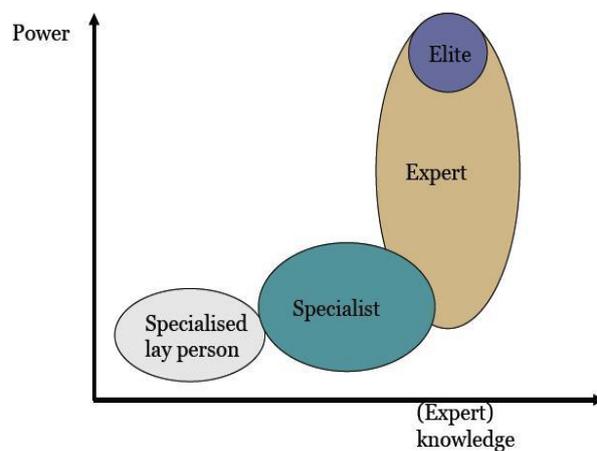
1. The voluntaristic concept of the expert comes from the understanding that everyone is an expert in the subject of their own everyday lives.
2. The constructivist definition of an expert involves the ascribing of the expert role to an individual by the researcher. At a practical level the researcher is not at liberty to select just anyone as an expert. As a rule, to provide reasonable certainty, the researcher will search for individuals who have established a reputation, thus demonstrating that they 'really' possess a store of knowledge relevant to the research. This means that an expert can be defined as anyone who is "made into an expert by societal processes, that is, who is seen as an expert in social reality" (p.50).
3. The sociology of knowledge approach conceptualises an expert in terms of the specific structure of their knowledge. Many individuals may hold specific knowledge (the example of an amateur DIY enthusiast is offered).

However what sets experts apart is that they also hold technical, process and interpretative knowledge. These can be thought of respectively as know-what, know-how and know-why expertise.

Littig (2009:106-107) argues that on a practical and methodological level there is no systematic difference between elites and experts. Furthermore he argues that experts should only be referred to as such, if they have power to the degree that allows them “authority to establish socially binding definitions of problems and predetermine solutions” and “provide and establish significant terms and concepts for interpreting phenomena”. His graphical illustration of the definition of elites and experts with regard to their knowledge and power is as follows;

Figure 9: Specialists, Experts and Elites

Specialists, experts and elite (Littig, 2009)



Source: Littig 2009:106

This study adopts Littig’s argument and the corresponding implication that elites – given their position of power – be considered a specific group of experts.

Accordingly the term ‘elites’ is used throughout this study.

5.3 Field work

5.3.1 Preparation for Interviewing Elites

In his now classic book on interviewing elites, Dexter starts by saying that he is not happy with the term ‘elite’ yet has found no other term that is shorthand for the point he wishes to make, namely “that people in important and exposed positions may require VIP interviewing treatment on the topics which relate to their importance or exposure” (Dexter 2006:18). The requirement for VIP treatment makes interviewing them particularly challenging. Elites are used to being in charge and having others defer to them. They are often trained in communication and have public relation style answers on the tip of their tongues. They also are trained to speak in an institutional voice, so it can be harder to ascertain what their personal opinion is. They can be very strategic in how, and why, they tell their version of the truth.

To counter these challenges it is critical when interviewing elites to establish respect and trust by knowing their subject to quasi-expert standard. This includes understanding any jargon, and the ability to use it correctly. Advance preparation is crucial. All pressing issues must be known and understood before entering the field. This researcher prepared by reading all published statements, policy documents, press releases, research reports by all key actors, as well as transcripts of Dáil proceedings and relevant government committee hearings related to pension policy.

5.3.2 Sampling

The main challenge in interviewing elites is access. As a rule they lack time, have tight schedules, and are hypersensitive to any research that deals with sensitive information and which has the potential to do political or legal harm. Non-probability purposive sampling was employed in this study; using a snowball

strategy to supplement potential participants first identified through the network mapping exercise. In purposive sampling each element is selected for a purpose, usually because of their unique position, and snowball sampling is useful when elites are the focus because of the absence of a sampling frame (Schutt 2009:173-174). Snowball sampling is where elements are selected as they are identified by successive participants. The aim in using snowball sampling was to draw a sample that included the most important political players that participated in pension policy since the 1970s. Therefore, research sampling needed to ensure that the most influential actors were included, as identified by mapping the institutional framework, the ideational interests, and power relations as they become apparent in the archival work, and in initial interviews. The majority of participants recommended others as participants, and either supplied contact details or made introductions on my behalf.

Gaining access to key elites requires sufficient knowledge of the industry and senior personnel, and the relevant political structures. The literature points to the difficulties of access when interviewing elites and experts as they have higher access barriers than 'ordinary' people and often have very busy schedules. My former career within the pensions industry placed me at an advantage in relation to interviewing elites in the pensions industry, as I was able to avail of a personal network of former work colleagues as participants, and to provide referrals. In addition, the supervisor for this study is a well known public commentator on social and economic policy. As a policy sociologist she has extensive knowledge of Irish and international policy networks. These networks also proved advantageous in accessing elite participants, particularly within government departments.

5.3.3 Ethics

Full consideration was given to the ethical implications of this research, to fully understand my responsibility to the participants. The right of each participant to give informed consent was considered central to my ethical obligation. This included consent to participation, and consent to archive the interview data. For each participant who gave archival consent the guidelines set out by the Irish Qualitative Data Archive were followed to ensure the data will be made available as a public good for use by other researchers. For all others, the data will be destroyed after a pre-agreed time period.

The research was subject to ethical approval from Maynooth University's ethics committee to ensure that a high ethical standard of research was maintained, in keeping with the central and critical responsibility of the University in this regard. Approval was received in June 2013. All interview research data was recorded, and once transcribed the recording was deleted, and the transcript kept on a password protected and encrypted laptop.

The ethical approval process required preparation of guidelines that were issued in advance to each participant. These addressed the purpose of the research, what was required, confidentiality, data storage, and indicated that results will be published as a PhD. A consent form was also required for ethical approval of the research by the University as evidence of informed consent. The guidelines and consent form are attached at appendix two.

5.4 The Researcher

As Denzin and Lincoln note, the interpretivist *bricoleur* understands that "research is an interactive process shaped by his or her own personal history, biography, gender,

social class, race and ethnicity, and by those of the people in the setting” (2005:6). Part of qualitative research is the relationship between the researcher and what is studied, and the situational constraints that shape inquiry (Denzin and Lincoln 2005:10). Therefore “those practising qualitative research have tended to place emphasis and value on the human interpretative aspects of knowing about the social world and the significance of the investigator’s own interpretations and understanding of the phenomenon being studied” (Snape and Spencer 2003:7).

The ontological position adopted for this study means my own interpretations were important in analysing the reality uncovered by the research. While researchers are not required to divulge personal information, for me my background in the pensions industry was critical to the research. Prior to undertaking academic studies in 2009, I worked for sixteen years in the pensions industry. By undertaking a research project in an area where I hold technical expertise, a significant amount of background research into the technical aspects of pensions was eliminated. Moreover, knowledge of pensions allowed me to interrogate complex subject matter, and identify biases in accounts given by elite actors. However, my background in the pensions industry had implications for me as researcher, for the participants, and for the data collected.

I was acutely aware of my ‘insider’ status during the preparation for, and conduct of interviews. For myself, I had to understand my own interpretation and frame of reference for analysing influence over policy. While in employment I was absorbed by the workings of the industry. Even after taking leave to meet family commitments in 2005, I continued my interest in developments through acting as a trustee for my (now former) employer’s occupational pension scheme. I

unquestioningly accepted that individuals with specialist knowledge, and with expertise as practitioners, were the correct people to populate advisory forums.

Yet this frame of reference was to change on becoming an undergraduate student of politics and history in 2009. The university environment challenged me to question much of what I had unthinkingly accepted. Within the theme of state/society relations I began to consider the role of the pensions industry in creating a particular discourse around the pension system, and asking myself could actors unknowingly perform the role of power elites. On reflection this was indicative of a shift in my interpretations to one more akin to an individual with 'outsider' status. As a researcher, this dual perspective has not been a hindrance. Instead I believe that it provided the capacity to be sensitive to the dynamics of the industry and listen through the filters of my former and current self, enriching the quality of the research data.

While I was conscious of my dual perspective, the research participants were not. My earlier career in the pensions industry meant, inevitably, that I interviewed former colleagues. This posed an ethical difficulty in case their natural assumption was that they were talking to a fellow 'insider', leading to them perhaps being less guarded and disclosing more than they otherwise may have done. To counter this, I adopted a specific strategy for interviews. I emphasised that I was present as a research student. I explained the nature of the research both verbally, and included a summary as guidelines with the consent form. I asked for consent to record both

verbally and in writing and placed the recorder prominently between us. I disclosed my membership of the Pensions Policy Research Group¹⁴ at Trinity College.

5.5 Conducting Interviews

As a political sociologist I understand gender as routinely constructed in social relationships. I hold an opinion that to ignore gender as an analytical tool in academic research is to present and perpetuate a distorted view of the world. A focus on the dynamics at work in pension policy-making that are invisible without a gendered lens is maintained throughout the analysis chapters which follow this chapter. However, gender is also a central element in understanding researcher – participant relations. Where female researchers studying male participants is theorised, it is within the context of interviewing people who occupy a dominant gender position in society. Throughout the interviews I did not have any sense that the data I received would have been any different had I been male. On reflection, this may be because of my age, my command of technical detail, or from mutual respect of former colleagues meeting again after an extended period of time. It could also be attributable to my biographical details invoking a sense for participants that they were in a social interaction with someone of a similar class.

As a 50 year old female I am either of the same generation, or one generation younger than the participants. My age combined with my working knowledge of my subject assisted greatly in the research. While my age lent a certain gravitas, my understanding of pensions contributed to the rapport evident in all interviews. Two participants, one a retired civil servant, the other a former Minister for Social Welfare, disclosed at the end of the interview that contrary to their expectations, the

¹⁴ The PPRG have critiqued the current trajectory of reform and have been instrumental in drawing attention to inequities in tax subsidies underpinning the pension system

experience had been pleasurable. This was because they had expected to meet a younger student with little knowledge of pensions. Instead they enjoyed a robust discussion in an area of mutual interest.

A total of twenty-five in-depth interviews were conducted for this research. All participants were granted anonymity as part of the ethical approval process. Where a quote is directly attributable to a named individual, it indicates that it was taken from a publicly available source, and does not imply the named individual was a participant in the research. I was very concerned to protect confidentiality in writing this thesis, but it has proved challenging. Preserving anonymity posed problems because of the relatively small pension policy community in Ireland. For example there have been only three Chief Executives of the Pensions Authority, therefore identifying a participant as such compromises their anonymity. Elites are not typically considered to be vulnerable in research, nor are they among those expected to suffer negative consequences as a result of their participation. Nevertheless reputational considerations cannot be discounted as a negative consequence. I have used biographical details in tandem with quotes throughout the analysis chapters and a summary is included at appendix three. To safeguard confidentiality, the descriptive categories used are broad. For example the category ‘civil/public servants’ may include senior ranking individuals from government departments as well as people who at any time held positions within the Pensions Authority Executive up to and including the Chief Executive Officer. A number of individuals fell into more than one position. An example might be an individual who moved from the category of ‘pensions industry’ to ‘civil and public servant’ during their career. Cognisant of this, I clarified during the interviews in which capacity they were speaking, and categorised them accordingly in the text.

5.5.1 Topic Guide

As Fontana and Frey (2005) wryly note, asking questions and getting answers is a much harder task than it may seem at first. Preparation for the interviews was assisted by the use of a topic guide which acted as a checklist of essential subjects to cover in the interview in a semi-structured way. The topic guide originated from the research objectives, and was the starting point for analysis. It listed the main issues grouped into nests of questions which were ordered by mentally structuring the interviews in advance to get a feel for the most natural order. The topic guides differed in detail by participant, but followed a similar structure. They all started with introductory questions designed to establish the elite credentials of the participant. They then diverged; varying according to the participant and the period of their involvement in pension policy. The interviews ended with the same question to all participants: what their ideal pension scheme would be. The responses provided rich data especially from a gender perspective, as few identified linking work to pensions as being problematic without some recognition of the different ways males and females engage in paid and unpaid work over their working lifetimes.

5.5.2 The Interviews

Most participants adopted a common approach of seeking to establish my credentials at the beginning of the interview. This most often occurred before the interview formally commenced and took the form of questions about the research couched in technical jargon. For example, an interview with a pension fund investment manager was preceded by a discussion on business models for liability driven investments. This allowed me to present myself as a semi-expert in the participant's field. It worked effectively at removing barriers by legitimising my research in participants'

eyes, demonstrated that I had serious purpose, and was competent to carry out the research.

The interviews were all conducted face to face. I presented myself in business attire to match the anticipated attire of those I was meeting. Interviews were conducted at a location of the participant's choosing. This worked better where the location was the interviewee's office, or home. Public locations worked less well. One interview was conducted in a popular cafe and transcription was hampered by the volume of the music being played. Another conducted in an upmarket Dublin city centre hotel was interrupted on a number of occasions by acquaintances of the participant's stopping to exchange pleasantries. With the benefit of hindsight, I should have anticipated the problems associated with public locations, rather than automatically acquiesce to participant suggestions.

5.6 Data Management

The most ignored requirement of good qualitative research is that the researcher should be able to handle what emerges as data (Richards 2005:131). All participants gave permission for their interview to be recorded. One contacted me post interview to ask that personal remarks he made about a named individual be deleted from the transcript. I agreed to this request. A digital voice recorder was used. The files were downloaded to my encrypted laptop, and then deleted from the recorder. I transcribed each interview personally. This was time-consuming and somewhat physically demanding. Outweighing these concerns was the opportunity to re-listen to the interview and identify themes emerging, even before coding began. It also allowed remarks made and information given by participants in earlier interviews that might otherwise have been overlooked, to be used in topic guides for later

interviews. Hesitations in answers, emphatic responses, and emotional retorts were all noted in the transcription process, resulting in data that would have been lost if the task had been outsourced.

The software used for analysing the data was MaxQDA, and I availed of training in its use provided by Maynooth University. The data was coded within the software by attaching labels to segments of data which could then be retrieved by assigned variables. This allowed conceptual maps to emerge of the overarching themes. These themes form the foundation for the following four analysis chapters.

5.7 Conclusion

The task of the research method was to take the theoretical framework, and the definitions that new institutionalists work with, and structure the interviews to draw out themes of path dependency, patterns of power relations, how ideas in discourse shape perceptions, and how these ideas become conventions. Findings from process tracing and network mapping, corroborated by interviewing elites personally involved in pension policy, provided the opportunity to draw descriptive and causal inferences from the data collected.

Accessing and interviewing elites is challenging. In the methods section of this chapter I have argued for the theoretical and practical ways I believe I successfully negotiated these challenges. I met little difficulty as the research progressed, and have compiled a data set of twenty-five interviews and archival documentation detailing almost half century's worth of pension policy-making.

With the theoretical framework complete, and the research method explained, this thesis now presents the empirical data in a critical analysis to answer the central research question of where power lies in the politics of pensions in Ireland.

Chapter Six: Gaining Power

The working hypothesis for this research was that a knowledge elite formed an epistemic community, and that their institutionalised position afforded the community privileged influence over pension policy. The task of this chapter is to begin to test that hypothesis.

Chronologically this chapter covers a decade of policy-making up to the early 1980s. In this period the policy trajectory lay in a strengthening of the state pension with plans to introduce an earnings-related tier. This chapter opens by briefly mapping the political background to provide the context for policy making in this period. In section two, the network data collected for this study is then interrogated within the epistemic community framework, to establish if a network of professionals with recognised expertise operated in the Irish pensions policy field. Section three recalls Haas' four defining characteristics (1992:3) and Cross' indications (2015:92) for an epistemic community to determine if the identified network can correctly be labelled an epistemic community.

Chapter Three identified themes emerging from literature which suggest how an epistemic community gains power. These were: where there is a demand for information; where there is uncertainty or a crisis; through international influence; by introducing a problem into public discourse; and through politics. The concluding section of this chapter examines the data within each of these themes in turn, to establish how an epistemic community gained power within the structures of pension policy-making in Ireland.

6.1 The Political Context

The 1970s was a period of growth in Ireland following a change in the late 1950s/1960s of the dominant economic paradigm from one of protectionism and restrictions on foreign ownership of Irish manufacturing, to one of inward investment (Dukelow 2011:412). The orthodoxy of balancing the budget continued throughout the 1960s with a deliberate decision to delay welfare developments as, in the words of a key policy actor, “the national candle cannot be burned at both ends” (Whitaker 1958:24 quoted in Dukelow 2011:412). Following the 1973 general election sixteen years of Fianna Fáil in power ended with a Fine Gael/Labour coalition in government. Critical actors in this new government in terms of social policy were the parliamentary secretary at the Department of Social Welfare, Frank Cluskey, supported by the Minister for Health and Social Welfare Brendan Corish. Both served as leaders of the Labour Party. Cluskey’s background was as a trade unionist with a keen focus on the disadvantaged (Irish Times 1989). Corish is described as not being as radical a socialist, but a dedicated reformer nonetheless (Irish Times 1990). Over the lifetime of this government, major welfare expansion took place (Murray and Feeney (2016:192) Planned deficit financing became acceptable in practice for current spending (Dukelow 2011:412), as governments shied away from broadening the domestic tax base to bridge the gap arising from increased social spending (Murray and Feeney 2016:193). Against this backdrop an interest in pay-related social insurance benefits saw attention turn to the issue of pensions (Carey 2007:220).

A number of participants spoke of the idea of a state earnings-related pension as being an initiative of Frank Cluskey’s. A former Minister interviewed for this study identified Corish and Cluskey as making “enormous strides in developing pensions”.

These strides included the rapidly phased reduction of the age of eligibility of the state pension from seventy to sixty-six (McCashin 2004:266) and, in 1976, the publication of a *Green Paper on a National Income Related Pension Scheme* (hereafter the 1976 Green Paper) (DSW 1976). The 1976 Green Paper is indicative of the strength of the momentum in Ireland towards extending and developing the state pension that existed at the time. In adopting this approach, Ireland was mirroring similar trends across Europe of a growth in public pensions in the postwar period, as observed in Chapter Two. It was a momentum continued by Fianna Fáil when they returned to power in June 1977. In a Dáil debate in December 1979 the Fianna Fáil Taoiseach stated that “in relation to the national pension scheme...I shall discuss it with the new Minister to ensure that it is pressed ahead with as rapidly as possible” (Haughey 1979). At the Fianna Fáil *Ard Fheis*¹⁵ in February 1980, the Minister for Social Welfare stated that he was “actively engaged in the proposals for...the production of a national income-related pension scheme that would cover all sections of the working population...” (Woods 1980). As established in Chapter Two, this conviction of successive governments to strengthen the state pension did not carry through to implementation. The derailment of the policy trajectory provides the background against which to judge the politics of pensions in this decade.

6.2 An Epistemic Community?

6.2.1 A Network of Professionals

In Chapter Five the mechanics of network mapping were described. Network mapping conducted for this research produced eleven names which occurred with

¹⁵ The equivalent in English is a political party’s annual convention.

more frequency than others. This data is represented in tabular form in table 10 to draw out the network and professional attributes demonstrated by those individuals.

Table 10: Network Mapping Data

#	Head of a Professional or representative Org. (✓✓= more than one org.)	Member of the Actuarial Profession	Member of the National Pensions Board	Member or Exec of the Pensions Board	Member of the National Pensions Policy Initiative	Worked in Firm A	Worked in Firm B
1*	✓		✓	✓	✓		✓
2*	✓			✓	✓	✓	
3*	✓✓	✓					✓
4	✓✓	✓	✓	✓	✓		✓
5*	✓	✓	✓	✓		✓	✓
6	✓	✓	✓	✓	✓		✓
7		✓	✓	✓	✓	✓	
8*			✓	✓	✓		
9*	✓					✓	✓
10*	✓	✓					✓
11*	✓			✓		✓	

Numbers that are highlighted with an asterisk in the first column are those who were interviewed for this study. Chapter five drew attention to the difficulties of granting anonymity as part of the ethical considerations. The challenge of presenting the data while preserving anonymity means the biographical categories in this table are deliberately broad. Nevertheless, I argue that they are sufficiently descriptive to substantiate the network argument being made.

Haas defined an epistemic community as a network of professionals (1992:3). The term network is used to describe an interconnected group of people, while professions are typically defined as a type of occupation characterised by the existence of a professional association. Cross (2015:92) draws attention to an indication of an epistemic community as the network’s members having had previous professional encounters with each other through working together, and

holding the same position at various times. Table 10 shows a strong grouping of the individuals as employees of just two industry related firms, and with the majority holding a position at the head of a professional and / or representative organisation. Most were present in three of the major formal pension institutions created over the last five decades. Only two were female, pointing to a large gender imbalance in those in senior positions in the industry and/or as holders of expert pensions knowledge.

The majority are members of the actuarial profession. Cross argues that professionalism underpins the cohesiveness of an epistemic community (2013:138) and reinforces a strong common culture. Rigorous entry requirements indicate high status expertise in a strongly pension related field, but also creates the socialisation of a common identity. Cultural capture also attaches importance to status and shared social and professional networks. In interviews the actuarial profession were singled out as significant. One civil/public servant praised the Dutch regulatory system because “they had first class people in it...all the senior people there were actuaries, whereas in some other countries that wasn’t the case”.

Collectively I argue that the features emerging from this network mapping demonstrate a sufficient pattern of social relations to constitute a network of professionals. It should be noted here that there is a generational element to this network, and that the membership did not remain static throughout the period under consideration in this research. Broadly members 1-9 were most fully involved over the latter decades of the last century. They had begun to semi or fully retire from their senior positions within the industry in the current century. The impact of a changing membership is considered in chapter eight as a factor in the decline of an epistemic community.

6.2.2 Knowledge Holders

Haas' definition of an epistemic community also requires the network of professionals to hold recognised expertise, and to have an authoritative claim to knowledge (1992:3). They are the actors responsible for articulating and aggregating knowledge-based understanding (Haas 2016:5). A reasonable starting point in assessing whether this network was recognised as pension experts, is to establish who government decision makers saw as the holders of knowledge. The informal and formal consultation processes during the drafting of the 1976 Green Paper followed by a White Paper in 1981 on the national income-related pension scheme provides an opportunity to make this assessment.

The aim of the 1976 Green Paper was to initiate discussion about strengthening the public element of the pension system by adding an earnings-related tier.

Submissions were invited from interested parties, some of whom were subsequently invited to present their ideas in person at the Department of Social Welfare. Table 11 lists the bodies from which submissions were received using the classifications used in the Department's files.

Table 11: *Submissions to the 1976 Green Paper*

Representing Workers	Representing Employers	Representing the Pensions Industry
Irish Congress of Trade Unions (ICTU)	Federated Union of Employers (FUE)	Irish Association of Pension Funds (IAPF)
Public Service Committee of ICTU	Construction Industry Federation	Life Offices Association of Ireland
Association of Higher Public Servants	Drogheda Harbour Commissioners	Society of Actuaries in Ireland
Guinness Staff Association	Cork Chamber of Commerce	Corporation of Insurance Brokers of Ireland
The Arts Council		Irish Life assurance Company Ltd Bacon and Woodrow Ltd.

Source: Department of Social Welfare (1978)

Following receipt of submissions, the Department of Social Welfare invited six organisations to meet them to discuss aspects of their submissions. In addition to ICTU and FUE, they sought discussion with four of the organisations that they saw as representing the pensions industry; the IAPF, the Society of Actuaries, the Life Offices Association, and the Corporation of Insurance Brokers (Department of Social Welfare 1978, 1979). Among those attending for the IAPF and the Society of Actuaries were two of the individuals identified in table 10. An acknowledgement by the Department of the industry's knowledge was highlighted in the minutes they kept of the meetings. For example, in the record of their meeting with the Society of Actuaries they noted the actuaries' submission as of "positive benefit to the Department and he (*the Department's Secretary*) expressed the desire to have continuing contact with the Society as developments progressed" (DSW 1978).

During the early gestation period of the 1976 Green Paper, the Secretary of the Department of Social Welfare was W.A. Honohan. An epistemic community member interviewed for this research, and who knew Mr Honohan personally, was able to provide some insight as to why the Department may have felt the need to consult knowledge holders. "Liam Honohan...that wasn't his role, he knew nothing about pensions at that stage". Mr Honohan, both as Secretary to the Department until his retirement in 1973, and subsequently in an advisory capacity to the planning of the 1976 Green Paper demonstrated a strong understanding of pension systems. The remark made here refers to the fact that while the Department of Social Welfare had expertise in relation to public pensions, more generally their knowledge of private pensions in the 1970s and into the 1980s was less complete. A civil/public servant referring to this period said "the Department had absolutely no expertise in

this area”. This was recognised in the Department as early as the 1960s. Given the growth in occupational pensions in Ireland, plans were mooted in the Department to rectify this deficiency. A civil /public servant said in interview that:

There had been plans in the late 60s to establish a pensions policy department in Social Welfare and get people in from the industry who knew about pensions, with the right skills, education, but (*the Secretary General*) wasn't able to do it because of the pay structures etc so he gave up on it.

When asked if government departments relied on the expertise of the pensions industry, a pension industry participant and epistemic community member replied “we actually did an awful lot of explaining to the Department of Social Welfare and the Department of Finance who were both represented [on the National Pensions Board and the ‘statutory’ Pensions Board¹⁶] just how things worked. And it took them a hell of a long time to grasp the bits and pieces”. A Minister in interview spoke of “having to bring in expertise from the industry...they had huge expertise and they also had a lot of very valuable actuarial material relating to pensions...that was unavailable to government”.

Cross (2011:18) emphasises the knowledge element of Haas’ definition, stating that the key to the epistemic community’s power and influence is their authoritative claim to knowledge. One civil/public servant interviewed delivered irrefutable evidence of this. In connection with the preparation of legislation he referred to –

“an awful fear that we would publish a bill and all the experts [*named*] would come along and say its rubbish and embarrass everyone. So I suggested to [*named the Assistant Secretary*] maybe we could ask the experts on board to look at this...Anyway they did a fantastic job.

¹⁶ The establishment of these two formal institutions forms part of the analysis in chapter seven.

The experts named are all represented in table 10.

In conclusion, on this analysis, it is clear that individuals identified in the network in table 10 were recognised as having pensions expertise and as the authoritative knowledge holders. Therefore, they fulfil the criteria to be considered as an epistemic community.

6.3 Characteristics of an epistemic community

Not all groups of experts will *automatically* form an epistemic community. To help in identifying an epistemic community and to avoid any casual use of the concept, Haas (1992:46) specified a now standard four element belief system that characterises an epistemic community and which stresses cooperation.

1 They must have shared normative and principled beliefs

These beliefs provide a value based rationale for the social action of the community. In other words, the members of the community concur on a policy trajectory that they believe to be the right one. The Department of Social Welfare's record of submissions to the 1976 Green Paper confirmed the existence of shared normative and principled beliefs. In minutes of a meeting dated July 1978 the Department noted that "all important submissions" from the pensions industry had now been received and were "on similar lines" (Department of Social Welfare 1978). The minutes then summarised the shared belief of the pension industry: "The basic desire expressed in these submissions was for long-term partnership between the state and the private sector ... they tended to favour a Dutch-type system¹⁷."

¹⁷ The Dutch-type system is described in the Green Paper as "a system involving a flat-rate state pension as at present and earnings-related pension provided solely by occupational schemes" (1976:176). The White Paper added that such a system "was discounted on the basis that it would not ensure that all employees had access to an income-related scheme" (1981:92)

The use of the word partnership is significant. Discursive institutionalists employ the word discourse to cover both the substantive content, and “who said what to whom and why” (Schmidt 2010:2). The idea that the pension system should be a partnership was used consistently by the epistemic community to policymakers from the beginning of their interactions. In doing so, they conveyed a very potent idea that served two purposes. Firstly, by repeatedly referring to the pension system as a partnership, a process of normalisation of this idea was instigated. As the two following chapters demonstrate it acquired a logic of appropriateness with the passage of time. Secondly, partnership conferred a role for the industry in policymaking. This framing situated their involvement in policy as routine. It also provided political capital for the community under the guise of protecting the public finances. Each ‘partner’ in the pension system could perform different functions, allowing the state to direct its scarce resources where most needed.

2 They must have shared causal beliefs

An epistemic community’s shared causal beliefs, or professional judgements, are derived from their analysis of practices leading to, or contributing to, a central set of problems in their domain, and which serves as the basis for elucidating the multiple linkages between possible policy actions and desired outcomes (Verdun: 1999:320). More simply this can be thought of as shared beliefs about cause and effect (Cross 2011:19). It is agreement on why things happen in a particular way, and supports the community’s belief that any solution other than their preferred one is an undesirable outcome.

The causal beliefs of the pensions industry were clearly and consistently stated on a number of different occasions. As noted above, all the industry’s submissions to the 1976 Green Paper were similar. Taking the IAPF’s submission as indicative of the

industry's as a whole, the primary deficiency is framed by them as pillar two coverage (IAPF 1976:3). The IAPF listed three main reasons for poor coverage of occupational schemes. Firstly, in many employments the priority is survival leaving little or no resources available for occupational pensions. Secondly, for many low paid workers, adequate income replacement was in place through the social welfare system. Thirdly, some workers opted to take extra remuneration rather than setting aside funds for retirement. Had the industry employed gender as an analytical tool, they would have recognised inequality in labour market participation, and the existing legislation which permitted employers to discriminate on the grounds of sex when designing the eligibility requirements for pension scheme membership, as equally problematic.

Notwithstanding the factors they saw as mitigating against wider coverage, the IAPF made the point that occupational schemes had developed to the extent where they now covered a sizeable portion of the employed population, and were a significant source of investment to the Irish economy. They dismissed proposals to address coverage and benefit adequacy by adding an earnings-related tier to the state pension, as ill-advised. Their dismissal used both path dependent and economic arguments.

Path dependency was employed to frame reform as difficult. The IAPF argued that “the established principle is that the state provides a basic and uniform level of benefits for all employees and that these are supplemented wherever possible by occupational schemes to provide more substantial earnings-related benefits” (1976:3.2). Their economic arguments served to bolster the strength of the partnership discourse. Ergo “any extension of the existing social welfare provisions should be directed towards the more needy sections of society and not hinder the

continuing development of private occupational pensions which have grown considerably in size and scope in recent years” (1975:1). They also warned that “any extension of existing state arrangements must increase the cost of labour thus reducing the competitiveness of Irish products both at home and in the export market” (1976:2.11). They concluded that they would like to see “more emphasis on the advantages of continuing to provide benefits under occupational schemes” and that “it is not realistic to anticipate that the state can take over the role of occupational schemes – even if this was desirable – there is no alternative to encouraging the future development of such arrangements at the same time as social welfare benefits are being improved” (1976:1.2).

3 They must have common notions of validating knowledge

Haas (1992:3) insists that to be recognised as an epistemic community there must be “shared notions of validity – that is, inter-subjective, internally defined criteria for weighing and validating knowledge in the domain of their expertise”. This allows the community to differentiate confidently between warranted and unwarranted claims about existing policy, and about any proposals to change policy. Cross (2011:25) believes that Haas prioritised this characteristic as the one that entitles epistemic communities to be politically untainted, and thus more likely to work. In the political sense, if the community are able to validate their beliefs, it increases the likelihood they will be embraced and followed by political authorities concerned about the need for appearing impartial.

To validate their knowledge and reinforce the cognitive framing the industry called upon their knowledge of international pension systems. Again the IAPF’s correspondence is utilised for illustrative purposes as being indicative of the epistemic community’s position. In their introductory meeting with the Department

of Social Welfare on 6th June 1973 the IAPF expressed concern at any proposal for an overlap of the state pension with occupational pensions. They argued that consultation with the industry resulted in better policy-making. Their argument was validated by drawing attention to how “the British situation showed the advantages of consultation, resulting in the consequential dovetailing of private and state schemes” (DSW 1973). In January 1975 the IAPF submitted a report to the Department of Social Welfare following the announcement that a Green Paper was to be issued. This report reiterated that the State’s objective to ensure all employed persons be provided with an adequate income at retirement could best be achieved by “a long term partnership between the state and the private sector” (1975:1. underlining in original). Again they looked to the UK to validate this belief, citing that “this has been recognised in the United Kingdom by both Conservative and Labour governments who have provided for an increasingly important role for the private sector in their long term plans” (1975:4). They continued to validate their argument based on international experience in countries such as Holland and Switzerland where “the state plays a relatively minor role. Provision of second tier pensions is left to the private sector even to the extent of being mandatory” (1975:2).

The IAPF’s 1976 Green Paper submission was largely concerned with the structure of the future partnership between the state and private occupational pensions. They sought to differentiate Ireland from the expansive public pension systems elsewhere in Europe, by distinguishing between the different institutional underpinnings by emphasising that:

where substantial coverage is provided by the State, the scope for private pensions is considerably reduced. In such cases, however it has to be noted that this position developed because of the absence of occupational schemes which is the opposite of the situation in Ireland (1976:2.5).

4 *A common policy enterprise*

Lastly, an epistemic community must have a common policy enterprise – that is, a set of common practices associated with a set of problems to which their professional competence is directed, presumably out of the conviction that human welfare will be enhanced as a consequence (Haas 1992:3). Haas later elaborated on this to say that “epistemic communities and their ideas do not always contribute to socially beneficial outcomes although members of the epistemic community may well believe that their beliefs are socially beneficial (2016:18). The epistemic community were unambiguous in spelling out their policy enterprise. It was built around the idea that the pension system was a partnership. The state and the industry had clearly defined roles in the partnership and it was a partnership with an already proven track record of success and had the advantage of protecting the public purse from increasing expenditure.

Summary

Haas insists that each of these four characteristic must be present for an epistemic community to exist. The data presented here demonstrates strong compliance with the required characteristics. In summary, eleven individuals satisfy the definition for an epistemic community and meet the characteristics established in literature. Having established that an epistemic community exists, the remainder of this chapter examines how they gained power to influence policy in accordance with their policy enterprise, despite successive governments committing to the prevalent policy trajectory of a stronger role for pillar one.

6.4 The Rise of an Epistemic Community within the Pension System

Chapter Three established the various conditions scholars believe under which an epistemic community emerges. This section looks at each in turn, and how, or whether, they apply to the Irish pension system.

6.4.1 Demand for Information

Most prominent in the literature on epistemic communities is the central argument, made originally by Haas, that epistemic communities of specialists emerge and proliferate when there is a demand for information. In the interviews I conducted, Ministers were asked about the role of the industry in explaining the technical side of private pensions to the Department. One responded that “they are so crucial in the development of policy because they had the expertise. Of course if you have knowledge and expertise and you come forward anyway, you are in a position of influence”. Another said “well they would have been doing it all the time”. In relation to the establishment of the National Pensions Board (examined in Chapter Seven), a Minister observed that “internally in the Department they had no expertise”, and added “we had to bring in expertise from the private sector”. Perhaps most directly, a Minister remarked that “we welcomed the industry on board and they cooperated very much”. Indeed a civil /public servant observed that to proceed without the industry was sub-optimal – “they had the expertise...when you are working without the expertise it’s a danger”.

Dunlop (2009:292) argues that epistemic communities are powerful because they become the primary teachers to decision makers. Industry participants were asked

did they find themselves in the role of primary teachers to the policy makers in the Department of Social Welfare. Responses support Dunlop's assessment. An actuary who was a member of the Pensions Board said:

No I never felt, I don't think I was ever a teacher. It might have been more of a practical understanding or even knowing if you do this the consequences will be that kind of thing. So it would be more knowing what we know from the ground. Would you call that a teacher? Maybe it is being a teacher, yeah.

A member of the epistemic community said:

We actually did an awful lot of explaining to the Department of Social Welfare and the Department of Finance who were both represented (on the National Pensions Board and the Statutory Pensions Board) just how things worked. And it took them a hell of a long time to grasp the bits and pieces.

In an additional observation to Dunlop's argument generated by the data collected for this study, incidences of staff rollover involving personnel with pension knowledge within government departments, increased the relevance of the industry's role as teachers. For example two participants both members of the epistemic community remarked:

A few people develop an expertise, then they retire and we start all over again. I'll give you an example. There was somebody in the Department who knew a lot about the transfer schemes that operate within the civil service. There was a guy who looked after this, he suddenly decided to retire. [...]. I had to go into the department and explain to this (new) guy how their system worked.

There would obviously be a bit of working knowledge in the Department but even that, they change the people who deal with pensions. They can put people into policy roles who have hardly ever worked in pensions and they land right in the middle of having to develop policy.

The IAPF understood that their expertise was a crucial component in accessing decision makers within the Department of Social Welfare. Minutes made by the Department of their initial meeting with the IAPF record that it opened with the IAPF stating that in relation to pension funds, or in relation to the payment of retirement pensions or allied benefits, "they felt that they had a tremendous range of

expertise to offer in relation to these matters” (DSW: 1973). These minutes also record that the IAPF identified the Department of Social Welfare to be the most important department as the pension funds their association represented would be affected by the manner in which the Department developed national pension schemes” (DSW:1973). The IAPF took a different approach with the Department of Finance – emphasising their wide representation of employers, rather than the expertise they had to offer (IAPF 1973). The Minister for Finance and Public Service, Richie Ryan, addressed the IAPF on 14th November 1973. In contrast to the deliberations underway in the Department of Social Welfare, he had a different idea about the role of the state in the pension system.

The growth of pension schemes is a healthy trend in our social system [...]. The state has, of course, an important role to play in relation to pension schemes, both in encouraging their development through valuable tax concessions, and by virtue of its direct interest in pensions for thousands of public servants. [...]. These tax concessions are quite costly to the Exchequer in terms of revenue lost but I am satisfied that they are fully justified because of the good they achieve (Ryan 1973).

Two points merit attention. As examined later in this chapter, the epistemic community were able to take advantage of the differing priorities of the Departments for Social Welfare and Finance. Secondly the point on ‘valuable tax concessions’ made by the Minister for Finance is significant as they represent the unique selling point for the industry’s products. The epistemic community put considerable effort into protecting the tax concessions, and charting that effort over the decades is taken up in the next two chapters to illustrate a central outcome of the politics of pensions.

Participants in this study highlighted the advantage of having the knowledge of practitioners in an advisory role in the Pensions Board. An actuary who was a member of the Pensions Board recalled:

I remember one of the civil servants from Social Welfare right back at the beginning used to say that it was actually important that the discussion would be had with people in the room who understood the subject matter and understood how it hit the road rather than being held in a vacuum by people who didn't know the practical implications of it.

A Minister for Social Welfare opined that the IAPF were instrumental in the establishment of an advisory pensions board.

The IAPF pushed very strongly for a pensions board and that led to the creation of the National Pensions Board – *(names senior pensions consultants and actuaries, all identified as members of the epistemic community in table 10)*...they were primarily industry people and that was very interesting because it was clear at that stage that in the state sector the only body who knew anything about pensions were in fact the revenue commissioners, the retirement benefits division. Beyond that there was a total and abysmal ignorance as to how it worked.

6.4.2 Uncertainty or Crisis

In this case study uncertainty did not end with technical knowledge. It extended into the more tangible area of actual data. The government did not hold data in relation to membership of occupational pension schemes. The Revenue Commissioners were responsible for granting approval to pension schemes set up under trust, so that the schemes could avail of tax concessions. Applications for approval described the scheme design but gave little other ongoing information, and taxation records were not easily disaggregated to provide working data for the Department of Social Welfare. As a Minister for Social Welfare observed in relation to the pension industry's influence: "Oh yes they were hugely influential. Largely because they had huge expertise, and they also had a lot of very valuable actuarial material relating to pensions...that was unavailable to the government". Therefore, when formulating pension policy, the government were beholden to the industry to provide the data they required. In his 1973 IAPF address, Minister Ryan flagged this deficiency by saying:

In due course it will interest itself in assembling data in relation to matters such as the different categories of employees in private employment who are in schemes, the ranges of benefits, the number of schemes, whether self-administered or insured and so on. I hope it will be possible for the pension authorities in the central government services to have access to such data as and when necessary.

The Department of Social Welfare were acutely aware of their reliance on the industry for data. One of the first pieces of information they asked the IAPF for was data on the numbers of persons covered by the Association's schemes (DSW 1973). The IAPF were happy to comply and coordinated the collection of private pension data. In 1975 they supplied occupational pension scheme membership figure for 1973 as 183,000. The Department calculated this to represent 31% of total private sector employees¹⁸. It then used this data in preparation of the Green Paper despite being unable to validate the data. The IAPF later amended this figure by an additional 70,000 employees who were in pensionable employment but were not yet members of the pension scheme as they had yet to satisfy age or service requirements (IAPF:1976). This increased coverage to 40% (Department of Social Welfare 1980). On 20th March 1980, the IAPF supplied further collated data and provided it to the Department of Social Welfare (IAPF 1980). On 31 December 1978 there were 332,000 persons in pensionable employment. The annual contribution income to pension schemes was IR£105.95m and the value of pension scheme assets was IR£601.53m. The department calculated this to represent 45% of total private sector employees¹⁹. The Association made the point that the "very substantial growth" since 1973 was "further support for our view that occupational schemes, given the right encouragement, can and will supplement the level of benefit

¹⁸ By way of comparison in 1973 the coverage figure for the public sector was 79%, and overall coverage was calculated as 45% (DSW 1980)

¹⁹ Again by way of comparison at 31.12.1978 the coverage figure for the public sector was 85%, and overall coverage was calculated as 57% (DSW 1980)

available under Social Welfare to the extent necessary to provide an adequate level of income in retirement for all employees” (IAPF 1980).

As anticipated by the literature, crisis is what ultimately advanced the epistemic community’s rise to prominence. Over the late 1970s and early 1980s policy considerations about the correct balance between pillars one and two of the system became side-lined by a pressing need for regulation of private pensions.

Occupational pension funds had come under the spotlight in relation to the lack of regulation in occupational pensions leading to some widely publicised crises of standards, funding, and accountability (McCashin 2005). These included H. Williams Group, Castlecomer, and Roscrea Meats, where pension funds were insufficient to meet the pensions payable on company closures (Schulze and Moran 2006:784). Another notable closure was a Dutch manufacturing company called Ferenka. It closed without making any contribution to the company’s occupational pension scheme. This arose because of the tax advantages granted to multi-national companies locating in Ireland which allowed them to operate tax-free for ten years. Epistemic community members gave an account of the practice in multi-national companies in relation to the employer contribution to an occupational pension scheme being to defer payment until year eleven. Then, when they became liable for tax, and could deduct their pension contribution in the calculation of tax due, they paid arrears. In the absence of any regulation on funding standards, this practice was undetected, and legally unproblematic. A pension industry participant from the epistemic community recounted the scale of the scandal:

The National Pensions Board was created because the IAPF felt very strongly that there should be a board, there were a huge number of pensions scandals. The biggest ones were perhaps Ferenka in Limerick. [...]. We felt very strongly in the IAPF, and particularly because Ferenka went bust within the ten years. When the fund was wound up, members were aghast to find that the only money was their

own contributions. [...]. So everyone knew there was a very strong case for some legislation to actually oversee, or control in some measure a reasonable approach to funding of pensions schemes. The IAPF pushed very strongly for a Pensions Board and that led to the creation of the National Pensions Board.

The industry was successful in obtaining agreement to the establishment of a body to determine the regulatory environment for pensions. They were also successful in institutionalising their rising influence by becoming Board members. The role of the epistemic community in the National Pensions Board and its successor is the subject of the next chapter.

6.4.3 International Influence

The reform trajectory of pensions in Ireland set out in Chapter Two, and in particular the switch away from the National Income-Related Pension Scheme, is in keeping with international influence over the shift from state to private responsibility for social protection. This was recognised by a Minister for Social Welfare who surmised that the power of the pensions industry was assisted by “the strong ethos in the country that the state should not do anything in those areas where people could do it for themselves. And accordingly the idea of people paying into a pension scheme...that obviated the role of the state...”. This neoliberal ethos speaks both to the failure of a strong social democratic ideology to take hold in Ireland, and the lingering appeal of the Catholic Church vocationalist idea that the exercise of individual responsibility is a natural right. The neoliberal paradigm within which the government was operating is apparent from the cabinet records of May 1981.

Departmental proposals are normally brought forward for cabinet approval via a Memorandum for Government. The White Paper on A National Pensions Plan was submitted to cabinet by the Fianna Fáil Minister for Social Welfare Dr. Michael Woods on 5th May 1981. It was accompanied by two memoranda, one from the

Department of Social Welfare supporting the paper and asking for permission for it to be published as soon as possible, the other from the Department of Finance recommending postponement. The Social Welfare memorandum summarised the provisions of the new plan and established why it deemed it necessary. It foresaw “problems associated with private occupational schemes, particularly in regard to the extension of coverage and protection of benefit levels”. Therefore “it is essential that a significant part of the earnings replacement should be carried out through the social security system” (DSW 1981:8-9). While noting the trend towards increasing coverage, “there were still many areas of employment where the provision of a good occupational scheme would pose financial problems”. This could only lead to “a continuation of the present situation of a ‘pensions elite’, for whom the financial problems of retirement, invalidity and widowhood have been solved but with a significant number of workers left without adequate pension provision” (ibid.:9).

The Department of Finance’s counter memo was dated the 6th May 1981. Its opening salvo stated baldly that “These proposals could not come at a worse time. The draw on resources required to implement them is completely prohibitive”. The memo continued in this vein and proposed many adjustments to reduce the cost but not eliminating the notion of earnings-related benefits entirely, if it was pre-funded.

The White Paper was on the agenda for cabinet meetings on 15th May 1981 and 19th May 1981. The minutes of the 15th May meeting state that:

The case for this seems weak...The scheme would lack the flexibility of the present system under which, with the tax concessions available now persons can provide for themselves with whatever type of pension best suits their requirements at minimum costs...the new scheme would, it is estimated add to industrial costs to the extent of about 14% and would, inevitably, be costly for the exchequer (Government of Ireland 1981a).

The minutes of the 19th May 1981 meeting reiterated these points and added that

Within the last year or so Germany was forced to contemplate cuts in publically funded pensions. Now America is considering cuts along the same lines. The United Kingdom has recently departed from the custom of linking pensions (other than those for public servants) to cost of living increases. These moves show just the sort of problem that pension schemes can pose for governments (Government of Ireland 1981b).

Two days later the Dáil was dissolved, and a general election on 11th June 1981 returned the coalition to power in a minority government. The White Paper never returned to the cabinet agenda. This ended the trajectory towards a stronger role for the state in the pension system, creating a critical juncture in Irish pension policy, and a path switch to one coinciding with the express wishes of the epistemic community. It would be speculation to assert that an epistemic community with the same degree of influence, but with a policy enterprise that fully supported a stronger role for the state would have made a difference to this decision. Yet the fact remains that a path switch to one exactly matching the epistemic community's policy enterprise happened, indicating that their efforts in framing the pension system as a partnership, allowing the government to allocate scarce resources elsewhere, had borne fruit.

6.4.4 Introducing a Problem into Public Discourse

The first public discussion of the 1976 Green Paper was at a symposium of the Statistical and Social Inquiry of Ireland on 16th December 1976. The debate is notable for the discourse with which the epistemic community framed their opposition to the scheme. The demographic argument which features strongly in more recent debate was not a feature at this stage. Instead, the main issue highlighted was to question the use of limited government resources on an earnings-related pension. Mr Brian Duncan of the IAPF spoke of it not being “a realistic

option” given the “considerable demands on the country’s limited resources for housing, education, health, the creation of additional jobs for the substantial numbers of unemployed and school leavers” (Duncan 1976:103). Thus it “would seem obvious that there is a continuing role for occupational schemes”. David Kingston of Irish Life Insurance Company reiterated the theme saying that;

Resources are limited ... (the Green Paper) does not lay sufficient stress on the problems resulting from the allocation of scarce resources...if we recognise that resources are scarce then there seems to be no question of departing from the present joint venture by the state and the pensions industry. (Kingston 1976:105).

This framing was successful. It reflected the Department of Finance’s position, giving it considerable weight. In the counter memorandum to the 1981 White Paper the Department of Finance recommended that;

In view of the burden of taxation (including social insurance contributions) which would be required to finance the proposed pension plan, implementation should be deferred until economic conditions improve and order is restored to the public finances (Department of Finance 1981:4).

6.4.5 Politics

A number of different opinions and some speculation as to why the 1981 White Paper never made it to legislation were offered in the course of this research. The politics of the time were cited as influential by some research participants. Fianna Fáil did not commit publically to an earnings-related component to the state pension until the 1980 Ard Fheis, as noted in section 6.1. It was absent from their 1977 election manifesto; an election which saw them return to power. A Minister dated the demise of a state earnings-related pension to that 1977 election.

We got the ’77 manifesto. That ’77 manifesto promised the moon and stars all over the place but there was no reference to pensions. It was incredible. Had Haughey ... put in for example we will have a national pension income-related pension scheme, we will implement ... Such was their majority, 20 in ’77, they could have pushed it through the Dáil.

Charles Haughey was the Minister for Social Welfare and Health in that government and in December 1979 became Taoiseach after Jack Lynch's resignation. A civil/public servant observed that his preoccupation with leadership impacted the fate of the national pension scheme:

It was also the case from his own political career that he was angling to succeed Jack Lynch as Taoiseach so he wouldn't have been a very ambitious Minister because he had other fishes to fry, you know. I remember a Secretary General saying to me that he was a good Minister, how able a Minister he was, but then saying it's a pity he diverted into the leadership.

The other reasons given for the demise of the idea of a state earnings-related pension were financial. Dukelow (2011:414) notes that Ireland had a relatively successful and rapid recovery from the first oil price shock in 1973 and performed well in international trade meaning that budget deficits did not impose a constraint on policy-making. The second oil shock in 1979 moved the Irish economy into recession. A civil/public servant summarised the economic situation facing the incoming coalition government in 1981 as "quite dire" so "it really wasn't an option. A Minister spoke of it "fading away" as opposed to it being a conscious policy decision not to have a state earnings-related pension, and continued:

You see because you are so busy trying to pay the pensions that you have. Finance would come in then to say what the budget was. I mean you are trying to pay people more in their pensions. And its a very nice thing to be doing, talking about how you'd do a different kind of pension. But it wasn't feasible you see.

A civil/public servant confirmed that the "main internal opposition (to a national income-related scheme) was Finance". Grounded in his own experience of dealing with the Department of Finance, the participant gave three reasons why he thought the plan was rejected. The first was expenditure. "Finance clearly were always against extra public expenditure. In this instance they would have argued that the priority has to be employment, and this would be a major cost on employers and

therefore that would be one argument.” The second was that increasing social insurance reduced the capacity for taxation. “I think it may have feared that, again speculation, extra social insurance contribution could crowd out, a bit, taxation. There’s a bottom line and if social insurance contributions were taking up a bigger proportion of revenue, clearly taxation would be squeezed”. The third reason was;

...only something I surmised from later experience, would be that their concern about public sector pensions, because there would be a public sector pensions bill emerging in the future, this would be for civil servants and other public servants, to be paid for by the tax payer. So if income-related social insurance would be the major draw on the worker or whatever, that might have been implications for (public sector pensions).

The main external opposition was the pensions industry. A civil/public servant remarked that

They now clearly have their own self-interest uppermost. They would have argued that they didn’t, they’d have all the economic arguments against it and therefore they felt it wasn’t necessary for a state scheme. They would have rehearsed all the arguments. But they would have had a strong influence. They were a very influential body. Very good, they were good at playing politics with a small p you know. I’ve seen them in operation for years. I admire them for that reason even if their policy was whatever.

Politically, tension between the Department of Social Welfare and the Department of Finance left a gap for an epistemic community to emerge with a politically salient solution (Pierson 1996, 2001; King `2005). The fact that the epistemic community advocated a policy direction commensurate with the beliefs of the Department of Finance, and which didn’t endanger already precarious public finances made government receptive to their ideas. Ministers for Social Welfare made reference to their relationship with the Department of Finance, highlighting the importance of advancing an idea that Finance would support. For example one Minister said that “there was tension at the government end. The government doesn’t want to be spending too much money either. So there is tension between the Department of Social Welfare and the Department of Finance”. He continued with:

The Taoiseach is the chairman at the meeting but he can't undermine his Minister for Finance. Because if he does that, then everything starts to fall apart. So there's a tension for a start. And Finance know that, so they can push the boat ... Therefore if you want to adjust what Finance would be saying you have to have your homework done. And your homework goes before cabinet. The problem is that most Ministers are looking for something from Finance. So who wants to speak up?... You can of course, there could be something where someone says something to a Taoiseach afterwards, really that was in our policy document and we need to be doing more about that. He might take it on board or he might not even listen to you, depending on the situation.

Another Minister put it simply as "Politics is about getting what you can get at the time".

Specifically, in relation to the earnings-related pension, a third Minister observed that

"The Department of Finance never wanted a pension scheme...totally hostile to any kind of state expenditure particularly contributory pensions, or any kind of demand on the exchequer. Total hostility. [...] They did not wish to see the state with a role.

Participants also indicated that class politics was at play. Both a civil/public servant and a Minister pointed to how the debate was largely conducted within circles populated by those who needed a state earnings-related pension least. When asked why the discourse against an increased role for the state was so powerful the Minister offered that it was "because the political influence of the upper middle class of the country which predominates in employment, where private pensions abound...they have exerted a huge influence...". The civil/public servant suggested that:

The people who needed pensions were the people who had the least clout, the least interest. They were the people who wanted money into their hand. And they didn't have the clout that they, the people who had the clout and who, you know, could have afforded maybe to pay a contribution which would have been distributed were already well pensioned and that included the union leaders themselves.

It is reasonable to question why the trade unions did not provide an effective counterpoint to the epistemic community, and raises the question of the extent to

which they identified with the community's policy enterprise. The role of unions in the politics of pensions, and why they did not form a counterpoint to the epistemic community forms part of the analysis in Chapter Nine.

6.5 Gender Politics

Although left un-noted by participants in this research, gender politics can also be considered to be at play in the ascent of the epistemic community. Low female representation in government, in the civil service, and in the pension industry, meant that gender inequities in the existing system were not seen as problematic in public discourse about pension reform at the time. In an indictment on the enduring patriarchal nature of the Irish state, little has changed in the intervening period. An insight into the level of gender awareness among policymakers and the epistemic community offers an explanation as to why gender outcomes from the pension system were not identified as problematic.

All interviews closed with the same question which was designed to draw out participants' internalised and socialised norms in relation to gender, and ascertain whether participants had ever cognitively engaged with the pension system from a gender perspective. They were asked what their ideal pension system might look like, should they be afforded the opportunity to start from scratch²⁰. Only two participants (both female) mentioned gender unprompted. The first was a parliamentarian who acknowledged the difficulties women had in building up pension rights. She expressed a strong view that "there has to be a recognition of the role women play in society and it is recognised to some extent in our social

²⁰ As a data collection observation, by situating this question at the end of the interview, and almost as an aside, participants were more relaxed answering it. I believe their responses were more candid than had the question been directly about gender and situated in the main body of the interview.

protection system, the homemakers credits and those kind of things. I think there is potential to expand those”. When asked was the imbalance in gender representation in the Dáil responsible for perpetuating a system that produced gender disparity in its outcome, she indicated that she believed it was a factor. The other participant who brought gender into their responses was a trade unionist. She referred to the instigation of the National Pension Board’s *Report on Equality* (1989) being at the trade union movement’s behest. She also referred positively to the introduction of the homemaker scheme into the public pillar.

Those who were prompted to consider gender in the design of an ideal pension system broadly fell into two groups. The first group saw equality in the system happening through an overall enhanced public pillar. The second group saw the overall system being improved through strengthening the private pillar, but that any gender related inequality was a function of the state to address. Civil and public servants directly involved in pension policy were, as might be expected, the group who had given most thought to what a pension system should look like, and the gendered nature of the system. An exception was a participant from the Department of Finance who acknowledged that “I’ll have to be honest with you. I don’t know. That’s terrible when you think about it”. Another civil/public servant questioned whether it was the role of the pension system to change the way society is structured. Trade unionists recognised the legacy of the male breadwinner ideology with one offering that the system was “essentially a male structure. And a male structure from a previous generation”.

Most Ministers, civil/public servants and union representatives interviewed supported a strong public pillar funded through an increase in PRSI with related balancing through credits and disregards for women with interrupted contributions

for caring responsibilities. The narrowing of the gap between the non-contributory and the contributory state pension rates was also offered as assisting women with reduced social insurance contributions. In contrast, the majority of industry participants saw an ideal system as some variation of the existing system. Interestingly, their understanding of gender equality was framed within a legal definition of discrimination, and consequently they saw gender inequality as having being dealt with through equality legislation such as that giving equal access to occupational pensions. When then asked about the inherent inequality reproduced in the pension system because of differing patterns of labour market participation, a general response was that gender simply doesn't come up. One participant echoed the remark made by a public/civil servant by saying "I'm not being sexist about it but I think...to get a pension system to fix that...it's a function of society" (i.e. not a function of the pension system). Participants involved in the IAPF confirmed that gender was never a consideration in their policy proposals. One epistemic community member contributed "I don't think we have ever done anything specific on gender. Not for any obvious reason, but it's certainly something we would have an awareness of".

The awareness was within the context of coverage, in that the IAPF were "conscious" of the low coverage of women by occupational schemes. Another community participant was reluctant to isolate gender as problematic saying "thinking of gender, there's a whiff around it if you go exclusively with gender". The 'whiff' remark was made in the context that an ideal pension system could not be designed to accommodate just one excluded group, whose working patterns "were part of a lifestyle". An industry participant who served on the Pensions Board referenced the 'Women in Pensions' initiative but "the focus was on what to do with

all the best defined benefit schemes in the country and things like that, so this topic that arrived on agendas, but never boiled to the top. I think there was just too much other stuff going on probably”.

The most immediate response to my raising gender inequality was to conceptualise the problem as one of coverage that automatic enrolment would solve. After prompting further reflection, participants from the industry saw any gender imbalances in the system’s outputs as the responsibility of the public pillar to remedy, and that gender inequities did not require any alteration to the present overall architecture of the system. The responses, especially those from industry participants, demonstrate the lack of regard for gender as an analytical category in framing policy, and policy advice, and has strong explanatory value for the gendered outcomes from the pension system. Chapter Nine on the social politics of pensions charts the role of the National Women’s Council of Ireland in challenging this response.

6.6 Conclusion

The aim of this chapter was to address the hypothesis that a knowledge elite formed an epistemic community and operated within the Irish pension system with privileged influence over policy. The theoretical framework provided a definition and characteristics which indicate the existence of an epistemic community. Data is presented in this chapter which confirms that eleven individuals meet the criteria, and can be considered as a network of professionals with recognised expertise and competence in the domain of pensions. They emerged in the 1970s, and satisfy the criteria to be considered as an epistemic community. Literature suggests how a community can gain privileged influence over policy. In applying the themes arising

from scholarship to the activities of the epistemic community in the 1970s it is clear that epistemic community members were critical actors in insinuating themselves, and their policy enterprise, into countering the policy trajectory towards a stronger role for the state in the pension system. In their pursuit of their policy enterprise they grasped the opportunity afforded by the consultation process around the 1976 Green Paper to demonstrate their specialist knowledge. Their expertise and competence was crucial in adding weight to the idea that became cognitively locked into place: that of the pension system being a partnership. It placed the community in the ideal position to exercise power once the reform landscape changed to focus on regulatory matters in the 1980s.

Chapter Seven: Retaining Power

The previous chapter established that individuals drawn primarily from the pensions industry constituted an epistemic community and began to chart their privileged influence over pension policy. Chronologically this chapter follows on from the previous one. It covers a period from the mid 1980s to the end of the last century.

This was a period of institutional innovation which saw the establishment of a National Pensions Board (1985); the passing of the 1990 Pensions Act which created the statutory Pensions Board; and the National Pensions Policy Initiative (1997/1998). The task of this chapter is to fully assess how the epistemic community consolidated their influence. This is achieved through the identification of the epistemic community's role in the creation of these institutions, and how the institutions in turn acted as centrifugal sites in maintaining influence over policy.

This chapter is structured to follow the themes emerging from literature which speak to how an epistemic community retains power. It draws strongly on Lukes' second and third dimensions of power. The chapter commences with the power to decide what gets to be decided. It examines the establishment of the National Pensions Board (NPB), and the drafting of the 1990 Pensions Act, to illustrate this aspect of power. Section two utilises the third dimension of power: that which is applied to shape perceptions and preferences. It draws on the NPB's 1988 report on taxation and its final report in 1993 to demonstrate how the epistemic community exercised this form of power. In section three, the Pensions Board and the National Pensions Policy Initiative are examined within the theme of institutionalisation. The epistemic community's access to the political elites is observed within the parameters of the first two pension fund levies in section four. The chapter concludes with an overall

reflection on the politics of pensions which assisted the epistemic community's endeavours.

7.1 Deciding What Gets to be Decided

With a path switch away from the idea implanted by Cluskey and Corish of the Labour Party to strengthen the state pension, and with regulatory matters dominating the reform agenda, the 1980s saw the framing of the pension system as a partnership increasingly gaining traction. An important step in the discourse of partnership becoming institutionalised as shared responsibility for the pension system came about in the establishment of the National Pensions Board.

During an address to the first annual conference of the Retirement Planning Council of Ireland on 17 October 1985, the Minister for Social Welfare, Labour's Barry Desmond addressed reform of the pension system. Drawing on the industry's language of partnership he said

I believe the time has come for the government and the pensions industry together with employer and employee interests jointly to set up machinery which will enable clear regulatory standards to be drawn up, implemented and monitored in relation to all occupational schemes. I have recommended to the Government the establishment of a Pensions Board for that purpose (Desmond 1985:11).

The Minister set out the priority for the Board. They were "to find an agreed basis for extending the availability of pay-related pensions to as many employees as possible" (Desmond: 1985:15). He sounded a warning by questioning whether a flat rate state pension leaving the earnings-related component to occupational pensions would "create a pension elite"(Desmond 1985:5). In much the same way as 'partnership' had been highlighted by the industry, decision makers in government

had previously expressed concerns at the emergence of a ‘pensions elite’. In the 1981 White Paper one of the main arguments for an earnings-related tier was that:

“Despite the trend towards wider coverage of occupational systems, there are still many areas of employment where the provision of a good occupational pension scheme would pose severe financial problems. If there were no State earnings-related pension and if employees in these areas were left to bargain with their employers for a pension scheme, the result would be a continuation of the present situation of a ‘pension elite’...” (DSW 1981:9)

In an observation of the power of the epistemic community to dominate discourse, ‘partnership’ became habitually used, while ‘pensions elite’ was quietly dropped from debate around pension reform.

The NPB published five reports between 1987 and 1993. The membership of the Board was drawn from organisations representing the pensions industry, employers, employees, farmers, and government departments. One third of the members of the Board were members of the epistemic community. A Minister explained that pensions knowledge was of paramount concern in selecting the membership and “we had to bring in the expertise from the private sector”. The involvement of the epistemic community in the NPB meant they were in a position to frame the reform agenda and influence the direction of policy.

7.1.1 The NPB’s First Report 1987

The *First Report of the NPB* was published on 29 January 1987. It concentrated solely on priority requirements for the regulation of occupational pension schemes. It recommended the introduction of a Pensions Act to cover preservation of benefits²¹, a minimum funding standard, requirements for actuarial valuations and

²¹ Preservation of benefits refers to the automatic right of a member of a pension scheme to an accrued benefit after a prescribed period of time.

accounts, and guidelines for the appointment and duties of trustees. These were among the key policy suggestions made by the IAPF in its 1976 Green Paper submission, indicative of the input of the epistemic community into the drafting of the NPB's *First Report*. The report also recommended the setting up of a statutory Pensions Board with a full time Chief Executive Officer. The statutory pension board's membership should be "representative of all parties with a major interest in pension schemes" (NPB 1987:85). Unusually for a regulatory body, the recommendation also included a statutory advisory role to the Minister for Social Welfare on "pension issues" (NPB 1987:86).

The NPB's recommendations were transferred almost in their entirety into the 1990 Pensions Act. The inclusion of the statutory advisory role was a major factor in the epistemic community's consolidation of power. The composition of the new statutory Pensions Board was critical to the success of the community's policy enterprise continuing to inform pension policy. It required that the NPB's recommendation that members be representative of those with a major interest in pensions be interpreted narrowly as industry practitioners. Data collected for this study indicates that implementing this narrow interpretation into the 1990 Pensions Act was facilitated by members of the community being invited to draft the legislation.

7.1.2 The 1990 Pensions Act

In interviews, both epistemic community members and civil/public servants confirmed the lead role for the community in drafting the 1990 Pensions Act. A community member confirmed that "I was very heavily involved in drafting the 1990 Pensions Act". Another said

The Pensions Act in its original form was drafted by myself, (*names three other members of the epistemic community*). We actually drafted the Act. So it was clear that the industry had a huge input into the legislation at the time. [...]. So anyway, between one thing and another, the Pensions Act very much, to answer your question, the industry very definitely had a huge input to the original Pensions Act.

The rationale behind having such heavy involvement by the epistemic community was explained by a senior civil servant who spoke of how the legislation went unchallenged in the Dáil because “they knew the top experts in the country had gone through it with a fine tooth comb”.

The 1990 Pensions Act remains the cornerstone of regulatory legislation in Ireland. That it was written by the industry being regulated is remarkable²². Rational choice institutionalism would recognise a regulated industry writing its own legislation as regulatory capture (Carpenter and Moss 2014). Recognising it as such, but replacing ‘regulatory’ with ‘advice’ allows an argument to be made that the epistemic community’s role in writing the legislation was strategically motivated to place them in a position to control the reform agenda.

The Act brought urgently needed protection for members of occupational pensions. However it stopped short of bringing in comprehensive protection for employees by omitting any requirement for employers to make good a deficit in a defined benefit pension scheme in the event of the scheme being wound up. This avoided a behavioural response by employers to such a scenario by closing their defined benefit schemes in advance of such legislation and protected the defined benefit business for the industry.

²² Indeed, it raises a wider research question as to how common this is in Ireland.

The narrow definition of those with a major interest in pension schemes was enshrined in the legislation by those drafting it. There was to be one representative each from the trade unions, employers, and the Departments of Finance and Social Welfare. In addition, the Pensions Act 1990 stipulated that the remaining members would consist of two representatives of occupational pensions, and one each from the actuarial, accounting, and legal professions (Pensions Act 1990: Schedule 1). A senior public/civil servant believed with the benefit of hindsight that this was capture of the Pensions Board by the industry: “We kind of sleepwalked into it. We got them to set up the Pensions Board. Gave them responsibility for it”. Considering the membership of the Pensions Board within the second dimension of power facilitates analysis of “the ways decisions are prevented from being taken on potential issues over which there is an observable conflict of interests” (Lukes 2005:25). I return to this point in section 7.3 of this chapter.

7.1.3 NPB Reports on the Self-employed (1988), and on Equality (1989)

In January 1988 the NPB produced a report in which an extension of social insurance to the self-employed was examined. The Board’s recommendations were implemented with the introduction in 1988 of social insurance for the self-employed. The following year the Board addressed equal treatment for men and women in Occupational Pension Schemes which incorporated the views of the Employment Equality Agency (NPB 1989:2). The IAPF had looked for equality of treatment between men and women in its green paper submission (1976:2.4), but it was advocated for most strongly by Rosheen Callender of the Irish Transport and General Workers Union (ITGWU), now the Services Industrial Professional and Technical Union, (SIPTU).

In 1977 the ITGWU had asked Irish Pensions Trust, as the largest pensions consultancy company in Ireland, to carry out a sample survey to establish the extent of sex discrimination in pensions. The results were presented at the 1980 annual delegate conference and made dismal reading. Half the schemes surveyed made women wait longer than men to join, one in every 2.5 schemes made women retire earlier than men, a few (8 per cent) had a lower pension accrual rate for women, and over a third gave lower benefits on the death of a woman than they did on the death of a man (ITGWU 1980:35). The National Pensions Board Recommendations on equal treatment were all provided for in the 1990 Pensions Act. Part VII of the Act stated that every occupational benefit scheme should comply with the principle of equal treatment, defined as there being no discrimination on the basis of sex in respect of any matter relating to an occupational benefits scheme. The majority of industry participants in this study believed gender inequality in the pension system as having been dealt with through this equality legislation. In other words, their understanding of gender inequality is framed in legal definitions of discrimination. Countering this conventional understanding is a critical element in gendering the pension reform debate.

7.2 Shaping Cognitions and Preferences

Lukes defined the third dimension of power as the capacity to frame decisions cognitively, so that others are persuaded as to what their real interests are. This level of power can shape people's beliefs, and their acceptance of the status quo (Gaventa 2006:29). The third dimension advances the examination of power through highlighting the manipulation of perceptions and preferences in the capture of thought processes (Shapiro 2006:146; Hudson and Lowe 2009:118). Shapiro (2006) bemoans the lack of a larger body of empirical literature on the third face of power.

By applying Lukes' theory to this period of pension system development in Ireland, this research contributes to the literature on the operationalisation of Lukes.

As highlighted in chapter three, Lukes argued that the most insidious form of power is domination, understood as a cognitive power of considerable significance and scope: the power to mislead (2005:149). Two NPB reports present the opportunity to observe this power being exercised by the epistemic community, the 1988 report on taxation, and the Board's final report in 1993.

7.2.1 NPB Report Tax Treatment of Occupational Pension Schemes (1988)

In 1988 the NPB reported on the taxation of pension schemes. Relief on employee contributions has always been given at the employee's marginal rate of tax. It is a policy the industry has long sought to maintain. Tax reliefs are the unique selling point for private pensions. A civil/public servant confirmed that it is in relation to the tax treatment of pensions "that's where you see the vested interests play out...the industry would be fighting back hard in that space".

The 1988 tax report is of specific interest to this study because it provides a clear example of power. The second dimension of power is illustrated by how the report controlled what would not be subject to the formal process of deliberation. The terms of reference asked that the NPB provide proposals for the "tax treatment of pension contributions, pension funds and pensions generally" (1988:1). In the opening chapter of the report, all the features of the present system were examined in largely positive terms. The last of seventeen features read as follows:

Any change in the present tax arrangements must be viewed in the context of existing State policy on pensions. The State has facilitated the development of occupational income-related pensions through the present income tax system rather than providing for pensions directly under the social welfare system. **The question of whether this is the most effective or the most equitable basis for the**

provision of income-related pensions in a national context is one which the Board will be addressing in a future report. (Emphasis added by author)

The point being made by drawing attention to the emphasised text is that the effectiveness and equity of the existing structure of tax reliefs was removed from the agenda of this report.

Although the NPB's membership was wider than just the epistemic community, participants in interview provided evidence of their influence. For example a civil/public servant who sat on the NPB recalled saying at a Board meeting about this tax report that "I've read the IAPFs submission on tax treatment and I've read the report, and I said there isn't much difference, I don't see much difference between them. [...] I mean I wasn't going to oppose it, it wasn't our area".

The National Pensions Board limited its analysis of 'possible tax changes' (Chapter 3 of the 1988 report) to comprehensively listing the pros and cons of changes to employee and employer tax reliefs but ignored normative elements of redistribution and equality in their recommendations. It concluded that

The present tax treatment of pension funds is simple to understand and operate, is broadly equitable and clearly acts as a major encouragement to the establishment of funded occupational pension schemes. We see no justification for changing the present tax status unless it is decided fundamentally to alter the present system by discouraging occupational pension schemes and providing income-related pensions through an extended state system". (p.60)

The recommendation from this report to maintain the present reliefs on employer and employee contributions became accepted as the convention in subsequent reports.

Crucially, this convention was used to remove from the agenda any need for further evaluation of tax support for the pension system. Later in this chapter, attention is drawn to the consultation document for the National Pensions Policy Initiative

(Pensions Board 1997) quoting the above paragraph in full to justify omitting taxation from its key issues. This manipulation of reports sustained an impression that there had been adequate evaluation of the effectiveness and equality of the tax reliefs and cognitively locked in an acceptance that the present system was the preferred policy. It serves as a precise example of the exercise of the third dimension of power.

7.2.2 The National Pensions Board's Final Report 1993

International prescriptions for pension systems during this period were dominated by neoliberal economic thinking. As recounted in Chapter Two, the World Bank as the primary international actor presented privatisation as the most appropriate solution to what it referred to in its influential 1994 report as “an old age crisis”. The Bank’s market driven vision of a reduced role for the state and increased privatisation in a multi-pillared pension system to meet the pensions crisis was based on a demographic argument. That the Irish state was predisposed to such liberal ideology was confirmed by government ministers. A Minister for Social Welfare observed that “it is the case since the 80s. We, society, UK and Irish society accept the notion of a small state. That you don’t allow the state to grow, and therefore you don’t allow the social welfare bill to grow”. A political adviser concurred, noting that “you have to remember that the government was fundamentally quite liberal...It wasn’t going to agree to (an increased role for the state in pensions), and people like McCreevy²³ were just opposed to the state taking on those responsibilities”.

The epistemic community policy enterprise was based on a shared and robust belief that the state should not increase its liability for pensions, and that strengthening the

²³ Charlie McCreevy of Fianna Fáil. Minister for Social Welfare 1992-1993; Tourism and Trade 1993-1994; Finance 1997-2004; Ireland’s European Commissioner 2004-2010.

private element of the system would alleviate future budgetary pressure on the state.

An observation from a community member captures the general belief articulated by all industry participants.

But it does get me going a bit when people say that you should just increase the state pension because that's just bonkers. That's one of the elephants in the room here, the state pension. The state pension has huge issues, as in we are just not going to be able to afford it. [...]. Because it's unfunded, huge liabilities sitting there.

Aided by the temporal clustering of privatisation as the dominant idea in international pensions, and the neoliberal persuasion of government members such as McCreevy, the institutional blueprint presented by the epistemic community's policy enterprise had all the hallmarks of a workable solution. The task of the epistemic community in the NPB *Final Report* was to institutionally embed it so that policy-making would become possible only in terms of that idea.

Against this backdrop, the NPB spent four years deliberating on its *Final Report*. Issued on 10th December 1993, it addressed the broad question of developing the national pension system to meet the needs of the whole community (1993:3). It framed the nature and scope of pension reform in the now familiar community inspired language of a partnership between the state and the industry, based on consensual understanding of the best way for a pension system to operate. It is a critical document in terms of the development of pension policy in Ireland.

Indicative of how it cognitively locked the epistemic community's enterprise in place, it formed the basis for the National Pensions Policy Initiative in 1998, which in turn informed all later policy documents up to and including the present blueprint, the National Pensions Framework (DSFA 2011).

Haas (2016:168) comments on how an epistemic community are actors responsible for developing and circulating causal ideas, and in this way they help identify state interests and preferences. In an almost textbook application of Haas' argument, the *Final Report* of the NPB opened its recommendations by highlighting the problems of an ageing population (1993:7). The state's interests needed to be protected so that:

the overall level of pension provision should not impose an undue burden on the economy as a whole and that any improvements should not jeopardise overall competitiveness, growth and employment through increased taxation of social insurance contributions (ibid.:8).

The policy solution therefore lay in “the way in which the various elements of the national pension system operate currently and suggest(ing) ways in which these can be made more efficient within the limits of current resources” (ibid.:95).

It is worth reiterating here again, that such was the strength of the cognitive frame through which the state's best interest was viewed, that this report excluded an examination of the tax spend on the pension system by way of tax reliefs to establish whether they represented the most efficient way of meeting the income requirements of all older people. A civil/public servant who was a member of the National Pensions Board offered an explanation as to why revenue forgone in this way was not a source of alarm for the Department of Finance: “it's a strange idea that it wasn't government expenditure in the conventional sense. So they (i.e. the Department of Finance) didn't have to go and find the money. It was money that didn't come in rather than money going out. That seems to have been the reason”.

The 1993 report set out criteria that a pension system should meet, such as sense of entitlement, consistency, financial viability, simplicity, equality, and comprehensiveness. It then assessed various options against them. Universal

pensions were rejected as the comprehensiveness of cover and administrative simplicity did not justify the significant extra expenditure involved (NPB 1993:8.18). The trade union representatives lodged a minority opinion that the universal approach best serves all sections of the population and should be introduced as resources permit (*ibid.*). They didn't add weight to their argument by asking for an assessment of resources already being spent as a subsidy to the private pillar. Nor did they highlight the absence in this report of an examination of the effectiveness of the tax spend on pensions. This approach is symptomatic of the trade unions not providing a counterweight to the epistemic community. Analysis of their approach to pension policy forms part of a larger analysis of the social politics of pensions in Chapter Nine.

The existing arrangement of a social insurance scheme supported by means-tested social assistance was the next option examined. The exercise of power is observable in the manipulation of the path dependent nature of pension systems to lend support to preserving the status quo: "such an arrangement is already well established and accepted and would avoid the need for elaborate transitional arrangements" (1993:100). The suppressed 1981 White Paper option of an income-related state pension was explored with the Board returning "serious reservations as to whether such a scheme would be sustainable in the long term" (1993:199). Again this assessment is made without reference to the tax spend on the pension system. Instead the Board recommended that "the coverage of occupational schemes and personal pension arrangements on a voluntary basis should continue to be encouraged, in particular the existing tax treatment should be maintained" (1993:202).

In summary, at the end of the National Pension Board's five reports, the epistemic community's policy enterprise is recommended as the correct manner in which to proceed to best protect the state's interests. This recommendation left existing expensive tax subsidies unaltered without investigation to confirm that they represented the best interests of the state. Steven Lukes asks how the powerful secure the compliance of those they dominate. This example serves as the epistemic community showing him how.

7.3 Institutionalisation

The historical institutionalist Peter Hall argues that policy is made within the context of policy paradigms which are internalised by politicians, state managers, policy experts and the like. They come to circumscribe the realm of the politically feasible, practical and desirable (Hay 2006:70). One of the more significant contributions of historical institutionalism to policy analysis is to demonstrate how choices are influenced by inherited preferences. Path dependency arguments dictate that policy trajectories can be difficult to reverse. The policy preference of the epistemic community remains unchanged from its inception in the 1970s – the pension system as a partnership between the state and the industry. This study has so far traced this unwavering policy enterprise from the IAPF's 1975 correspondence with the Department of Social Welfare in advance of the 1976 Green Paper, through to the National Pensions Board's recommendations in its final report in 1993. Combined with a neoliberal economic philosophy and, as this chapter will elaborate upon in section 7.5, the politics of pensions which encourage short term solutions within the electoral cycle, the epistemic community's preferences became the policy paradigm. It was a paradigm that became institutionalised to the extent that other ideas were easily dismissed as unfeasible, or were never raised in the first place.

Two major sites of epistemic community influence during the 1990s lend further support to this argument: the statutory Pensions Board (hereafter referred to as the Pensions Board), and the National Pensions Policy Initiative.

7.3.1 The Pensions Board

The Pensions Board was established by the 1990 Pensions Act as recommended in the NPB's *First Report*. It largely contained all statutory pension regulation, compliance, and policy advisory functions in a single agency. Up until March 2014 it remained the only institution with statutory responsibility for providing advice to the Minister for Social Protection on all pension matters, either of its own initiative or at the Minister's request (Pensions Board 1998:33). The Chairperson and the Board members were all appointed by the Minister. As described earlier in this chapter, the epistemic community were instrumental in drafting the legislation which largely prioritised the inclusion of pension industry practitioners. An epistemic community member acknowledged the bias of having the industry represented on the Pensions Board: "...the industry in an ideal world would like everything to be done on a private basis. So if you get a group like the Pensions Board with representatives of the industry, you are never going to get clear unambiguous results you know".

Little guidance was given to the representatives on the Board by their sponsoring organisation, attesting to the strength of the shared beliefs of the epistemic community. An epistemic member outlined how it worked in practice by saying that "...it wasn't the case where we would say 'go on in and this and this and this. Go in and do this'. (*Named IAPF representative*) would have been aware of our policy on different things...its fairly publically stated on the main issues".

For their part, industry representatives on the Pensions Board were of the opinion that “hats were left at the door”. One IAPF representative on the Pensions Board said that “you’d expect some of the industry people coming from actuarial would have been keeping a very straight bat protecting the industry, but I don’t think they did as much as people might have thought they did”. Another research participant from the industry who represented the Society of Actuaries on the Board offered that: “Well it was made very clear to us by the Chairman at the time that we were appointed by the Minister and we were not appointed to represent anybody. We were there to do the best we could. It was made very clear that was the case...”

A civil/public servant who represented their Department on the Board had a different opinion. When asked did lobbying go on within the Pensions Board the reply was:

“Oh absolutely. Absolutely. Oh sorry, they all toggged off. They absolutely all toggged off ... there was a lot of discussion, people leave their hats at the door – no they didn’t. The people leave their hats for a little while then they have a run around then put them back on, yes they did. [...]. All of those people, my experience of the vast majority of the people who came from the professions or industry were very good people on top of their game and argued their stuff. But clearly wore hats”.

One of the concerns the government had in establishing the Pensions Board was that there should be a gender balance in membership. Whilst admirable, it threw into sharp relief the fact that pensions was a male dominated policy area, and not overrun with a matching number of suitable candidates of each gender. On assembling the membership of the Pensions Board a Minister spoke of “there was a lady ... she was on one of the things, because we had to have some women you see to keep it balanced”. And when asked was it hard to get women who knew about pensions – “yes who specialised in it at the time. Yes it was. You had some there available but like you didn’t have many options...”. Rather than being seen as an opportunity to

draw in expertise from outside the industry, and introduce some heterogeneity to the debate, the lack of suitably knowledgeable women was seen as problematic. A pension industry participant and epistemic community member who would have been in a position to hire and promote women in his company, gave a lengthy opinion that is reproduced almost in full as an example of everyday sexism:

One of the problems of the Pensions Board ..., we had this bloody thing called gender equality. So they insisted on having an equal number of males and females. The problem is for some reason because (*a named male*) was representing the IAPF they couldn't get a woman from the IAPF. (*A named male*) was representing the self-employed, and accountants. We had representatives of the Society of Actuaries who was male ... the insurance companies were represented by (*named*) who was male. And between one thing and another, so what did they do drafted in (*identifies a female member of the Board*). She knew nothing about pensions, I've even forgotten her name. In fact there were three ladies drafted in because they were women but they knew nothing about pensions which I thought was kind of a travesty.

A later female appointee, when asked to comment on gender as a reason for her inclusion said, "Maybe there was a gender balance thing going on I don't know. I was just asked would I be interested". The lack of expertise of the 'gender' nominations was also noted as problematic by a senior civil/public servant.

It's terrible to be working with somebody who knows little about it. So the key people, I would have worked well with (*named three male epistemic community members*). They would have had all the expertise. And they would have been interested. It was, if you like, related to their day job.

Lukes argues that determining who has power is inseparable from assessing the significance of the impact on those affected (2005:111). That women were not in a position of power is evident from the fact that the prescriptive representation of women on the Pensions Board had little impact on substantively addressing gender inequity in the system.

7.3.2 The National Pensions Policy Initiative (NPPI)

In 1997, the Democratic Left Minister for Social Welfare Prionsais de Rossa launched the National Pensions Policy Initiative (NPPI). It was the second major institution that acted as a centrifugal site for all pension policy decisions, after the Pensions Board. An analysis in Chapter Nine also identifies NPPI as facilitating the epistemic community to act as significant veto players in Irish pension policy.

Prior to the NPPI, there was the first airing of a contrary opinion to that of the community. This was the publication of a report by the OECD in 1994 on private pensions in Ireland *Private Pensions in Ireland* (OECD 1994) authored by Gerry Hughes of the Economic and Social Research Institute²⁴ (ESRI). The report was requested directly by the OECD (rather than commissioned by a domestic actor) as part of its review of member states' pension systems, following the Chilean pension reforms described in Chapter Two. The OECD's main points are summarised in table 12.

Table 12: Private Pensions In Ireland (OECD 1994), Main Points

Questioned the justification for the current system of tax reliefs given it supported pension benefits for the better paid.	p.58
Criticised the NPB's 1988 tax report recommendation of continuing with the current system without an estimate of how much savings had increased as a consequence.	p.58
Criticised the NPB's 1988 tax report for justifying favourable tax treatment because it encouraged pre-funding without a study to back this up	p.59
Highlighted the difficulty the lack of data posed in quantifying the cost to the exchequer of the tax treatment of occupational pensions	P.54

²⁴ The ESRI was established in 1960 to provide independent research to support economic policy-making. Initially funded by the Ford Foundation and then by the Irish government, it now secures about two thirds of its funding from commissioned research.

Recommended that the effectiveness of tax reliefs in encouraging private pension savings be periodically evaluated p.87

Based on such evaluations in the United States doubt raised as to how the lack of increase in savings justifies the tax expenditure p.87

Source: OECD 1994

The catalyst for NPPI was an ESRI report on pension coverage prepared on behalf of the Department of Social Welfare and the Pensions Board (Hughes and Whelan 1996). The report found that pension coverage for the self-employed was low; only 27 per cent of the self-employed and relatives assisting were members of a pension scheme. At the other end of the scale, pension coverage of public sector employees was very high, at 83 per cent. The corresponding figure for private sector employees was a moderate 38 per cent. Combining the figures for the public and private sectors resulted in an estimated 52 per cent of employees covered by an occupational scheme in 1995. Within these figures, women fared worse than men (less than 43 per cent compared to almost 58 per cent). The positive correlation between female employment, part-time and occasional employment, and lower pension coverage was noted.

The ESRI report prompted a response in the guise of NPPI. A senior civil/public servant confirmed that the Pension Board's Executive and Board:

would both have felt strongly for quite a long time that we needed to try and put in place a pension policy for Ireland. That we shouldn't just stagger along, one government doing something, things being driven by politics. We should try and have a national pensions policy.

The NPPI consultation document was issued in February 1997.

NPPI Consultation Document

The consultation document set the context for the direction of pension reform as:

The so-called demographic ‘time bomb’ arising where the proportion of older people is set to increase rapidly relative to the proportion at work, and the fact that existing systems, in particular social welfare pensions paid out of current revenue, are facing severe financing difficulties due to demographic pressures and / or previously made pension ‘promises’ which are difficult to meet as they mature” (Pensions Board 1997:1).

The format of the report was for every descriptive section to be followed by a summary, with the summary presented as key issue questions. Responses from interested parties were sought to all the key issue questions identified.

The section on tax arrangements speaks to the power of the epistemic community.

The second dimension of power considers “the ways in which decisions are prevented from being taken on potential issues over which there is an observable conflict of subjective interests, seen as embodied in express policy preferences and sub-political grievances” (Lukes 2005:25). The Consultation Document quoted the National Pensions Board’s taxation report in full (1997:15). In doing so it implied that pension taxation had been thoroughly analysed, although this was not the case.

As such it stands as an example of manipulation of the agenda to decide what gets to be decided. None of the subsequent key issue questions framed to guide submissions asked whether the existing taxation spend worked by way of increasing coverage, provided value for money for the state, were distributed equitably, or whether they would be better directed towards either increasing or pre-funding the state pension. An even more overt example of power is the complete absence of reference to the findings and recommendations of the OECD’s 1994 report in the consultation document. In this way, any informed debate about the optimum balance between the public and private parts of the system was deleted from the initiative.

Framing

Framing is central to the third dimension of power. A key frame in the NPPI consultation document was that the tax subsidies were termed deferred tax. After describing the taxation arrangements for exempt approved occupational schemes, the NPPI Consultation Document (1997:14) stated that “these arrangements are seen as deferring tax liability rather than as conferring a tax exempt status, since pensions in payment (aside from lump sums) are fully liable to tax in the normal way”. A civil/public servant from the Department of Finance in interview strongly disagreed with the use of the term tax deferral, saying that the Department of Finance don’t use it, and don’t agree with it. They see it as “a tax subsidy, its tax expenditure...for most of them they’ll be paying tax on the bulk of that on the standard rate”. Despite the view held by the Department of Finance participant, the idea of expressing tax relief as tax deferred, rather than as a subsidy became cognitively locked into place through its continued use from this point onwards in policy discourse.

Submissions to the Initiative were considered by various committees within the Pensions Board. The network analysis outlined in chapter two established that members of the epistemic community, and the wider pensions industry, were intrinsically involved across the Initiative’s committees. Included in the submissions was an extensive contribution from the IAPF. No opinion was offered in the IAPF submission on the tax treatment of pensions. Instead the myth that a complete analysis had already been conducted by the NPB was perpetuated by referring to the fact that “the issue of pension fund taxation was examined **very thoroughly** by the National Pensions Board in its report published in 1988” and noted its comments. (1997:20, emphasis added).

Securing Retirement Income

The result of the National Pensions Policy Initiative was the Pensions Board report *Securing Retirement Income*, issued in May 1998. It identified the major issue for the pension system as one of coverage (p.59), and looked to address it within the parameters of the sustainability argument. The National Pension Board's 1993 *Final Report* recommendations on taxation were endorsed. The question of changing the tax reliefs was raised in the report. Rather than consider it from a perspective of effective expenditure, or equitable distribution, a change to the existing rules was framed as something to be considered solely as a revenue raising exercise:

If the measure were to be introduced simply as a means of raising substantial additional tax revenue the gain to the Exchequer will have been achieved at the expense of a major impact on occupational pension provision (Pensions Board 1998:121).

In the politics of pensions, it was a winning frame. Discursive institutionalists such as Schmidt (2006, 2010) would recognise it as an example of how language shapes the content and conduct of politics. Crucially, and mirroring the IAPF submission, the *Securing Retirement Income* report closed down any analysis of the tax spend on pensions.

Since the tax treatment of occupational schemes has been examined and reported on by the National Pensions Board in the relatively recent past, the Board has not re-examined in detail the issue, or the conclusions of that report within the context of the Initiative (1998:122).

That such a statement was made by the Pensions Board in a document setting out the future of the Irish pension system was disingenuous especially given the existence of the 1994 OECD report on private pensions in Ireland. It is an example of what Lukes referred to as “the most insidious form of power – domination” and which in

his 2005 revisions he called “a cognitive power of considerable significance and scope: namely the power to *mislead*” (2005:149).

Supporting evidence for the power of the epistemic community lies in the recommendations from NPPI. The main recommendation from the National Pension Policy Initiative closely resembled those advocated by the IAPF, as summarised in table 13.

Table 13: *A Comparison of the IAPF and NPPI Recommendations*

IAPF	NPPI
An improvement in the state pension to look after those who cannot afford to make any further pension provision. The IAPF proposed a rate of 35% of National Average Earnings.	Increasing the state pension with a target of 34% of average industrial earnings
The introduction of a new simplified pension system to be called Personal Retirement Accounts, supported by an educational and promotional campaign.	The introduction of a new type of pension vehicle, the Personal Retirement Savings Account
A simplification of the taxation and regulatory regimes for group schemes.	Changes to the existing system such as reducing the preservation service requirement from five years to two. An explicit mechanism to prefund state pensions, at least partially.

A pension industry participant and an epistemic community member reflected on this period in the development of the pension system.

I think the NPPI time was the most interesting time. The mid 90s. And I was heavily involved in IAPF at the time and the IAPF wrote a submission to the NPPI [...]. I was very proud of that document, myself and (*named another epistemic community member*) wrote it. [...]. That was the height of influence because if you actually look at the IAPF’s submission, and you look at the NPPI output there was incredible overlap. Everything they looked for pretty much happened. That was the height of the influence.

Lukes' third dimension of power points to how alternatives are not considered viable. A political adviser interviewed for this research shone a light on how the epistemic community's idea had become cognitively locked into place, eliminating any other option.

The Gerry Hughes PRSI whatever²⁵, there was no way in the world that Finance would agree to that. It would have meant a massive increase, or a significant increase in social insurance rates.[...]. But it was never a viable option. Nobody seriously thought it... So the viable option was to do what was done. I mean (*names senior civil servant in the Department of Social Protection*) was quite cynical about what they (*referring to the pensions industry and the NPPI*) were doing, but like I said, this was the only game in town.

7.4 Having Access

Drake and Nicolaidis (1992:41) argue that the measure of an epistemic community's influence depends on the extent of its access to top policy makers. Based on this research data, access during the late 1980s and the 1990s can be measured as high. On three separate occasions the government have applied a levy to private pensions. This section employs the imposition of the first two, to illustrate the extent of access the epistemic community had to the political elite, and to provide examples of direct bargaining and deal making with the government, in return for favourable policy outcomes.

The first pension levy was introduced in 1988 and was 0.5% on the investment income of pension funds, raising IR£12 million. An epistemic community member provided the context, saying "Albert Reynolds²⁶ was Minister for Finance. And Albert was short of money, so he put a levy on the pension funds of 13million... It

²⁵ Referring to arguments made by G. Hughes at the ESRI in the 1990s (and subsequently from 2004 onwards as part of the Pension Policy Research Group at Trinity College Dublin) that the existing system of tax subsidies is inequitable and that a rearrangement of the subsidies and an expanded state pension has the capacity to provide a more equitable and comprehensive pension system.

²⁶ A Fianna Fáil government minister holding various portfolios including Minister for Finance (Nov. 1988-Nov. 1991) and Taoiseach (Feb. 1992-Dec 1994).

was simply to balance the books”. Another community member recounted how the industry’s agreement to collecting the levy was conditional on their involvement in future decisions about the pension system.

They decided to make a hit on the pension funds, and they announced this levy but what they didn’t take into account at the time was that the state did not have the figures, the assets etc. So they couldn’t actually send a bill to people because they didn’t know what to send. We twigged that very fast, how are they going to collect this? So negotiations started, and they had to admit they couldn’t collect it. So a deal was struck that a certain amount of money would be paid, that we’d work it all out as to who paid what. [...]. And it was paid. And that was it. But on the understanding that we’d then start negotiations as to what actually would happen.

These negotiations continued until 1993 when a second pension fund levy was agreed. It took the form of 0.08% of the assets of pension funds being invested in venture capital (IAPF 2008b:22). As a third community member recalled:

We negotiated to how the pension funds would, if you like, make some contribution to the country. And it came down, Bertie Ahern²⁷ was Minister for Finance and Bertie, I can’t remember how we cottoned on to this, it would take the form of venture capital of some kind.

The investment in venture capital was in return for a guarantee from the government about the future of the tax subsidy supporting pillar two pensions. An epistemic community member explained that:

There was a threat hanging round at the time, there were two threats being held over the pension funds. One was that they wouldn’t be allowed to invest outside the country. The other thing was they threatened to change the tax reliefs. So they could do that of course at the drop of a hat. [...]. They wanted money as venture capital. Largely because I think Bertie wanted it that way. And you can do business with Bertie Ahern actually.

Another epistemic community member described how a custom of dealing directly with the Minister for Finance developed.

²⁷ A Fianna Fáil Minister holding various portfolios including Finance (Nov 1991-Dec 1994) and Taoiseach (June 1997-May 2008).

I was always part of the delegation to the Department of Finance. The Chairman (*referring to the Chair of the IAPF*) of the day would turn up with the top three people and we'd meet the Minister and his top people. Nothing was ever achieved. [...]. So I said to myself this isn't working. I met Bertie in the concert hall one time after we'd had a delegation, and we were chatting and I said I think we could achieve a hell of a lot more if we just met ourselves without our respective officials, and he agreed. [...]. So we used to meet just have a cup of coffee and something.

At one such informal meeting, the Minister for Finance made a request for a contribution from pension funds into venture capital. The epistemic community member explained how the request was made and the industry response.

He (*Minister Ahern*) said to me one day Albert (*The Taoiseach Albert Reynolds*) is thinking of putting more tax on pensions. And I said for fucks sake what's he doing now. But they were in coalition with Labour and Ruairí Quinn²⁸ was hammering on pension funds.[...]. So Bertie said, he said look, I'm under pressure. I need 50 million into venture capital. And I said ah Jaysus Bertie you must have someone, most of our members think that venture capital is a charitable donation. And if I can't get 50million into venture capital what will happen? And he said you know we'll hold the purse on taxation. I said are you threatening me with changing taxation? No I'm not, I'm just telling you the facts. [...]. So to cut a long story short after much infighting and including a fight with the Irish Association of Investment Managers because they didn't want any of this, we agreed that we would put 0.08% in venture capital. [...]. But I said to Bertie, if I get this what's in it for us. And Ahern said if you can get that, the taxation of pensions funds will be off the agenda. So I got the 50 million into venture capital, and taxation of pension funds remained off the agenda 'til Bertie lost the Dáil.

What is being described is individual members of the epistemic community dealing directly with the government about an aspect of pension policy. It takes the form of trading a pension levy for retention of tax reliefs. These instances of exercising power are not explained by the epistemic community framework, or a cognitive framing of the issue. Instead, I argue that it designates members of the epistemic community acting as a power elite to protect their material interests. The resource that they were able to mobilise in the exercise of elite power was their privileged

²⁸ Leader of the Labour Party 1997-2002 and holder of various ministeries while in government including Minister for Enterprise and Employment while Mr Ahern was the Minister for Finance.

access to the political elite of the Fianna Fáil led administration of the time. They utilised this resource to protect the marginal tax relief on pension contributions.

7.5 The Politics of Pensions

Two different aspects of the politics of pensions merit attention as contributing to the ability of the epistemic community to retain their position of power. The first is the political utility attaching to their policy enterprise. The second is the political culture of the time that facilitated access to political elites.

Haas (2016:8) argues that unlike other organised interest groups active in politics and policymaking, epistemic communities have internal beliefs that make them more likely to ‘work’ in the political sense. In other words, when a community frames the agenda, and influences policy to produce recommendations consistent with their ideas, it enhances the utility of the idea if it is also a solution that is politically palatable. By presenting their policy enterprise (that the state pension remain as a flat rate pension to be increased as resources permitted rather than bringing in an unnecessary income-related pensions that could be better supplied privately), the epistemic community was providing an appealing political solution for politicians. They could avoid increasing labour costs and reducing take home pay by, for example, requiring increased social insurance for state income-related pensions. They could also appease the older population by following the suggestion to increase the old age pension as resources allowed. Civil/public servants in the Department of Social Welfare confirmed a departmental view that pensioners form a formidable group politically. One acknowledged that pensioners had been protected more than other groups receiving social protection, especially during the recession as the following extract from an interview demonstrates:

You need to be clear why they are being protected and other groups in society are not. Pensioners obviously make up a very cogent argument that they have no other way of having an extra income or whatever. But there's the politics of pensions.[...]. And ever since there were huge protests (*about medical cards*²⁹) I think that kind remains in the walls for a long long time. No government of any colour is going to risk something like that.

Another civil/public servant concurred:

And pensions and the political system are very close. Pensioners vote and they vote and they are in people's constituencies and there is always that image that I have tried to explain many times. Pensioners are not all old feeble and grey. They are active, they are involved.

Political acceptance of the framing about the pension system as a partnership facilitated the allocation of resources. A Minister applied it to rationalise the policy decisions taken during the 1980s and 1990s, and in doing so provided support for Haas' argument.

I mean you are trying to pay people more in their pensions. And it's a naive thing to be doing, talking about how you'd do a different kind of pension.[...]. It was basically what I was trying to do in the circumstances of those times was to have a kind of a floor level that will provide, that was kind of moderately adequate at least.[...]. And then to develop the other, the occupational side as the second layer, if you like. And develop a system that would make it permanent and keep it controlled in the event of it breaking down anywhere, and all that sort of thing.

A political adviser observed the political clout of pensioners, and also gave an unexpected insight into the antiquated notion of the 'deserving and undeserving poor' outlook informing social protection spending decisions under Minister for Finance Mr McCreevy:

The Taoiseach, Bertie was very interested in pensioners for whatever motives, and McCreevy also would more likely give you money for pensioners than he was to give to those allergic to work.[...]. Like I said, well there was so much money

²⁹ In October 2008 the Fianna Fáil government withdrew universal medical cards for the over 70s. A protest rally of some 15,000 elderly outside the Dáil prompted headlines such as 'Pensioners jeer at Minister in 15,000 strong rally (Brennan 2008) and 'Sight of Pillars of the community laying Siege to the Dáil Truly Unprecedented' (Lord 2008)

around in those days and McCreevy was much more interested in older people. So if you went in saying Charlie we need X million because we want to give them €5 increase you'd get a more favourable hearing than if you went in saying €5 increase for unemployed people. He'd just walk out. But the only issue was always the rate. Say something about it in the manifesto, about the rate of old age pension. But nothing about pension policy. It was never a political issue. You can see there is no huge change in policy when governments change.

The tension between the long term horizon of pension policy, and the much shorter political electoral cycle, was especially noted by Ministers as a component in the politics of pensions. For example one noted that “politicians only think on an annual, or three or four year basis. It’s incredible. (Pensions are) regarded as up in the ether, for somebody else to do something about”. Another Minister acknowledged that because of the differing time horizons that in his opinion “pensions suffered as a policy area”. An example of this short-termism was provided by a trade unionist in interview. In relation to the establishment of special savings incentive accounts (SSIAs)³⁰ in 2001 they recalled a meeting with the Minister for Finance:

Anyway I was on the group that met with him every year but this particular year I had a big pleading with him instead of setting up SSIAs which he was talking about doing, to do a long term pension vehicle. And he said ‘Oh no don’t worry don’t worry when the SSIAs come to fruition then we will make sure people put the money into pensions’ and of course that didn’t happen at all, it was an electoral thing anyway to make sure they were re-elected in 2005. Which worked for them very well. But didn’t work for pensions.

In summary, the epistemic community’s retention of power was enhanced by their access to political elites and because their policy enterprise had political utility. It allowed politicians to curry favour with the cohort most likely to vote by directing resources to increasing pensions in payment. Conflicting time horizons allowed

³⁰SSIAs were a five-year savings scheme launched in May 2001 in which the Exchequer topped-up, by way of a tax credit, subscriptions made by an individual to his or her SSIA (Department of Finance 2005).

difficult long term decisions to be deferred. This deferment allowed the policy enterprise to continue to enjoy increasing returns, ensuring that path switching became increasingly difficult with the passage of time.

The epistemic community's degree of access was also indicative of a political culture particularly associated with Fianna Fáil. After winning the 1987 election they remained in power either solely or in coalition, with the exception of the rainbow coalition's government of 1994-1997, until 2011. Their enabling of access to political elites is captured by the phrase 'the Galway tent'³¹ (Taylor 2011, Clarke and Hardiman 2012). Taylor argues that the Galway tent as a metaphor captures a sense of the political zeitgeist and malaise afflicting the Irish polity; that of 'cute hoors' who pulled 'political strokes' and were occupants of the tent rubbing shoulders with the Fianna Fáil elite (Taylor 2011:596). Clarke and Hardiman draw attention to how the phrase has become a byword for corrupt relations between politicians, banks and property interests (2012:34)

7.6 Conclusion

If a week is a long time in politics, two decades seems to be just about the right amount of time in the politics of pensions. At the beginning of the period, the partnership element of the epistemic community's policy enterprise became institutionalised in the National Pensions Board, then consolidated in the Pensions Board. Over the course of five reports between 1987 and 1993 path dependency was

³¹ The Galway Races are an annual event on the social calendar at which political parties often have hospitality marquees, hence the phrase 'the Galway Tent'.

employed in the framing of the merits of the existing system as one that worked and allowed scarce resources to be directed elsewhere.

Applying rational choice institutionalism to the epistemic community's role in drafting the 1990 Pensions Act adds clarity to the question of motivation – an aspect of the epistemic community concept identified in Chapter Three as limited. By populating the Pensions Board they were in a position to capture advice as a commodity to be operated to advance their policy enterprise.

The ability to decide what is decided, and the cognitive power to mislead loom large over this chapter. The first 'weapons' to attack the epistemic community's dominant framing appeared in the OECD's 1994 publication which questioned why recommendations to retain the tax subsidies unchanged were made without substantiated evidence to support the recommendation. This moved protecting the subsidies to the centre of discourse protecting the community's policy enterprise. The framing of the tax subsidy as tax deferral was introduced in the NPPI process, despite conflicting with the Department of Finance's description of the expenditure. The 'weapon' represented by the OECD's report was dismissed by removing a full examination of the expenditure from the agenda, while simultaneously implying such a review had already been completed.

The latter part of the chapter concentrates on how the epistemic community shifted from epistemic power, to the exercise of pure elite power. Capitalising on their access to political elites they engineered deals to pay pension levies in order to extract the policy outcomes they wanted. The National Pension Policy Initiative was cited by one epistemic community member as the pinnacle of influence. As with all pinnacles, the only way is down.

Chapter Eight: The Decline of an Epistemic Community

Chapter Six established that a knowledge elite formed an epistemic community in the 1970s, and Chapter Seven charted how, from the 1980s onwards, they operated within the Irish pension system with privileged influence over pension policy. The epistemic community's policy enterprise was to maintain the institutional stability of the pension system as a partnership between the state and the industry, with an increasing emphasis on private pensions as a solution to coverage and adequacy concerns. That pension reform still follows that idea speaks directly to their success. This success stemmed primarily from their epistemic power, but they were not immune to switching to the exercise of pure elite power should circumstances warrant it, or the opportunity arise.

Chronologically, this chapter covers the period from the beginning of the century to the present day (September 2016). In contrast to the position of power enjoyed by the epistemic community in Chapter Seven, this period sees the community becoming delegitimised in the eyes of policy makers, and lacking internal cohesion; throwing its very designation as an epistemic community into doubt. Chapter Three highlighted the lack of attention scholarship pays to the decline of an epistemic community. Three themes drawn from literature suggest the decline can be understood in terms of ideational power, a breakdown in trust, and/or exogenous factors. This chapter commences with a contextual account of politics in Ireland in the twenty-first century. This is followed by an engagement with ideational power to consider the explanatory value of a policy enterprise acquiring structural weight, thus negating the requirement of a supporting epistemic community. Hall's (1993) proposal that a breakdown in trust can be due to policy failure forms the subject

matter of the subsequent section. This is followed by an assessment of the contribution of exogenous factors in the epistemic community's decline. The chapter's penultimate section considers the impact of the research findings on the epistemic community. The chapter concludes by proposing an addition to the epistemic community literature.

8.1 The Politics

Ireland's Celtic Tiger years have generated an extensive body of literature. The contours of that literature are concerned with identifying the factors that led to the improvements in the economy from the mid 1990s, and the subsequent collapse in 2008. As O'Riain (2014:66-67) describes, the 2000s started with uncertainty as tensions in the political economy arose over growing inflation, wage pressures, and the potential impact of the 'dotcom' crisis. However a credit and property fuelled bubble from 2003 onwards saw renewed economic growth and higher employment rates. A dramatic increase in bank lending, credit extension practices, and other banking activities in the years preceding the 2008 financial crisis all contributed to Ireland having one of the most catastrophic experiences of financial crisis in the developed world (Clarke and Hardiman 2012:2). The impact of this on pensions and the epistemic community is considered as an exogenous factor in section 8.4 of this chapter.

In pension policy, the 2000s started with the implementation of the NPPI recommendations (the National Pension Reserve Fund in April 2001 and PRSAs in May 2003). Subsequently, there was little activity in the pension policy area. This changed with the appointment of Fianna Fáil's Seamus Brennan as Minister for Social Welfare in 2004. Several research participants referred to Minister Brennan

as a significant actor who tried to advance pension policy. Formerly an accountant, he was appointed as Fianna Fáil's Secretary General in 1973 after the party lost power in that year's election. He is credited with implementing a dramatic revitalisation of the party, including an overhaul of the party's campaigning techniques and the establishment of a youth wing, Ógra Fianna Fail (Whelan 2011:186). A civil/public servant related how being appointed as Minister for Social Welfare in 2004 was perceived by Brennan:

There was money coming in, money going out, there wasn't a lot of policy. And Seamus was a policy man actually, and he decided that private pension provision was the policy area. So he was very keen to get ahead and do something.

Minister Brennan asked the Pensions Board to prepare two reports. Participants in the research indicated that these were the Minister's own initiatives, rather than as a result of prompting from within or outside of the Department. A civil/public servant explained:

When Seamus Brennan was Minister he was very very keen to do something on mandatory pensions or auto-enrol... The Pensions Board...did two huge reports on it in a short space of time. He really wanted to, because in some ways it would have been his legacy. But also something right for the long term.

8.2 Ideational Power

8.2.1 The National Pensions Review 2005

The first of the Brennan commissioned reports was the *National Pensions Review* (NPR)³². It is instructive to analyse the output from the NPR in sociological institutionalist terms. Hall and Taylor (1996:948) referred to the cognitive

³² The 1990 Pensions Act (as amended) required a report on pensions to be issued to the DSFA by September 2006. Minister Brennan accelerated that process in February 2005 by asking for a full review without delay.

dimension of institutional impact to describe how institutions provide a script that affects basic preferences. Such was the acceptance of the epistemic community's policy enterprise, that the review was conducted within the parameters of the existing system. The Pensions Board's recommendations in the NPR supported enhancing the private pillar (Pensions Board 2005:8).

Promisingly, the NPR recognised that the levels of coverage for women were a cause for concern, and that initiatives were required to raise pension awareness among women (Pensions Board 2005:6-7). Indicative of how gender blind the pension debate can be, there was no acknowledgement of a gender pensions gap, of the role of the pension system in creating and perpetuating one, no concrete remedial policy solution offered in the review, nor an acknowledgement that supporting enhancements to the private pillar did little to address the problematic nature of the pension system for women. Instead, two new narratives emerged in the NPR to further strengthen the core discourse supporting marginal rate tax reliefs. Firstly, the Pensions Board made a firm distinction between tax support for the pension system, and tax relief for members of pension schemes, as two completely separate policy areas:

It is the Board's view that State support for current pensioners and current contributors are separate pension policy issues and should be considered separately, especially as different groups of people are involved. There is no obvious direct means of assessing the appropriate balance between these policies, and each should therefore be considered on its own merits (Pensions Board 2005:10).

Perhaps cognisant of the increasing attention being directed to the cost of tax reliefs and their failure to increase coverage, the second narrative introduced the notion of caps into policy considerations for the first time. These were proposed as a way of curtailing tax relief for high earners instead of standardising tax reliefs, but only if

the derived savings were used for the lower rate and non-tax payers (Pensions Board 2005:10).

The attention paid to tax relief in the NPR documents a core shift in thinking about pensions. It was the first time in a Pensions Board report there was a serious attempt to quantify the cost of tax incentives. There were detailed appendices to the NPR, including reports from five different consultancy firms. Two of these³³ made various estimates of the cost of tax support for pensions and noted the inequity in distribution in favour of higher earners. Despite this observation, no consideration was given to the option of greater support for pillar one pensions funded by a reorganisation of the tax reliefs to the standard rate, as a way of addressing both adequacy and coverage.

The catalyst for the core shift noted in the NPR towards a closer examination of tax reliefs can be attributed to challenges to the dominant discourse from voices outside the industry. The 1994 OECD report initiated the questioning of tax subsidies. This theme was continued in the 2001 ESRI Geary lecture. The author of both these critiques was Prof. Gerry Hughes of the ESRI and Trinity College Dublin. He was instrumental in establishing the Pension Policy Research Group (PPRG) in 2004 with Prof. Jim Stewart, a grouping of academics with a specific focus on pension reform including costs and distributions within the system. They were instrumental in drawing attention to the tax abuse of Approved Retirement Funds and a summary of the resulting review of tax reliefs conducted by the government is provided at appendix 4. The role of actors such as the PPRG is assessed in detail in Chapter Nine on the social politics of pensions.

³³Those by Life Strategies/ESRI and by Indecon

8.2.2 Special Savings for Retirement 2006

Lukes recognised the exercise of power as creating routines of non-challenge so deeply embedded as to rule out consideration of change. The entrenchment of the existing institutional arrangements was such that the Minister's next request was to explore the general principals of mandatory or quasi-mandatory pensions with a view to recommending the most appropriate system for Ireland. In the resulting 2006 report *Special Savings for Retirement* path dependency was employed to protect the epistemic community's policy enterprise. Attention was drawn to the fact that:

Ireland already has a good level of pension provision and a sound pension base and any changes should build on this. As far as possible, changes must not damage existing pension provision or worsen the existing position of any pension scheme. In considering how the system would be introduced any adverse effect on the current system of pension provision will need to be minimised (Pensions Board 2006:11).

8.2.3 The Green Paper on Pensions 2007

In 2007, another comprehensive overview of the pension system was launched, the *Green Paper on Pensions*, hereafter the 2007 Green Paper (DSFA 2007). The 2007 Green Paper was notable for highlighting as policy concerns areas that had not previously received formal prominence in the policy debate around the National Pension Policy Initiative. For example, among the areas identified as 'current issues in relation to social welfare pensions' there was a strong gender focus. Identified as problematic were legacy issues where people moved in and out of insurance, the marriage bar, and qualifying conditions for those more likely to have incomplete records (DSFA 2007:59). Put forward as reform options in the 2007 Green Paper were to change the state pension to a universal pension, and to reform and back date the Homemaker's scheme. Both of these options had the capacity to improve the

outcomes from the system for women. Much like the change on tax reliefs noted in relation to the NPR, the commencement of a recognition of gender as an analytical component can be attributed to the emergence of the National Women's Council of Ireland (NWCI) as an actor in the pension policy field.

Again the change in discourse on tax is seen in how the 2007 Green Paper addressed tax incentives for private pensions. For the second time, a policy document asked a question about whether they provided value for money, and drew attention to the vertical inequity of the current system (ibid.:107-108). Specifically, a question was asked whether incentives should be offered at the marginal, standard or a hybrid rate (ibid.:118). That such a question was asked in the 2007 Green Paper demonstrates a dilution in the agenda setting and framing capability of the epistemic community.

The IAPF submission to the 2007 Green Paper is significant because of an addition to the repertoire of narratives used to strengthen the core discourse supporting the retention of marginal rate tax relief. The IAPF pointed out that in adjusting the tax incentives, there were benefit-in-kind implications for the public servants. Framed within the normative argument of equity, the IAPF foresaw that “any move to abolish tax relief on employee contributions and to remove the benefit-in-kind exemption from employer contributions would need to apply to both private and public sector arrangements” (IAPF 2008: 44). In essence, the political point being flagged was that the public service pension is unfunded. Should tax relief be completely withdrawn from private sector employees, they would have to pay BIK on their employers' contributions. The equity argument was that the state would have to calculate the notional cost of its employer contribution for each employee and tax accordingly – in effect a reduction in pay. As an epistemic community participant in the research observed,

Their benchmark is always senior public servants and TDs. And it is no mystery that the limits are set round about those facts. So we in the IAPF have always said look we don't really care what system we have. We will argue for the system that's there because it encourages people to do it, but let's have neutrality on it. And whatever we do for the public servants let's do it for the private sector, let's make sure we are all in the same boat and we'll live with it.

This participant's observation highlights a shift in pensions discourse to a more overt political agenda, one not predicated on epistemic knowledge.

8.2.4 National Pensions Framework 2010

Following a period of consultation and policy deliberation of the responses to the 2007 Green Paper, the blueprint for the future of the Irish Pension system was set out in the *National Pensions Framework* (NPF). Published in 2010, circumstances had changed dramatically in Ireland in the interim. For example many of the references to the National Pension Reserve Fund's role in prefunding state liabilities no longer applied³⁴. Importantly, in terms of gauging the continuing power of the epistemic community to influence, a strong policy decision had been taken against their position on marginal tax reliefs. In October 2009 in the *Renewed Programme for Government* there was a commitment to introduce a single 33 per cent rate for tax relief on private pension provision, an idea first presented in a 2009 Commission on Taxation report³⁵. Policy reform proposals in the NPF included the significant reform of increasing the age from which the state old age pension would be paid. The state pension would remain a flat rate pension pegged at 35% of average weekly earnings. To increase coverage the document recommended an automatic enrolment system for employees, which would be mandatory for employees where an employer

³⁴ Chapter Two described the wind up of the fund following the allocation of its resources to the recapitalisation of the banking sector after the 2008 financial crisis.

³⁵ The pensions industry was not represented on the 2009 Commission on Taxation. The section on tax incentives for retirement savings noted the inequity issue with the current arrangements and recommended a reduction of the tax relief for those on the top band replaced by a uniform 33% rate of tax relief for all.

did not provide a pension plan. This automatic enrolment pension would be collected through the PRSI system, and invested by the private sector without any state guarantees on returns. To date, all of these recommendations have either been implemented or are under consideration, with the exception of a change to employee tax relief for pension contributions.

8.2.5 The Power of Ideas

On one hand, the change in emphasis and especially the emergence of an alternative point of view on tax, and the introduction of caps on tax relief³⁶ could be interpreted as a change in the cognitive map guiding policy-making. By extension, this implies a decline in the epistemic community's ability to influence. On the other hand, the overall reform proposal is largely indistinguishable from the original ideas put forward in the 1970s by the epistemic community. Then, they had advocated for a partnership between the state and the industry. The state's role was to provide adequate basic pensions to be supplemented through privately managed pensions. The National Pensions Framework and the ongoing work of the Universal Retirement Savings Group stand as testament to the durability of the core policy enterprise of the epistemic community. That their ideas persist so strongly introduces a paradox to the analysis of the epistemic community. While the privatisation of pensions as a policy trajectory continued to unfold, the research data collected for this thesis indicated a change in the positioning of the epistemic community within policy-making. In Chapter Three the literature on ideational

³⁶ Following the review of tax incentives in 2005 (see appendix 4), in the budget speech on 7 December 2005 a limit on the capital value of pension benefits that can receive tax relief was introduced.

power was reviewed. That body of work provides a valuable theoretical perspective from within which to explain these arguably incompatible findings.

Widmaier's (2016) recalibration of Carstensen and Schmidts (2016) threefold conceptualisation of ideational power as rhetorical, epistemic and structural power explains, in much the same way as Lukes did, how powerful ideas result in hegemony over what is appropriate and thinkable. Structural power occurs over time as ideas acquire structural weight. Widmaier argues that in such scenarios, ideational power resides neither in the hands of the policy makers or the agents who originally promoted them (2016:345). Rather the idea comes to assume a self reinforcing life of its own. This negates the requirement for the epistemic community to remain in place to support it. This conceptualisation of an idea with structural power is considered later in this chapter as an advancement to epistemic community theory.

8.3 Breakdown in Trust

In interviews, community members alluded to the period from approximately the mid 2000s as one of perceptible change. Where once there was:

...this nice friendliness between the Department, the Pensions Board in Anne's day³⁷, and (*named official*) in the Department, the IAPF grouping..., it wasn't all friendly, but we were all in this boat together. That kind of fell apart in the last couple of years. [...]. I was a bit horrified about the way things had fractured and nobody had a good word to say about the Pensions Board. And this was all sort of disguised. And the Department had taken the view that you couldn't possibly trust anything the actuaries say, they are all self serving.

A trade union official also noted the change, contrasting the consultation under social partnership with the situation from 2008 onwards, where "nowadays we have

³⁷ Reference is to Anne Maher who was CEO of the Pensions Board from 1995-2005

no role in pension policy at all. I mean if we are asked to comment on stuff we are asked to comment along with every other voluntary NGO and the rest”. A practice within the Department of Social Welfare of asking for submissions “from hundreds of bodies, ours will be one” rankled and was seen by this trade union participant as diluting the core advice from unions and the pensions industry alike. The industry too commented on the change in access, one pension industry participant noting that “in the Society of Actuaries we are used as consultation fodder...she did her consultation. Ticked the box...oh I’ve consulted with the industry and the professions. Not consulted. Not listened to a single thing we had to say”. A trade unionist using the increase in state retirement age to illustrate the dearth of consultation spoke of:

Ourselves and the employers would be down there saying this is really serious, we need answers on this. But with Age Action Ireland beside us here, we had Father somebody from somewhere, and a load of other people,...they have no stake in the issue at all. [...]. It isn’t consultation, whatever else it is.

A government adviser thought that the failure to increase coverage was a contributory factor to the change in access: “You were saying about the IAPF seeing NPPI as the height of their influence. But NPPI did not work so you would assume that people would see that what they were proposing wasn’t really working very well”. An epistemic community participant concurred by saying “...that was, in a sense, in that era (i.e. the NPPI era), that the industry wasn’t considered bad. It’s kind of like the animal farm thing now, two legs good. In the (late 2000s)³⁸ years it became industry bad”.

³⁸ The actual quote references time period by the names of personnel within the Department of Social Protection. The implication being that a change in Department personnel was a contributory factor.

At face value, a change in the institutionalised recurring pattern of engagement on pensions might be explained as an overall change in political culture away from a corporatist style consultation under social partnership³⁹. This was suggested in interview by a senior civil/public servant who spoke in reference to the representative nature of the Pensions Board a being “a group of its time, a partnership group of its time. It went past its sell by date”. A more nuanced understanding emerges from the research data which demonstrates that the epistemic community were correct in feeling that they were being sidelined.

8.3.1 A Changing of the Guard

There were a number of changes in key actors within the pension policy field that merit attention. There was a generational element to the epistemic community as some of the older members retired, or reduced their involvement in pension policy. Why newer members of the community did not manage to maintain the pattern of influence was not clear from the data collected. Perhaps an explanation lies in a break in political culture from that which facilitated the established patterns of interaction. However, such an assessment is reliant upon normative judgement instead of empirical evaluation. In contrast, the data does support an assessment that changes at both the Department of Social Protection and the Pensions Board contributed to this break. The departure of a number of key individuals from within the epistemic community also overlapped with the introduction of new actors in the state institutions. These shifts gave a new dynamic, which was intensified by the financial crisis.

³⁹ Chapter Nine on the social politics of pensions explores the nature of Ireland’s style of corporatist engagement that existed from 1987 until 2008.

In 2007 the Assistant Secretary at the Department of Social and Family Affairs, Dr Orlaigh Quinn, took over policy responsibility for pensions. And after a decade as CEO of the Pensions Board, Anne Maher left and was replaced by Brendan Kennedy in 2006⁴⁰. Participants in this research drew attention to the changes as significant.

The Department of Social Protection

An epistemic community member referred (unprompted) to the subject matter of Dr Quinn's PhD thesis⁴¹. In the context of trying to understand the philosophy in the Department about external advisors, they referred to Dr Quinn's thesis by saying it introduced an era into the Department of Social Protection where "civil servants reacted against (these) external bodies...we should have that expertise within the Department". Another (again unprompted) identified her appointment as changing the relationship between the industry and the Department of Social Protection: "Just impossible. Now we had stand up rows. Absolutely stand up rows. Normally I don't do that. Absolutely stand up rows. Because she had a view that this is our (i.e. the department's) policy". A third was forthright when asked directly was Dr. Quinn pivotal in halting a degree of access that had previously existed:

Yes I would agree with that. I mean she actually did her thesis on the influence of outside agencies on government departments which was quite critical. And I think was even critical of governments using agencies outside the public so I think that was her mindset.

The Pensions Board

A civil /public servant alluded to a change in the relationship between the Executive of the Pensions Board and the Board itself that coincided with a change in Chief

⁴⁰ Unlike his predecessor who was a Chairperson of the IAPF and had represented the IAPF on the Pensions Board before becoming CEO, Kennedy had not held any industry representative role.

⁴¹ A publication drawn from Dr. Quinn's thesis is referenced in section 3.5 Application of the Epistemic Community Concept.

Executive Officer. They were of the opinion that “it has changed radically now. It was a very satisfactory one” and that all issues were mediated through the Board who “played a very active role”. In contrast a member of the Board in the last decade stressed that:

...you know there is a Board and there is a Chief Executive. The Chief Executive has enormous influence and very direct access in an advisory role to the Department. And it’s not all mediated through the Board ... (the CEO) goes direct and circumvents the Board.

A public/civil servant gave an insight into how the Board actually operated in practice, confirming that during Anne Maher’s time as Chief Executive Officer of the Board there was a close working relationship with the Chairman, and that the Executive would not bring an issue to the Board without prior consultation with the Chairman. In addition, the Executive:

...would have touched base on any big issues with the, what you call the main players on the Board which would have been ICTU and IBEC, and the IAPF. So (the Executive) would have run them by those. So by the time (the Executive) took anything of substance to the Board (they) had the issues sold already.

A civil/public servant speaking of the first decade and a half of the Pensions Board as a period of having a dual role of regulation and policy advice said “in some ways it was good, in some ways it was bad because there was this tension between the two”. The tension referred to was between increasing coverage on one hand, and not over regulating on the other in case it discouraged coverage.

The introduction of risk reserves⁴² was an example of the growing separation of the Executive and the Board offered by industry participants, to highlight the way the Board were becoming bypassed in policy advice. An industry participant and

⁴² To create a buffer against future financial volatility regulation introduced in 2012 requires DB schemes to hold matching risk reserves of 15% of their liabilities (reduced to 10% in 2013).

Pension Board member highlighted the growing emphasis on regulation by the Executive: “Well the Executive of the Pensions Board would have a very strong view that the Irish pension system went into crisis to a far greater extent than other pension systems had done and therefore we must ensure that this will never happen again”. Another Pensions Board member from the pensions industry gave an assessment of how policy was now being driven:

You can take it that the impetus for the funding, the investment funding reserve, the extra 10% or 15 as it was, was not exactly driven by anybody other than Brendan Kennedy. And was implemented by Brendan Kennedy. You know, and that did not in any way come from the Pensions Board.

A third industry participant and Pension Board member linked the breakup of the Pensions Board to the change in CEO:

The Executive was increasingly making decisions at the top and was regarding the Board as being conflicted and unable to have an influence. So the Executive was doing what it was doing, and the Board, so I was sitting on the Board and I could agree or disagree, it didn't really seem to make much difference. [...]. I think a lot of people on the Board, including me, would have felt quite frustrated ... So it felt to me like it was the Executive working with the civil servants who were making the decisions, and what were we there for really.

The inference from participants is that the Executive removed the institutional culture of dialogue with Board members, and replaced it with one of dealing directly with the Department. This represents a break in the pattern of behaviour that had become institutionalised. The repercussion of this was that policy ideas were being introduced outside of the influence of the epistemic community. It was not the only break in institutional path dependency. Formal institutions too were subject to reform – the Pensions Board itself.

8.3.2 Demise of the Pensions Board

Until March 2014 the Pensions Board, in addition to its regulatory role, was the only institution with statutory responsibility for providing advice to the Minister for Social Protection on all pension matters, either on its own initiative or at the Minister's request. These matters included pension policy, legislation, litigation and the enforcement of pension laws.

In 2012, as part of its Public Service Reform plan, the government undertook a critical review of the case for integrating the regulatory functions of the Pensions Board with the Central Bank, and the Pensions Ombudsman with the Financial Services Ombudsman. The steering group was composed of senior representatives of the affected organisations, and the Departments of Social Protection, Finance, and Public Service Expenditure and Reform. The 2013 *Critical Review Report* recognised capture concerns in balancing access and input (Government of Ireland 2013:15), and confirmed that a view in submissions was that the interests of the pension industry had become over represented (ibid.:47). The perception of regulatory capture, and other issues, resulted in a restructuring of the Pensions Board by removing interest groups from its membership. The Pensions Board was renamed the Pensions Authority and retained its regulatory oversight and advisory role. It had three members, one each from the Departments of Social Protection and Finance, and a Chairperson, currently David Begg the former Secretary General of ICTU. A separate Pensions Council was established to advise on the formulation of pensions policy, and its membership has been constituted to give the pension system a far greater consumer focus (Turner, Hughes and Maher 2015:28). Unlike the Pensions Board, the Council's membership is not dominated by the industry. Its eleven members include the Pension Regulator, civil servants, journalists, an academic,

three actuaries employed in the pensions industry, and a pensions lawyer also employed by the industry. The chairperson is a former Director for Consumer Affairs in Ireland.

In interview, a civil/public servant within the Pensions Authority Executive was asked about the regulatory capture element of the 2013 *Critical Review*. They disagreed that there was capture of regulation pointing out that: “Firstly and most importantly in any actual regulatory matters Board members were not involved ...in making a decision whether to prosecute to take an extreme example, that decision would not go to the Board”. When asked if the word ‘regulation’ was replaced with ‘advice to the Department of Social Protection’ would the answer be different, the response was an emphatic yes. The reason given for believing capture of advice had occurred was the dual role the Pensions Board had. “It was one of the objectives of the Pensions Board to encourage pension savings. So that made our policy, that certainly complicated our policy, our policy advice”.

Another civil/public servant pinpointed the financial crisis as a point when the industry representation on the Pensions Board became delegitimised:

I think people left their hats at the door until the crisis hit. Then I think it became a different place. I think it became much more of a ‘we want to protect the industry, we don’t really want the regulatory side’. And I think they lost credibility as a result. And that’s where I would have seen a divide. They worked closely together and it was a good Board, and you had the best people on it. It was really high calibre people. They worked by consensus, which was good. But I would divide it between pre-crisis and post-crisis, and then I think it changed.

8.3.3 A Cabinet Committee on Pensions

The role of the financial crisis in the breakdown of trust is elaborated further in the next section. In this section, the research data is analysed to demonstrate the extent of that breakdown. The deficits in defined benefit schemes, the consequences for the

entire pension system, and the political ramifications were being taken very seriously within government circles. Two senior civil servants likened it in seriousness to the banking crisis. One confirmed that:

I certainly didn't have confidence in some of the solutions they were putting forward. And I suppose my job was to go in and advise. We had established a cabinet committee on pensions, which hadn't existed before. Brian Cowen⁴³ was the Taoiseach at the time. And you know I would have said to him, why would you trust the advice of somebody who has actually had the worst possible losses. Which to me was a valid point. And in fairness, they didn't have any influence. And if they did, I would be frightened to think what would have happened as a result.

The cabinet committee on pensions was:

...an informal one. It wasn't one of the standard ones there are eight that are generally listed. But it was an informal one and it met a couple of times. And the other piece that would have come up, I would have gone in and briefed the full cabinet twice. Which is fairly rare for a civil servant to go in and meet at a cabinet meeting.

The cumulative effect of the breakdown in institutionalised access and delegitimisation of the epistemic community resulted in a combination of responses. These took place amid arguably the most severe of exogenous factors for policy-making in Ireland, the 2008 financial crisis.

8.4 Exogenous Factors

8.4.1 Actors External to the Epistemic Community

In the data analysis two exogenous factors emerge as contributing to the decline of the epistemic community. The first of these is the traction gained by other actors in the pension policy field. Reference to the PPRG was made earlier in section 8.2.1 and the NWCI in section 8.2.3. Chapter Nine fully explores the role of actors

⁴³ Fianna Fail politician holding various ministries including Finance 2004-2008, and Taoiseach 2008-2011.

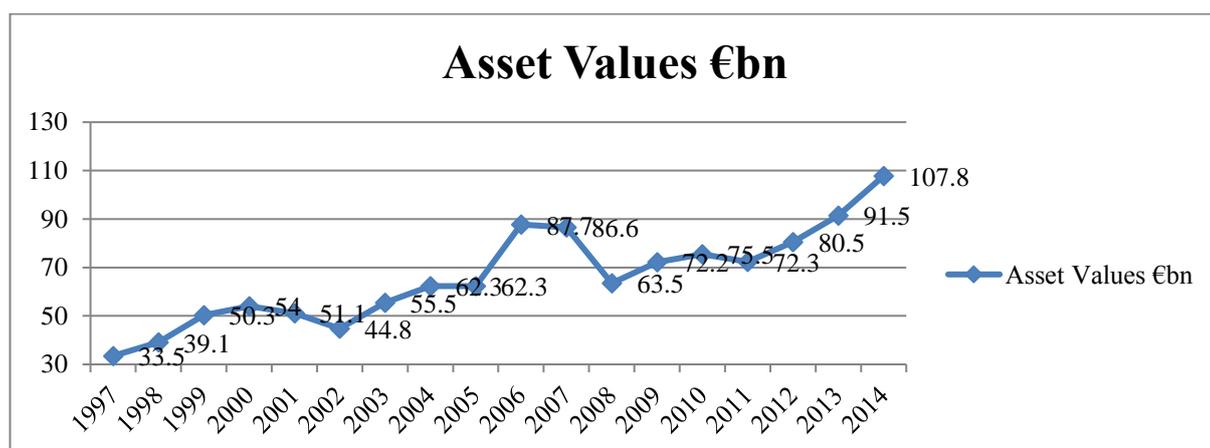
external to the epistemic community in challenging the community's capacity to influence policy.

8.4.2 The Financial Crisis

The 2008 financial crisis was a critical factor contributing to the delegitimisation of the epistemic community; a decline most evidenced by the establishment of the cabinet committee on pensions, and the falls in asset values being the subject of two separate presentations to the full cabinet. The crisis renewed the focus on the commercially valuable marginal tax reliefs for private pensions and as part of austerity measures the Troika required that these be reduced to the standard rate. In the epistemic community, protecting the tax reliefs led to a breakdown in cohesiveness. To adequately illustrate the disarray within a once cohesive network of professionals the introduction and extension of the third pension fund levy is employed. The events around the third levy stand in sharp contrast to the epistemic community's control over the first two, as established in Chapter Seven.

The most immediate impact of the financial crisis was on the asset value of pension funds. The financial crisis marks a critical juncture in the Irish pension system. It exposed a gap in the regulatory regime in Ireland over funding, and the mounting deficits in DB schemes accelerated the changing nature of the second pillar to individualised DC.

Figure 10: Irish Pension Fund Assets



Source: IAPF Investment Surveys 1997-2014

One of the points made in interviews was that the Pensions Regulator was not formally aware of the asset allocation decisions being made until pension funds started to produce deficits. The minimum funding standard had only been introduced in the 1990 Pensions Act, and up to 2000, Irish DB plans were mostly in surplus. One senior civil/public servant from the Pensions Board Executive described DB plans as having “more money than they knew what to do with, they had ten years of roughly 14% returns per annum”, and because of the surpluses, many employers were paying “little or no contributions”. The period from March 2001 into 2002 saw the dotcom crash. The value of Irish private pension fund assets fell but the fall was short lived as markets rapidly recovered, and pension fund assets had regained the lost ground by the end of 2003. They continued to grow until 2008.

The dotcom crash resulted in some DB schemes not meeting the minimum funding standard. This triggered a 1990 Pensions Act requirement for funding proposals to be prepared demonstrating how, over 3.5 years, trustees would bring the fund back to 100% solvency. For the first time asset allocation details of individual schemes began to be formally documented to the Pensions Board. Despite the fact that the

IAPF issue an annual survey on asset allocation, and have done from 1997, a senior civil/public servant was of the opinion that:

...you see the Pensions Board didn't have to look at people's funding situation. They didn't have to look at that until, we didn't even know where investments were up to 2000, after the dotcom. Then we had, people had to do these funding proposals so we actually got to see their investment profile and we were taken aback and we saw that the profiles were in no way matched to the liability. There was a total disconnect to the membership profile.

A trade union view given in interview was also that the asset allocation in Irish DB funds was disconnected to the membership profile. Instead, asset allocation decisions were made in order to outperform other managers in league tables constructed on overall investment performance. This led to an emphasis on equities:

Pension schemes, by their nature, the investment was supposed to be prudent. You were supposed to invest according to the age profile of your people, and move from high risk stuff to low risk stuff as you got nearer retirement. Every investment manager as far as I am concerned in the country totally and utterly ignored that. They went for maximisation of the fund, year on year. And they outstripped each other maximising funds. Maximising funds, they were driving these funds into imaginary surpluses.

That the dotcom experience did not lead to a change in regulation is perhaps explained by a comment made in interview by a civil/public servant from the Pensions Board executive who said that "it was a very light regulation, well was that a flaw? I don't know. I mean you can go to over regulated very quickly. Where we came unstuck was the high level of equity investments we had". As a short-term regulatory response to the dotcom crash, provisions were introduced in the Social Welfare (Miscellaneous Provisions) Act 2003 to allow the Pensions Board to extend the period of time that a scheme had to meet the minimum funding standard beyond the statutory 3.5 years, on a case by case basis.

During the Celtic Tiger years employers were doing well meaning they could afford to correct deficits in their defined benefit schemes. When the financial crisis of 2008 reduced assets dramatically for the second time in a decade, the scenario was very different. Asset values fell but this time asset allocation was under much more scrutiny. The OECD pointed to Ireland's real losses of 37.5 per cent in 2008 as "the worst investment performance for private pensions in the 30 OECD countries". They cited the reason as being "because of the share of equities in pension fund portfolios: around two-thirds of assets before the crisis hit compared to an average of 36 per cent in the 20 OECD countries where data are available" (OECD 2009). Employer contributions to pensions schemes were already high to meet the previous reduction in funding levels so there was less scope to manage a further increase. The fall in asset values accelerated the process of replacement of DB by DC pensions, and significantly increased the risk that future cohorts of pensioners will receive insufficient pensions due to inadequate contribution levels, and lack of guarantees around investment returns. For those workers with access to a DB scheme, any certainty they believed they had around the security of their pensions was removed following pension scheme closures such as the widely reported Waterford Glass case where scheme members did not receive their expected pension benefits⁴⁴.

A civil/public servant elucidated on why the financial crisis delegitimized the epistemic community, and led to a cabinet committee on pensions.

⁴⁴ Waterford Glass was a large Irish company with a DB pension plan. When the company became insolvent in 2009 its pension plan was in deficit. The workers made successful application to the ECJ arguing that the Irish government had failed to adequately protect their pension entitlement in the case of the double insolvency of employer and pension fund. Compensation was paid by the Irish state to the beneficiaries in 2015.

I think it's interesting when you look at the banking enquiry⁴⁵ that is going on at the moment. You could actually do a similar pensions enquiry. Nobody ever went back and said why did you lose 30% of your funds? And the pensions industry, now I can't say they washed their hands of it, but they certainly saw it as government's problem to resolve. When they had had **the** (said with emphasis) worst performance right across all the EU countries. So I suppose I didn't have confidence in them as a result. Why would I?

Irritation was expressed by the industry at how the weighting in equities was being framed as a crisis. A member of the epistemic community argued that

The US market is at an all time high now. The equity crisis is over. It's being spun as the same story as the longevity stuff ... the drop in bond yields and longevity were probably much more insidious. [...]. The equity market may have been the thing that kind of made everyone realise that nobody was wearing any clothes, but you had this, the bond yields all at the same time, and you had the perfect storm, and longevity, people waking up to the longevity thing.

8.4.3 The Financial Crisis and the Troika

The financial crisis and the arrival of the Troika had further repercussions for pension policy in general, and the power of the epistemic community in particular.

In the space of six months three separate policy positions had been taken in relation to aspects of the pension system. They are summarised in table 14.

⁴⁵ An Oireachtas Committee of Enquiry established in November 2014 to enquire into the reasons Ireland experienced a systemic banking crisis and the preventative reforms implemented in the wake of the crisis.

Table 14: Policy Announcements 2010/2011

Date	Event	Pension Policy
24 November 2010	Fianna Fail/ Green Party government publish the <i>National Recovery Plan 2011-2014</i>	Tax relief on employee contributions will be gradually standardised between 2012 and 2014 (Policy position 1)
28 November 2010	Programme of financial support for Ireland agreed with the EU, the ECB and the IMF	The <i>Memorandum of Understanding</i> governing the Troika agreement reiterated that tax relief would be gradually standardised between 2012 and 2014
7 December 2010	Minister for Finance Brian Lenihan makes budget speech in the Dáil	No adjustment made to tax relief rates.
25 February 2011	General Election	Fine Gael and Labour form a government
6 March 2011	Fine Gael/Labour government publish <i>Programme for Government 2011-2016</i>	Declared that “we will cap taxpayers’ subsidies for all future pension schemes for politicians (and indeed everybody) that deliver income in retirement of more than €60,000 (Policy position 2)
11 May 2011	Jobs Initiative launched	To be funded by a third pension fund levy of 0.6% of assets for the four years 2011-2014 inclusive (Policy position 3)

A civil/public servant involved in tax policy explained why the December 2010 budget speech did not carry through on the policy declared in the *National Recovery Plan* and the *Memorandum of Understanding* with the Troika.

We were committed to doing certain things on the expenditure side, and on the tax side, this consolidation to get ourselves back in order, get the public finances back in order. So that was a commitment. The industry didn’t like this at all. When the

government said they were going to introduce this, they recognised that in terms of standard rating that it could have a significant impact in the pensions sector. And we were prepared to listen to alternatives to it. But before we ever got to discussing the alternatives about standard rating relief, the new government came in.

That the government was dealing with a deep and multifaceted crisis, yet was still prepared to listen to alternatives to standard rating of tax speaks to a high degree of continuing influence, at least over pension taxation policy. However amid attempts to assert influence with the Department of Finance over these three connected yet separate policy problems (reducing tax reliefs, a cap, and a pension levy), defensive shifts internal to the epistemic community meant it stopped adhering to the characteristics of one, and ceased to satisfy the definitional criteria.

8.5 The Impact on the Epistemic Community

8.5.1 A Breakdown in Cohesiveness

The literature on epistemic communities stresses the major role cohesiveness plays in retention of power. A central part of epistemic community theory emphasises that the more internally cohesive a community is, the more likely it will achieve a high degree of political outcomes (Cross 2013:138). Despite being drawn from different areas of the pensions industry, the cohesiveness of the epistemic community membership had always been effective. Participants in this research from the industry, and civil/public servants recalled that insurance company representatives made a decisive break, by acting separately to the rest of the industry. The standardisation of tax reliefs was the key issue. An industry participant confirmed that:

...the levy issue that had occurred prior to that (*referring to the Troika demands*) had created different voices from different industries. You had the insurance industry, you had the IAPF and the pensions industry, you had the employer's body etc, all

who would have different interests, different voices.

Another participant from the epistemic community recounted:

What actually happened ... firstly the crisis happened. [...]. And one of the solutions was to take away tax reliefs from pension fund contributions. The insurance industry didn't want that to happen. Because that would have been very bad, that would have been the end of their business, pretty much. And so what I know happened was that some brokers, and some people from the insurance industry that I won't name, went into Noonan⁴⁶ and said wouldn't you be better off doing a levy. Because the levy wasn't going to impact, and this is me being Mr Cynical, because the levy wasn't going to impact their business ... and then when he introduced the levy the IAPF and others screamed blue murder

This was confirmed by a third participant and epistemic community member who said "it's fairly well known that the pensions levy was just two people from life assurance companies who went to see Noonan and suggested that doing a pensions levy was an easier way of increasing money than cutting tax relief". A civil/public servant involved in tax policy confirmed the industry accounts of the origins of the third levy:

The suggestion of a pension fund levy didn't come from the Department of Finance, or the Revenue, or any official side. In fact it came from part of the pensions sector themselves. Essentially I think the broker's part, the life side of the pensions sector. And they suggested it, as I understand it as a quid pro quo for standard rating of relief. Because obviously their business, they would suffer no pain, their business is selling pensions not investing or managing them. [...]. Now after that I suppose all hell broke loose.

In contrast to the informal meetings with Ministers for Finance enjoyed by the epistemic community in relation to the first two pension fund levies, their encounters with the Minister in relation to the third levy had a different tone. In a meeting held to protest about the imposition of the levy an epistemic community member recalled Minister Noonan's response: "He actually accused us of treason, they were a new

⁴⁶ Michael Noonan the Minister for Finance in the Fine Gael / Labour government elected in 2011.

government, they'd been elected by the democratic vote and how dare we go against what they wanted to do".

The sentiment expressed by members of the epistemic community in interviews is puzzling. The retention of tax relief benefited the whole industry, not just the insurance company part of it. Granted the levy did reduce asset values which in turn impacted DB plan deficits, but not to the extent that had already occurred due to the disproportionate investment in equities. In addition, the pension fund levy was temporary. Following its cessation the industry would still have their most commercially valuable asset and a strong argument that they had assisted the national recovery, and in theory could be free to continue their business unencumbered by further demands. Regardless, the point still stands that it was on this issue that their cohesiveness broke down.

8.5.2 Forming Coalitions

Having lost its cohesiveness and its credibility with policy makers, the epistemic community can no longer be considered to comply with the scholarly definition for an epistemic community. Their response moved them towards the conceptually different theoretical construct of an advocacy coalition. Advocacy coalitions are a broad group of individuals who coordinate their activities to secure policy outcomes, unlike the network of professionals comprising an epistemic communities whose activity is driven by their authoritative claim to knowledge and belief in the correct manner in which to proceed.

Taxation Advocacy Coalition

The first advocacy coalition formed was in 2011. It was called the Taxation Policy (Pensions) Group (TPPG). Comprised of the IAPF, the Irish Insurance Federation,

the Society of Actuaries in Ireland, and the Irish Association of Investment Managers, their objective was to respond to the inclusion in the Troika agreement of implicit commitments to deliver savings of €940m in tax relief in the broad pension area in the period to 2014 (Department of Finance 2011). Central to their concern was the commitment to further reductions in pension tax reliefs, specifically standardising pension tax relief at 20 per cent (ibid.). A civil/public servant involved in tax policy understood the TPPG to have been initially formed to “liaise with us on an ongoing basis and to come up with alternatives to standard rating”. The rapid introduction of a limit of €60,000 and the pension fund levy “muddied the space” that the TPPG operated in. The same civil/public servant offered an opinion that their existence was sufficient to delay the immediate implementation of standard tax reliefs. Minister for Finance Michael Noonan was referring to the TPPG in his 2012 budget speech when he stated that he wasn’t introducing a change yet, but that his Department and the Revenue Commissioners would work with stakeholders to “develop workable solutions” (Noonan 6th December 2011).

An epistemic community member instrumental in the establishment of the TPPG recounted that “I agreed with the Department that we would set up a body that would include the Society of Actuaries, the Irish Insurance Federation, the IAPF and the Institute of Taxation and a number of other bodies...And on their side the government put together a working group including Revenue, the Department of Finance.” The TPPG employed Milliman (an actuarial consulting firm) to produce three reports for them. Not all the coalition partners were convinced initially.

Another epistemic community member remembered:

Initially the Society of Actuaries was slightly sniffy about that. But time went on, we got more and more involved and engaged with it, and effectively it was to recover the lost ground, to sort of say to them, at this stage they had the Troika

commitment of a huge take from pensions. How were they going to get it? So we say please don't do this, do this. And that's where it got into promoting the case for caps rather than the standard rate restriction.

The findings from the Milliman reports were shared with the Department of Finance and the cabinet. The crucial framing adopted by the TTPG was to bring to the fore the amount of people affected by various decisions. A community participant in the TTPG confirmed that they had presented the details directly to Cabinet, and framed their advice around the number of individuals affected by various pension tax options, all producing broadly the same amount in savings. Standardising the tax rate would impact the greater number. It was a framing that resonated with the government. From this point onwards standardising tax reliefs was removed from the agenda and instead savings from pensions all focused on how to implement the €60,000 figure promised by the Fine Gael / Labour government in their *Programme for Government 2011-2016*.

The civil servants in the Department of Finance were unable to verify the figures that had been communicated to the cabinet by the TTPG. One civil/public servant involved in tax policy commenting on the cabinet meeting said:

And they went in with a proposal around changes to the SFT and a capitalisation factor of 30⁴⁷. Introduced straight away. And that would yield 400 million. We didn't know where they got the figures from. We would not have accepted that.

Documents released under the Freedom of Information Act 2014 proved informative in charting how the lack of clarity around the TTPG's figures completed the

⁴⁷ The capitalisation factor is the number which a defined benefit pension is multiplied by to assess if an individual is above the Standard Fund Threshold (SFT). Any pension above the SFT is called a chargeable excess and is subject to an upfront tax charge of 41% on top of the normal income tax due on the pension. The capitalisation factor was set at 20 since its introduction in 2005.

delegitimisation of the industry and led to an extension of the third pension fund levy. A simplified summary is provided in table 15.

Table 15: Summary of Dept. Finance Deliberations over the TPPG Data

Email Date	Content	Action
10 April 2013	The Department of Finance asked for the data to verify the savings given to cabinet	
29 April 2013	TPPG respond	TPPG confirmed savings of €380 million by implementing a change in the SFT from €2.3m to €2m and a capitalisation factor of 30 applying retrospectively
	Based on the TPPG response the Department conservatively included €250m in the budget arithmetic	
29 May 2013	An analysis of the TTPG figures circulated within the Department of Finance which placed the savings closer to €140m	The analysis indicated that even this figure might be optimistic and the savings might be closer to the range of €80-€100m
24 July 2013	Advice from the Attorney General is that a capitalisation factor of 30 cannot be applied retrospectively	The Department changed the TPPG recommendations to accommodate age related factors

Source: Department of Finance 2013. Emails obtained Freedom of Information Act 2014

The changes made to both the calculations and the method of implementing the cap changed the savings communicated by the TTPG. The Department of Finance's revised figure were incorporated into the arithmetic for the 2014 budget speech. The

revised figures were much lower than the figure communicated by the TTPG. This led the Minister to make a decision to extend the pension fund levy. The 2014 budget speech was made on 15th October 2013 by Minister Noonan. He announced:

I wish to confirm that contributions to pension schemes will continue to attract income tax relief at the marginal rate of tax. I wish to confirm that the 0.6% Pension Levy introduced to fund the Jobs Initiative in 2011 will be abolished from the 31st of December 2014. I will however, introduce an additional levy on pension funds at 0.15%. I am doing this to continue to help fund the Jobs Initiative, and to make provision for potential State liabilities which may emerge from pre-existing or future pension fund difficulties. The levy within the existing legal framework will apply to pension fund assets in 2014 and 2015 (Noonan 2013a)

Remarks were made by the Minister in an interview three days later indicating he had extended the levy because the industry had not kept their side of the deal. He was questioned about this statement in the Dáil by Roisín Shortall TD on 24th October 2013. Minister Noonan denied that he had conducted a deal and responded that:

I would not categorise my engagement with the pensions sector on this matter as a “deal”, in the manner suggested by the Deputy. However, the assessment that the changes to the SFT regime required to deliver on the Budget 2013 commitment to cap taxpayer subsidies to higher value pensions would have a considerably lower yield than originally put forward, meant that the achievement of the overall budgetary objectives (including the continuation of the reduced VAT rate for the tourism sector and to make provision for potential State liabilities which may emerge from pre-existing or future pension fund difficulties) necessitated the imposition of the additional 0.15% pension fund levy for 2014 and 2015 (Noonan 2013b)

Pensioner Priority Coalition

Having seen the success of the TTPG in keeping tax reliefs at the standard rate (albeit at the expense of the levy), industry personnel were attracted to the idea of coalitions. As a result of the increasing numbers of defined benefit schemes in deficit entering wind up, an urgent policy decision was required by practitioners in

relation to who had priority in getting benefits when a defined benefit pension schemes was being wound up, and did not have sufficient assets to pay all beneficiaries their full entitlement. The 1990 Pensions Act had given priority to pensioners ahead of current and former employees when a pension scheme was winding up. For those dealing with the winding up of DB schemes in deficit, the inequity was plain, making the government's lack of desire to implement change unacceptable as the situation deteriorated.

An industry practitioner explained the impact of a non-decision:

...the first scheme that was not solvent. It was heart stopping and it was terrifying for us, absolutely petrifying for the members. Now initial stages they were 70/80/90 per cent (solvent). But as things progressed it got worse and worse and worse. [...]. So you had pensioners with three per cent escalation getting their full entitlement to benefit, pensioners got 100 per cent and everyone else got 20 percentage wise. Now the worse case I did was where the pensioners got their full benefits and the actives and deferreds⁴⁸ got nothing.

A civil/public servant explained the political thinking which made it a difficult policy decision, one that could only be made when an exogenous shock made it palatable:

It was so difficult. It was so so difficult. Everyone could see it rationally, everyone could see it, of course it's unfair, absolutely but oh my God when you say the cake is still the same size we are just going to cut it in a different way. Then that's very difficult.

To force change, and encouraged by the innovation of the Taxation Policy Pensions Group, a community member explained how a coalition was formed.

In fact we had agreed with the IAPF, I agreed with (*names the President of the Society of Actuaries*) way back that the Society would run with the priority rule, and would lead with the priority rule, and we had lunch one day on minimum funding standard stuff and agreed that they, the IAPF, would take lead on the tax stuff and we'd support each other." [...]. We agreed, right, and we got, we got IBEC and

⁴⁸ Actives meaning current employees, and deferreds means those who had left the employment associated with the pension scheme but had a right to a benefit from the scheme when they retire.

ICTU. We got all four bodies. The first time that has ever happened and that was very powerful. And then it (i.e. the priority rule) changed because we went in and then we had political contacts. So that was lesson learned. The lesson learned was that in order to get change made you have to get IBEC, ICTU, the IAPF and the Society of Actuaries all saying the same thing, it's pretty powerful. You can't pick each off and say 'oh they would say that, ICTU would say that', if you get all four.

Their efforts achieved the intended objective and the priority rule was changed.

8.6 Addition to the Epistemic Community Literature

Over the course of this century, a cohesive and powerful epistemic community ceased to exist. The purpose of this section is to theorise the data to establish what if anything it offers by way of an addition to the epistemic community concept.

Epistemic community theory takes us to the point of explaining the gaining and retaining of power over policy. It is less useful in explaining the joint findings of an apparent loss of power and continuing stability of the policy enterprise. Blyth argues that once a policy idea is institutionally embedded it constitutes a cognitive lock ensuring that policy-making becomes possible only in terms of those ideas (2001:4). HI also provides an explanation for ideational continuity through path dependency. Increasing return dynamics mean the cost of path switching increases over time. In Chapter Three Widmaier's theory that, in scenarios of ideational continuity, power resides neither in the hands of the policy makers, nor of the agents who originally promoted them, was presented (2016:345). He argued that the idea comes to assume a self reinforcing life of its own.

This thesis provides a case study to support a theoretical enhancement to the epistemic community concept based on Widmaier's reasoning. Conceptualising the epistemic community's policy enterprise as an idea with structural power explains the data findings. The epistemic community exercised power to force a path switch

away from the idea of a stronger role for the state in the pension system. Their policy enterprise became the new blueprint; one of a stronger role for private pensions, and it became cognitively locked into place. The mechanisms defending the policy enterprise over time gave it structural power through informal and formal institutional means, to the extent that the continuing existence of the epistemic community became unnecessary to support the idea, whether the individuals comprising the community were cognisant of this or not. Helped by the properties of path dependency the idea had created a self reinforcing life of its own. It remains cognitively locked into place as the idea underpinning Irish pension policy.

8.7 Conclusion

This chapter is one of mixed fortunes for the epistemic community. Chronologically it covers the last fifteen years of policy-making. This is a period that saw the decline of the epistemic community's opportunity to influence policy; decision makers acknowledging that the industry lacked credibility; the breakdown of the epistemic community's cohesiveness; and ultimately the dissolution of the community into advocacy coalitions. Despite this, the policy enterprise persisted as did the industry's major commercial selling point – tax reliefs at marginal rates, albeit at the expense of the introduction of caps and a pension fund levy.

The cost and distribution of tax reliefs began to enter reform discourse, indicative of the attention being drawn to it by actors external to the epistemic community.

Mechanisms that had facilitated the capture of advice by the epistemic community such as access to decision makers, the institutionalisation of their expertise into patterns of behaviour, and more formally in the Pensions Board, were discontinued.

The financial crisis precipitated a pension crisis deemed as serious as the banking

crisis in the eyes of senior civil servants. The resulting loss of credibility led to a breakup of the formerly cohesive group of individuals, ostensibly over the third pension fund levy. The difference between the second and third levies could not be any starker and perhaps more than any other example illustrate the highs and lows of power.

Having documented these highs and lows, this thesis now considers pension policy from the perspective of the actors external to the epistemic community to complete the analysis of the politics of pensions.

Chapter Nine: Social Politics

Actors external to the epistemic community have been largely invisible in the preceding three analytical chapters. This was a deliberate decision made in drafting the thesis, and their exclusion serves two purposes. Firstly, the thesis addresses a specific research question about power relations, and a hypothesis that proposes that a knowledge elite had privileged influence over policy. Both lend themselves to privileging the epistemic community in analysis. The volume of information in nearly half a century of policy-making could only detract from the quality of analysis, if a single account was tasked with incorporating all actual or potential facets of influence. The second purpose flows from the first. Accounting for other actors in a separate chapter draws out and enhances the findings. It clarifies that institutions where the epistemic community had influence acted as centrifugal sites for policy-making, giving the community the capacity to act as veto players. The task of this chapter is to revisit the data to provide an additional account of policy development in Ireland which is sensitive to the contribution of social actors who also sought the power to influence pension policy.

For two decades social partnership was the primary institutional setting in Ireland for many social actors with policy ambitions. Between 1987 and 2006 seven corporatist style agreements were negotiated. This period overlaps with one of strong epistemic community influence over pension policy. Therefore the seven social partnership agreements are employed in this chapter as a structure within which to explore the role of social actors in Irish pension policy.

The chapter commences by accounting for each of the different social actor groupings identified in research as having agency in the development of the pension

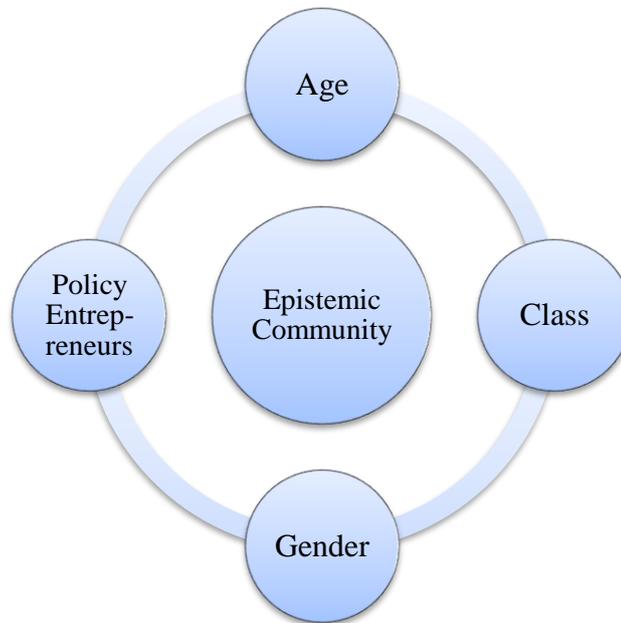
system. The chapter then describes Irish social partnership, before moving into a chronological sequence to examine the political context and pension content of each of the seven agreements in turn. Structuring the chapter in this way has two functions. Firstly, it draws attention to the pattern of removing decisions about the overall design of the pension system from the auspices of social partnership. Secondly, it provides further support for the argument that an epistemic community were institutionally embedded in the structures of pension policy-making, and was in a position to direct reform. The chapter concludes in section six with an assessment of the capacity of social actors and their ideas to construct an alternative discourse, and undo the cognitive lock of the epistemic community's policy enterprise.

9.1 Social Actors

In Peter Hall's (1993) typology of policy change, paradigmatic change is influenced by well resourced actors with positional advantage within the institutional framework. In the context of pension policy in Ireland, Hall's typology holds true. Creating a critical juncture in pension policy terms, the trajectory towards an increased role for the state was halted in the late 1970s by the entrance to the policy-making arena of well resourced actors from the pensions industry. Their concern over the impact of a stronger role for the state on their commercial interests was a strong motivation for the formation of the epistemic community. The preceding chapters drew on the research data to demonstrate how the epistemic community initially gained power in the 1970s, and then retained it throughout the subsequent decades, to have a substantial impact on the pension policy trajectory. But what of other actors with an interest in the pension system during this time?

For the purposes of this chapter social actors are arranged into four groups based on their defining interest.

Figure 11: Social Actors External to the Epistemic Community



The next sections analyses each grouping in turn, and in keeping with the timeframe provided by social partnership, the analysis refers to the period 1987 to 2008.

9.1.2 Age

Although a function of the Pensions Board was to advise the Minister on pension policy, it was a full twelve years after its inception in 1990 before older people were formally represented on the Board, with the appointment in 2002 of Michael O'Halloran, CEO of the Irish Senior Citizens Parliament (ISCP)⁴⁹. The ISCP is one of a number of organisations representing older people which have been active in voicing an opinion on pension policy and seeking to influence policy decisions. Submissions to the 2007 Green Paper included those from the Irish Senior Citizens

⁴⁹ An organisation with 400 affiliated organisations working to promote the views of older people in policy development and decision making (ISCP 2016).

Parliament, Age Action Ireland, the National Council for Ageing and Older People, the National Federation of Pensioner Associations, the Irish Association of Older People, and the ICTU Retired Workers' Committee (Cousins 2008). The attention of these social actors remains almost completely focused on the adequacy of the state pension, specifically advocating for an increase in the rate of pension being paid, and for indexation of pensions to earnings. This focus reflects the importance of social transfers to the incomes of older people, as identified in Chapter One.

The income position of the elderly in Ireland has also been incorporated into the agenda of poverty research orientated social actors, such as the Combat Poverty Agency, and the St. Vincent de Paul Society. They highlight the importance of the state pension to current and future older people, and also advocate for the indexation of pensions to earnings to avoid increasing the levels of pensioner poverty in the future (Baroni and O'Donoghue 2009:64).

9.1.2 Class – Employers and Trade Unions

The class based approach to welfare state development is largely presented in literature as a distributive struggle of societal interests between workers and employers (Garritzmann et al 2016:15, Oude Nijhuis 2009:297). This argument is not supported by the data collected for this study, in respect of pensions. Both trade unions and employers were represented on the statutory pension advisory body, the Pensions Board with one seat each (out of a total of twelve seats). A second seat each was allocated in an enlargement of the Board in 1996, specifically to represent trustees. The consensus emanating from the Board on pension policy indicates that unions and employers were aligned with the epistemic community in their preference for the direction of reform.

Employers

In Ireland the Irish Business and Employer Confederation (IBEC) is the umbrella group of over 40 different sectoral industry associations in Ireland (IBEC 2016).

This gives business interests a coherent voice in policy proposals⁵⁰. A senior civil / public servant at the Pensions Board noted in interview that in relation to pension policy “the employers represented by IBEC would have had a strong influence.

Always”. A member of the epistemic community from the pensions industry drew attention to the political power of employers, especially given the foreign direct investment (FDI) aspect to Ireland’s industrial policy⁵¹:

Anything that forces employers to pay more is going to be resisted by the employer lobby...if you came in with the Swedish pension system, it (referring to FDI) wouldn’t happen. They would say why should we come to Ireland and be obliged to pay one third of our profits into pensions.

Another epistemic community member from the industry opined that “politics would suggest that anything that is anti-employer or would cause difficulties on the labour market is something that politicians would prefer not to engage with”.

Employers have convincing reasons to seek to curtail the level of social expenditure and labour market rigidity. It is unsurprising that their policy preference for the Irish pension system is consistent with that of the epistemic community. Employers argue that the existing system, with a poverty proofing state pension, voluntarily supplemented privately “has generally served us well” and “correctly seeks to promote individual responsibility” (IBEC 2008:1-2). Their strong preference is for

⁵⁰ Small businesses are represented by the Irish Small Medium Enterprise Association (ISME), while the largest stand alone sectoral representative body is the Construction Industry Federation (CIF). In terms of the pension system their views do not differ in any substantive manner from those of IBEC.

⁵¹ Ireland has an industrial policy based on attracting high value foreign direct investment (FDI) actively supported by low corporation tax and science and technology research systems embedded in the educational system.

private pensions to remain voluntary, and be encouraged by a national education programme. They reject mandatory private pensions, and are not in favour of automatic enrolment stating that: “the state may be paternalistic with regard to pensions, but ultimately it must do so as a libertarian. Freedom to choose applies to both employees and employers” (2008:30). The gendered and distributional inequities that would emanate from such proposals are not addressed by business organisations, and serve as yet another example of the lack of sensitivity to gender in much of the pension debate.

Trade Unions

In Ireland trade unions have no fundamental role in the pension system. This is in contrast to fully developed corporatist arrangements in other European countries, where organised interests have privileged access to the process of both making and implementing policy, and where cooperative employment relations are mandated through legislation (Geary 2008:535). Examples include the Dutch pension system where the second pillar of occupational pensions are a key element in collective agreements, and the bipartite boards that administer them are a central aspect of Dutch corporatism (Anderson 2011:297).

There is a single confederation for trade unions in Ireland, the Irish Congress of Trade Unions (ICTU). It acts to coordinate rather than direct the action of its affiliates, which retain significant autonomy, particularly SIPTU which represents some 40 per cent of ICTU’s total membership (Doherty 2011:373). Also powerful within ICTU is the Public Services Committee which represents unions with members employed by the state (ibid.). The public sector is the highest union density sector with few new employees in the private sector joining trade unions (D’Art and Turner 2011:163). Union leaders acknowledge that there is a great

diversity of preferences and priorities about collective welfare provision, and that there would be serious measurement and credibility problems with any government undertaking to improve welfare in exchange for wage moderation (Hardiman 2005:17). Anderson and Meyer (2003) draw attention to the lack of interest homogeneity between current and former wage earners, which can complicate union pension policy preferences. Maximising pension income for former wage earners (current pensioners) may involve wage reductions for current wage earners if social insurance increases limit real wage increases. Conversely, maximising current wages by stable or decreasing social insurance implies reductions or slower increases for current pensioners (p.27-28).

In a contribution to the analysis of the role of trade unions in pension policy, Oude Nijhuis (2009) argues that trade union support for welfare state development is often taken for granted. When evidence speaks to the contrary, scholars seldom notice the resistance of unions is often guided by an aversion to redistributive consequences. He further argues that labour as a whole does not have a 'disadvantaged' position on the labour market. Many workers occupy a comfortable position, and for them private provision can often do the job just fine (Oude Nijhuis 2009:298-301). In the Irish context O'Riain draws attention to how the middle classes who can comfortably afford to top up state provided benefits, are the people heavily subsidised by the public purse, largely in the form of tax incentives and reliefs for pensions, healthcare and education (2014:209).

Section 9.5 below identifies the policy entrepreneurs who point to the weaknesses in the private pillar, and present research supporting a rebalancing of the Irish pension system to strengthen the public pillar (Hughes and Stewart 2011; Larragy 2013; Murphy 2016). Particular attention by these actors has been paid to standardising the

rate of tax relief on employee contributions to the lower tax rate to eliminate distributional and gender inequities in the tax subsidy for private pensions. The conclusion to this chapter presents the lack of a meaningful alliance between trade unions and social actors as a finding from this thesis. A trade unionist described in interview how, in relation to such proposals, “we were forced by social justice arguments to nod in the direction of equity and so on”. Their unwillingness to challenge the epistemic community constructed convention reflects Oude Nijhuis’ observations on the resistance by trade unions to challenge uneven distributive consequences of policy, if such a challenge will impact their members. As the same trade unionist explained, “what we would regard as our core constituents, the relatively well paid well organised worker, is paying the marginal rate of tax”.

The exercise undertaken to identify the network of professionals who constituted an epistemic community identified one trade unionist satisfying the criteria for much of the period of the community’s period of strong influence. This confirms a shared policy enterprise between that individual and the industry members and is supported by interview data from another trade unionist representative on the Pensions Board.

There was a very strong consensus on the Board. And the consensus was the Irish pension model worked...And the only problem we had was that coverage wasn’t good enough...and the way to extend coverage was not to improve public pension provision, it should be provided by the pensions industry.

Where trade unions differed in any way from the employer position was in their support for a mandatory system, with employers being compelled to contribute to their employee’s fund (ICTU 2005, SIPTU 2008). Another strong differentiator between labour and business is the attention in all trade union blueprints for reform to how women are disadvantaged by the current system.

9.1.3 Gender

The National Women's Council of Ireland (NWCI) advocates for a feminist pension model. Attention to specific welfare policies such as pensions was sidelined in the Council's earlier years; instead a liberal agenda on equal treatment took priority.

The Second Commission on the Status of Women in 1982 only addressed shortcomings in the pension system by drawing attention to the concept of dependency⁵² as unacceptable (Murphy 2003:40). In the 1990s a new echelon of women leaders revamped the Council, and shifted its direction to the left (Larragy 2014:187-188). An initial reorientation to working class women was followed by attempts to deal with the growing heterogeneity and multi-tasking experience of women in Irish society, whilst keeping a focus on women at the sharp end of social exclusion (ibid.:205).

Pension policy was first comprehensively addressed by the NWCI in 2003, as part of an overall argument for a modernised social welfare system to maximise the economic independence of women. They called for access to independent entitlement to pensions; for the qualified adult allowance for all old age pensions to be increased to one hundred per cent of the full adult rate⁵³, and paid directly to the woman; and for structural reform of social insurance, to maximise independent entitlement (Murphy 2003:6). In advance of the 2007 Green Paper, the NWCI were vocal in their critique of the pension system's outcomes for women, and advocated

⁵² Recipients of a state pension can claim additional benefit for adult and child dependents. The vast majority of adult dependents are women who do not qualify for a state pension in their own right because of inadequate social insurance contributions (reflective of their caring responsibilities). Feminists reject the concept of dependency in the social welfare system.

⁵³ This is a call for removal of the limitation rule in social welfare which at the time limited benefits paid to a couple to 1.7 times the adult rate rather than two separate full adult rates.

for a universal pension (Murphy and McCashin 2008:50). The NWCI pointed out that:

Every aspect of the current pension system militates against women having an income that provides a decent standard of living in old age...Women almost exclusively carry the social responsibility for unpaid care work in families. This means that it is significantly harder for women to build up adequate contributions in both private and public systems (McMinn 2007).

A comprehensive feminist analysis of the pension system, *What Women Want – a model of pensions that guarantees independence* (Murphy and McCashin 2008) was submitted to the Department of Social Protection in May 2008, with many of the same points being made in the NWCI's 2015 submission to the Universal Retirement Savings Group. Both documents called on policy makers to ensure that the pension system as a whole is not predicated on male lifetime patterns of work and earnings, which excludes women from acquiring adequate independent pensions in old age (NWCI 2015:3).

The Pensions Board never had a member nominated specifically to advance a feminist agenda, or indeed a gender perspective. The absence of that perspective is evident in how gender sensitive reform was never prominent in the reform agenda. The literature points to two main gender sensitive reforms – an adequate state universal pension, and a state supplementary earnings-related pension with measures that recognise periods of home care work for pension purposes. A universal pension is an entitlement paid as a matter of right to all residents over a defined qualifying age, regardless of previous contributions or income (Larragy 2013). It is the antithesis of the entitlement from the male breadwinner model of welfare with its reliance on familialism. This makes it an attractive pension reform option from a gender equality perspective (Murphy and O'Connor 2007:44). This is especially true

given the effectiveness of the state basic pension at lifting pensioners out of poverty illustrated in Chapter Two. A universal pension removes the disadvantage women will retain for as long as their paid contributions and contributory period remain shorter than men's. Those who spend years providing care receive the same basic pension as those who have been continuously employed (Ginn 2004:126). Indeed a universal pension, independent of previous earnings, provides a social safety net for older women and men alike, whose lifetime income is low (Sunden 2010). The benefit of eligibility not being linked to contributions, earnings, or working career, are obvious for women, and would provide for those excluded from the current pension system with a pension from the state in their own right for the first time. The rate of payment needs to be set at an economically adequate level to guarantee a decent quality of life. In this way a universal pension facilitates defamilisation by providing men and women with the capacity to live autonomously.

9.1.4 Policy Entrepreneurs

Grouped under the classification of policy entrepreneurs are academics, research organisations, and think tanks who seek to influence social policy in general, one concentrating on pension policy in particular. Prior to the 2000s the social policy community was conspicuously devoid of policy entrepreneurs, with the exception of the Economic and Social Research Institute (ESRI). One former Minister in interview remarked that “In Ireland the level of intellectual debate on these issues is very low”, and referred to the ESRI as “producing middle of the road, careful analysis”. 2001 saw the establishment of the Think Tank on Social Change (TASC)⁵⁴, followed by the Pension Policy Research Group (PPRG) in 2004, Social

⁵⁴ TASC's core focus is economic equality and democratic accountability. Its Chair since 2012 is Prionsais de Rossa, who was the Democratic Left Minister for Social Welfare in the rainbow coalition government.

Justice Ireland⁵⁵ in 2009, and the Nevin Institute⁵⁶ in 2012. These organisations have produced research to support an argument that the most effective pension system to achieve improved coverage, adequate income in retirement, and at the lowest cost, is likely to consist of a basic universal pension with a contributory supplementary pension organised through the social welfare system and based on a PAYG method of funding. The PPRG have especially, but not exclusively, focused on the inequities in the tax subsidies supporting private pensions, while Social Justice Ireland has promoted a universal pension as part of a wider advocacy for a national basic income.

9.1.5 Political Parties

Chapter Two described the Irish party system and provided a brief outline of the orientation of the main political parties. Parties can also be considered as social actors in their own right, working to influence pension policy. Fianna Fáil dominated the political landscape for much of the period relating to this study. The manner of the implementation of the first two pension fund levies described in Chapter Seven is consistent with the political culture associated with the party. Fine Gael and Fianna Fáil are both centrist parties, and differ little ideologically. Both support a stronger role for private pensions in the overall system. The Labour Party was the catalyst for the 1976 Green Paper on a state income-related scheme. Subsequently, they have not expressed an opinion contrary to that of the epistemic community's. There are strong historical and cultural ties between the Labour Party and the trade union movement. However, with the Labour Party being one of the

⁵⁵ Social Justice Ireland is an advocacy organisation providing social analysis on public policy. It was established in 2009 by two individuals who had previously managed that function for CORI – the Conference of Religious in Ireland, an umbrella organisation for congregations founded in 1960.

⁵⁶ The Nevin Economic Research Institute is an all Ireland research organisation and is part of the Trade Union Related Institutes (TURI).

smaller parties in the shadow of Fianna Fáil and Fine Gael, and the trade union position on the pension system, it is unsurprising that Labour have failed to lend support to social actors advocating for a different, fairer, pension system. In reality, the composition of government over the last decades has had no impact to the trajectory of pension reform. This supports the argument made in this thesis of the epistemic community's capacity to cognitively lock their policy enterprise in place, and for the idea informing that policy enterprise to assume a structural weight of its own.

9.2 Social Partnership in Ireland

Following a period of rapid growth in the 1970s, Ireland's economy went into serious decline in the 1980s. Due in part to policies pursued by the rapidly changing governments⁵⁷, and exacerbated by the second oil shock and associated international recession, the period is characterised by increasing inflation and unemployment coupled with deteriorating public finances (NESC 1986:2). This prompted the National Economic and Social Council (NESC) to intercede. NESC was established in 1973 as an advisory body to the Taoiseach on strategic policy issues. Its council members are representatives of business, trade unions, agricultural, farming organisations, community and voluntary organisations, environmental organisations; as well as heads of Government departments and independent experts (NESC 2016). Before 1986, NESC published annual economic and social policy analysis which was short term in nature. Their 1986 report was significantly different. Prompted by concern at the evolving economic and social situation of the first half of the 1980s, NESC published *Strategy for Development* which set out its integrated strategy for

⁵⁷ Policies such as a widening current account deficit arising from a rapid expansion of domestic demand (NESC 1986:2)

remedial action. It required trade unions, employers, and farmers to work together to develop consensus on policy, as well as to negotiate national wage agreements. The Fianna Fáil government elected in February 1987 accepted the report. Two decades of social partnership as a distinctive mode of governance in Ireland began, and continued until the 2008 financial crisis.

Table 16: Social Partnership Agreements

	Name	Period Covered	Date Published
1	Programme for National Recovery (PNR)	1987-1990	October 1987
2	The Programme for Economic and Social Progress (PESP)	1991-1993	January 1991
3	Programme for Competitiveness and Work (PCW)	1993-1996	February 1994
4	Partnership 2000 (P2000)	1997-2000	January 1997
5	Programme for Prosperity and Fairness (PPF)	2000-2003	November 1999
6	Sustaining Progress	2003-2006	February 2003
7	Towards 2016	2006-2016	June 2006

Ireland's system of coordinated pay agreements differed in important respects from fully developed European corporatist models. The most important difference is that Ireland's partnership arrangement was voluntary. In social partnership there was no legislative support, or sanctions, should any party renege (Geary 2008:535). Social partners remained outside the actual decision making system, as ultimately final decisions were taken by the government who retained the capacity to act unilaterally on what it considered electorally sensitive issues (Doherty 2011:375). Attention in Irish policy literature is often drawn to the Minister for Finance Charlie McCreevy to

illustrate this point. He exercised ministerial discretion in decision making to a greater degree than most other Ministers, and exposed the limits of the capacity of social partnership processes to set the agenda, if it conflicted with his preferences and priorities (Hardiman 2005:18). This is in contrast to traditional fully developed corporatist arrangements where organised interests have privileged access to the process of both making and implementing policy, and where cooperative employment relations are mandated through legislation (Geary 2008:535).

The central element of each agreement was based on an increase in basic pay rates combined with changes to the tax system to raise disposable income, embedded in commitments about industrial peace and resolution of disputes (Hardiman 2005:3). Negotiations in social partnership were conducted by the main economic interest groups representing farmers, trade unions and business interests. Union negotiation was by ICTU. An ICTU official Stephen McCarthy (2013) wrote afterwards of a feature of partnership being that take home pay was more important than wage increases, and that tweaking tax with modest levels of wage increases could be very positive. Such opinions help explain why unions did not seek to trade wage restraint for progressive redistributive policies, but instead for a reduced taxation burden on workers and institutional influence (Doherty 2011:376).

9.2.1 The Programme for National Recovery (PNR) 1987-1990

Table 17 Politics and Pensions 1987-1990

1986	1987	1988	1989
NESC Strategy for Development	National Pensions Board (NPB) First Report	NPB reports on Taxation and on Equal Treatment	NPB Report on pensions for self-employed
	Election Fianna Fáil minority government		Election Fianna Fail and PDs
	PNR		

Politics

The 1980s saw five elections resulting in changes of government. The fourth election in February 1987 saw a minority Fianna Fáil government formed, tasked with implementing austerity measures within NESC’s social partnership framework. Scholars recognise that Fianna Fáil’s political nous, and their leader Charles Haughey’s capacity for real politik made them unlikely to reject NESC’s recommendations, given the political implications of an election for a government party bringing in austerity policies (Larragy 2004:381, Roche 2009:195).

Pensions

PNR was published in October 1987. It prioritised reducing public debt and maintaining competitiveness. Roche (2009:195) argues that the PNR was effectively a deal reached between the government and a group of union leaders who had become fearful of the unions’ growing marginalisation. Two factors prompted this fear. Firstly, the Irish leadership witnessed the “much stronger British unions committing virtual suicide...the miners’ strike in particular was an object lesson in

how not to conduct your business (McCarthy 2013). Secondly, and related, at home they faced the new electoral strength of neoliberalism represented by the rise of the Progressive Democrats.

The PNR had little to say directly on the pension system other than to say that the government would maintain the overall value of social welfare benefits, and within the resources available would increase the lowest benefits (1987: section IV).

Indirectly PNR was significant for the future direction of the pension system. It established a common analysis by the social partners of Ireland's economic challenges, and consensus on moderate pay rises tied to reductions in personal taxation (Roche 2009:195). This shared consensus of reduced taxation meant that the possibility of radical change to the public/private mix in the pension system became increasingly remote. Strengthening the public pillar would require either increased social insurance, or a reorganisation of the tax subsidies supporting the private pillar. Neither were an appealing option politically, and both ran contrary to the social partnership consensus with the unions on reducing personal taxation. The strong focus on increases in take home pay in social partnership indicated an implicit common policy position between the unions and the epistemic community on the question of pensions.

9.2.2 The Programme for Economic and Social Progress (PESP) 1991-1993

Table 18: Politics and Pensions 1991-1993

1989	1990	1991	1992	1993
Election Fianna Fail and PDs	Pensions Act	PESP	Election Fianna Fail and Labour	2 nd Commission Status of Women
		Report on Treatment of Households in Social Welfare Code		NPB Final Report

Politics

The Fianna Fáil Taoiseach Charles Haughey called a snap election in June 1989 believing that there was favourable support for his party. However Fianna Fáil again failed to achieve a majority government, and for the first time in their history had to look for a coalition partner. The neoliberal orientated Progressive Democrats complied, and together these two parties negotiated the second partnership agreement. Political instability continued in Ireland into the 1990s with yet another government failing to reach full term. Following a disparity in testimony between the leaders of the two government parties at a Tribunal of Enquiry into the beef processing industry, the Progressive Democrats left government on 4 November 1992. A no-confidence vote in the remaining minority government held in parliament the following day triggered another general election resulting in Fianna Fáil again formed a coalition government, this time with the Labour Party.

Pensions

PESP made a number of commitments that had implications for the public pillar of the pension system. Attention was drawn to increasing the rate of payment in line

with recommendations from a Social Welfare Commission that reported in 1986, and social insurance was to be extended to part-time employees. Aspects of a feminist model for a pension system were addressed, albeit in a piecemeal fashion rather than a concerted effort to place gender related inequities in outcomes from the system at the centre of pension reform debate. PESP referenced the 1991 *Report of the Review Group on the Treatment of Households in the Social Welfare Code* indicating that issues such as the limitation rule for qualified adults would be addressed.

Commitment was also given to implementing outcomes from the *Second Commission on the Status of Women*. Its 1993 report called an end to discrepancies in pensionable service attributable to gender, a point also made by the National Pensions Board in 1989. Part VII of the 1990 Pensions Act was introduced into legislation in 1993 which prohibited discrimination on the basis of sex in respect of any matter relating to occupational pension schemes (Pensions Board 2015).

PESP's real significance for this thesis is in how it consolidated the influence of the epistemic community and gave them the power to veto policy proposals that differed from their policy enterprise. PESP deferred all decisions about reform of the pension system to the forthcoming *Final Report of the National Pensions Board*. Chapter Seven analysed the epistemic community's role in the *Final Report's* findings.

Issues such as the appropriate relationship between state and occupational provision, the future role of occupational schemes, coverage, the conditions for entitlement to social welfare pensions, and a national income-related pension scheme were now all removed from the social partnership agenda. Instead, in the creation of a pattern that was to be repeated over the life time of social partnership, all pension policy decisions were funnelled into the National Pensions Board and later the Pensions

Board – institutions where the epistemic community were embedded and in a position to exert privileged influence over policy.

As noted in Chapter Seven a minority opinion was lodged by trade union representatives to argue for a universal pension, but they didn't add weight to their argument by asking for an assessment of resources already being spent in tax subsidies for private pensions. Arguably the *Final Report* serves as an example of the trade union movement being unwilling to challenge the dominant framing, and adopting a position compatible with that of the political elite within social partnership, and the epistemic community.

9.2.3 Programme for Competitiveness and Work (PCW) 1993-1996

Table 19: Politics and Pensions 1993-1996

1994	1996
PCW	Report Expert Group Integration Tax & Social Welfare
OECD Report	ESRI Coverage Report

Politics

PCW was negotiated by the social partners and the Fianna Fail / Labour coalition government. Nine months after its publication, further political instability arose due to Labour's disapproval of various actions by the Attorney General Harry Whelehan, and the Fianna Fáil leader's plans to appoint him to the High Court. Unable to reconcile their differences, Labour left government in November 1994 and joined with Fine Gael and the Democratic Left to form the 'rainbow coalition'.

In contrast to the political upheavals, the Irish economy was showing signs of growth. After a period of macroeconomic stabilisation commencing in 1987, the

period from 1994 to about 2000 saw rapid growth in the economy, huge increases in exports and startling growth in employment (O’Riain 2014:49)

Pensions

PCW did not address the pension system in any significant way, arguably because of the publication of the National Pensions Board’s *Final Report* two months earlier.

Incremental change to the public pillar was signposted, with reference to the concept of dependency being examined as part of overall social welfare reform (Government of Ireland 1994:64). An expert group on the integration of the tax and social welfare systems reported on interaction of the two codes, and the transition from welfare dependency to work. Relevant to pensions was that a basic income was examined (but not recommended) by the group, an issue which by extension would necessitate the universality of the state pension to be considered. Also published in 1996 was a report by the Department of Social Welfare called *Social Insurance in Ireland*. A key pension factor discussed in the report was the contributory principle, particularly the absence of any actuarial link between contributions paid and benefits received (Department of Social Welfare 1996:24-26). While not specifically adopting a feminist perspective, this report highlighted the inadequate coverage of people working in the home or assisting in a spouse’s business, and workers with atypical work patterns (ibid.:90). Key in terms of the overall pension system was recognition of the need to strengthen, rather than dilute, the social insurance fund. Any reorganisation of the tax spend on pensions to fulfil this task was omitted from a list of possible next steps, testament to the epistemic community’s ability to ensure that the tax spend on private pensions and the cost of public pensions remained two separate policy areas.

9.2.4 Partnership 2000 (P2000) 1997-2000

Table 20: Politics and Pensions 1997-2000

1997	1998	1999
P2000	NPPI Report – Securing Retirement income	Report – review of credited Contributions
Launch of National pensions Policy Initiative (NPPI)		
National Anti Poverty Strategy Report		
Election Fianna Fail and the PDs		
NESF Opinion on Pension Policy Issues		

Politics

P2000 is notable for being the only one without a Fianna Fáil input. Negotiated by the rainbow coalition, it heralded the broadening of social partnership in Ireland to include a wide spectrum of civil society groups. Collectively referred to as the Community and Voluntary Pillar (CVP), P2000 accorded them the status of social partners. It brought social actors with a focus on gender (the NWCI), poverty and the aged (St. Vincent de Paul), and social equity (CORI) into social partnership. There is a rich literature on the inclusion of the CVP in social partnership. One perspective is that it enhanced representative democracy, and accounts for a more humane welfare orientation than other liberal economies (Daly and Yeates 2003). Another is that it was essentially a means to quell dissent, and limit the role of civil society (Allen 2000, Kirby and Murphy 2011). The latter perspective is supported empirically by Hardiman in an account of how the community and voluntary sector felt particularly weak in attempting to assert their priorities, if government was not

already sympathetic to their positions; and how they have frequently criticised the marginal role to which they felt relegated in the partnership process (2005:19).

Larragy, in a comprehensive study of four of the CVP participants, interprets their involvement as one of ‘asymmetric engagement’ to capture that while small social actors are not equal to the state, or even to the traditional social actors, they retain a power to speak or act legitimately to the demos on matters of concern (2014:218-225).

Pensions

P2000 continued the practice of funnelling all pension system related proposals into institutions where the epistemic community had influence, this time into the National Pensions Policy Initiative (NPPI). A central feature of P2000 was the integration of the National Anti-Poverty Strategy (NAPS) into social partnership. NAPS was the outgoing rainbow coalition’s plan to reduce, or ideally eliminate, consistent poverty by 2007. NAPS too delegated part of its work to NPPI. In addressing poverty in older people NAPS deferred to NPPI’s policy recommendations that aimed to ensure that all citizens had adequate income replacement in retirement.

A basic income was still on the partnership agenda with a commitment by the government to independently appraise a recent report on the subject. The taxation of private pensions (although not made explicit in P2000) fell under the auspices of a group established to examine a tax credit system for Ireland. A member of the CVP in interview for this research recalled the standardisation of tax being firmly rebuffed in the discussion stage of the Tax Credit Working Group by both the trade union participants, and the senior civil servant present.

Pension taxation was also implicitly brought into social partnership through a requirement for the 1997 National Economic and Social Forum's⁵⁸ (NESF) *Opinion on Pension Policy Issues* to be examined by the Pensions Board. Overall NESF's opinion did not differ from convention with their priority being for an improvement in adequacy of social welfare pensions and a public awareness campaign to promote occupational coverage (1997:50). Importantly, NESF did highlight two points. The first was a "key area, the need for periodic analysis of tax breaks for pensions provisions in relation to their distributive effects and their impact on occupational coverage and national savings" (ibid.). The second was how to value women's unpaid work in the pension system. It is instructive to observe that despite P2000 drawing attention to NESF's *Opinion on Pension Policy Issues*, neither of these two points received attention in the National Pensions Policy Initiative. Despite the efforts of social actors within social partnership, the epistemic community could act as veto players to decide what got to be decided.

9.2.5 Partnership for Prosperity and Fairness (PPF) 2000-2003

Table 21: Politics and Pensions 2000-2003

1999	2000	2001	2002
Report on Credited Contributions	ESRI Review of Basic Income in Ireland	TASC established	Election Fianna Fail and PDs
PPF	Report – Review of Qualifying Conditions for Contributory pension	Social welfare Benchmarking & Indexation Report	
Approved Retirement Funds			

⁵⁸ NESF was an institutional innovation acting as a parallel forum to NESC and played a coordinating and supportive role for community and voluntary interests and activities.

Politics

An election in June 1997 saw the right of centre coalition of Fianna Fáil and the Progressive Democrats replace the centre / left positioned ‘rainbow coalition’ in government. While the new government maintained a commitment to social partnership, it was targeting considerably more of its resources to tax cuts, and tax reliefs. Economically this was a period of strong economic growth, increasing employment and rising living standards when, as O’Riain described it, the Celtic Tiger roared (2008:174).

Pensions

This agreement saw a substantial step-up in pension matters directly addressed in a partnership agreement. Drawing heavily on the National Pensions Policy Initiative, the social partners agreed to improve the rate of the contributory state pension to 34 per cent of average industrial earnings, and actively promote private pensions to achieve 70 per cent coverage. That this proposal would reproduce gender inequalities in the labour market into the pension system went unaddressed. However the matter of administrative individualisation⁵⁹, long a policy ambition of feminists, was addressed. Another working group was established to bring forward proposals for the development of a fully inclusive social insurance model to facilitate combining work and family. The *Review of the Qualifying Conditions for the Old Age (Contributory) and Retirement Pensions* in August 2000 confirmed that the pension represented good value for money for contributors. However beyond its remit was any assessment of value for money for the state of the total spend on the

⁵⁹ A decision was made to pay the adult dependent rate directly to the spouse/dependent, rather than the full amount due (personal state pension plus the adult dependent allowance) to the pensioner.

pension system, meaning the tax spend on pensions was still firmly off the social partnership agenda.

PPF established a further working group to benchmark the adequacy of social welfare payments, which reported in 2001. This report had implications for the public pillar of the pension system, and addressed the primary concern of social actors with a focus on age and poverty. The report acknowledged the difficulty of deriving an adequate rate that is indisputable and universally accepted (Government of Ireland 2001:60). The group failed to reach consensus with two contesting and irreconcilable positions emerging. The first was that the government should decide the level of welfare increases, having regard to demands on the Exchequer. The other was that there should be a formal link between welfare rates and average earnings. The deliberations on administrative individualisation were completed with the introduction of separate payment of the qualified adult allowance in October 2002. Progress on pension policy during this period centred on the establishment of the National Pensions Reserve Fund, and the design of Personal Retirement Savings Accounts (PRSAs), both NPPI recommendations.

9.2.6 Sustaining Progress (SP) 2003-2006

Table 22: Politics and Pensions 2003-2006

2003	2004	2005	2006
NWCI leave Social Partnership	Pension Policy Research Group established	Pensions Board Report National Pensions Review	Pensions Board Report Special Savings for Retirement
Sustaining Progress			Department of Finance review of Tax Reliefs
NWCI – A Woman’s Model for Social Welfare			
PRSAs launched			

Politics

The centre right Fianna Fáil and Progressive Democrat negotiated SP in February 2003. Under the terms of SP no new money was promised for social spending. In an uncompromising approach to negotiations, a large number of initiatives and policy sub-groups were replaced by a simplified list of the government's choosing which was presented to the CVP on a 'take it or leave it basis' (Larragy 2014:84-85). Two of the organisations in the CVP, the Community Platform and the NWCI, rejected the agreement because of the general subordination of a range of social policy objectives to a weathering of the international slowdown following the dotcom crash (ibid.). They were excluded from social partnership by the government.

The dotcom crash in March 2001 and into 2002 caused many defined benefit pension funds to fall below the statutory funding level, but as established in Chapter Eight, employers were relatively well positioned to address deficits. Kirby (2010:35) asserts that the crash had little impact on the Irish economy, but it was becoming clear to some that the economy was increasingly balanced on unhealthy foundations. Growth was becoming more and more dependent on debt financed domestic demand, a position unsustainable in the long run but despite this little was done to calm the frenzy in domestic consumption, especially housing.

Pensions

SP set pension policy decisions firmly within the parameters of the National Pensions Policy Initiative. The development of the pension system was identified as

a priority, and centred on the launch of PRSAs in May 2003. Failings of the private pillar, such as its lack of security, and its inability to provide adequate income were specifically mentioned in *Sustaining Progress*, although no action was ascribed to these observations. Instead, pension matters continued to remain the preserve of the Pensions Board who published the *National Pensions Review* in 2005 and *Special Savings for Retirement* in 2006.

9.2.7 Towards 2016, 2006-2016

Table 23: Politics and Pensions 2006-2010

2006	2007	2008	2010
NWCI rejoin social partnership	May Election Fianna Fáil and the Green Party	NWCI – Pensions What Women Want	National Pensions Framework
June Towards 2016	October Green Paper on Pensions		Troika

Politics

Local and European elections held in 2004 saw a poor performance for Fianna Fáil candidates with some sections of the party blaming a drift to the right in government policy during the Fianna Fáil / Progressive Democrat coalitions (Roche 2009:200).

Towards 2016 with its expansive ten year social programme was Fianna Fáil Taoiseach Bertie Ahern’s effort to reposition Fianna Fáil to the left (ibid.:202). A general election in 2007 saw the Greens join in coalition with Fianna Fáil and a single Progressive Democrat elected. The following year there was talk of a possible slowing of growth but with a soft landing, which would result in a painful but temporary adjustment in the Irish economy (O’Riain 2014:236). This turned out to be untrue and instead from September 2008 onwards Ireland endured what O’Riain

describes as a fivefold crisis. At the core was a financial crisis brought about by property speculation, reckless lending, and poor regulation. A fiscal crisis ensued as public finances felt the full effect of bailing out the banks, followed by an economic crisis as domestic demand fell. Together these drove a social crisis based on negative equity, mortgage arrears, soaring unemployment, and cutbacks.

Consequently Ireland faced a reputational crisis, evidenced by the reluctance of lenders to finance government debt (O’Riain 2014:4-5). Ultimately Ireland had to surrender financial sovereignty and enter into a bailout programme with the Troika in November 2010.

Pensions

Towards 2016 was agreed in 2006. The pay provisions were revisited in 2008 but amid the crises outlined in the preceding paragraph and following an emergency budget in March 2009, the programme collapsed. Further commitment was made by the social partners to promote private coverage to reach the NPPI target of 70 per cent coverage. In addition the government committed to the publication of a Green Paper on Pensions in 2007.

9.3 The Impact of Social Actors

This chapter concludes by returning to the social actor groupings to assess their ability to make an impact on the policy trajectory over the last three decades. An initial observation is that the social politics of pensions is more complex and multifaceted than the comparatively straightforward structure of a cohesive pensions epistemic community, with a singular policy enterprise.

Social actors for older people kept a focus on the rate of the old age pension. They did not engage in what might be thought of as reverse intergenerational solidarity to

support equitable and sustainable reform of the system for future pensioners, although some did outline the merits of a universal pension in submissions to the 2007 Green Paper. Poverty actors in the Community and Voluntary Pillar such as the Combat Poverty Agency were aligned with unions and employers in allowing the policy decisions on pensions to be delegated to institutions outside of partnership.

It is perhaps the Trade Union position as a social actor on pension policy that warrants most attention, given that traditionally they might have been expected to adopt an adversarial policy stance and act as a counterweight to the power of the epistemic community. In interview, a trade unionist confirmed that the idea of an earnings-related tier had been initiated by the unions and taken on board by the Labour Party in the 1970s. The Trade Unions' support for a stronger role for the state as the most equitable reform trajectory was still evident in 1993. In disagreement with the recommendation from the National Pensions Boards's *Final Report* they lodged a minority report advocating for a universal pension. However, from this point on, the unions leaned more towards occupational pensions. ICTU had representation on the Pensions Board, and on NPPI, but a senior civil/public servant voiced puzzlement at the position the union adopted in relation to pensions:

Right through my career I found the union position kind of strange. I remember actually suggesting to them that there's a scheme in the Netherlands with about a million members...administered by the trade union and got state support with the administration and collecting contributions. And they said the problem in Ireland is that workers just want wages up front...I did feel the unions took the line of least resistance. They didn't campaign for this (*referring to a stronger role for the state*). They didn't in a united way.

A Minister was of a similar opinion, observing that "if the unions don't take an interest in (state) pensions then there's a counterweight missing...if you look back at the involvement of unions it's not the first thing they are concerned about".

This thesis supports these observations. The analysis of the research data has drawn out a narrative of a trade union movement strongly aligned with the epistemic community to protect the marginal rate of tax relief for their members, and avoiding a decrease in take home pay. This is evident in the absence of strong demand for a comprehensive assessment of the tax subsidy for private pensions, their support for the trajectory of policy reform, and their habitual consent to the exporting of pension policy decisions to institutions external to social partnership.

A class / gender alliance might also be expected to materialise to mount a meaningful challenge to the dominant discourse, and to validate the feminist rebuttal of a system that only served to reproduce labour market inequities into old age. It failed to do so. Gender advocates have seen some limited success in instigating the layering of some gender sensitive reform to the system during social partnership such as administrative individualisation. They also widened the discourse on pensions within social partnership by drawing attention to inadequate cover for women in social insurance. The *National Pensions Review* (Pensions Board 2005) recognised that the levels of coverage for women were a cause for concern, and that initiatives were required to raise pension awareness among women. This was followed by a NWCI campaign led by the Pensions Board in 2007 to encourage women to recognise their pension position. Gender was again addressed in the 2007 Green Paper on Pensions. However despite these advances, no concrete remedial proposal to address gender inequities have formed part of the reform discourse.

These advances happened after the NWCI belatedly addressed a weakness in their policy outputs through the publication in 2003 of *A Woman's Model for Social Welfare Reform*. The NWCI left social partnership in 2003 after the publication of *Sustaining Progress*. An examination of the agreement from a feminist equality

perspective led them to conclude that the possibility for sustainable progress for all women was not addressed, and a continuing policy of lowering personal taxation could only be detrimental for public spending and social inclusion (NWCI 2003:16). Larragy argues that leaving social partnership did not appear to have greatly damaged the organisation; “in fact it might have strengthened it” (2014:208). His argument is supported by the success of the NWCI in having their early childhood allowance proposals adopted into policy in 2006. Evidence of aspects of their 2003 report in both the 2005 National Pensions Review and the 2007 Green Paper on Pensions lends support to Larragy’s argument.

Blyth’s theory on ideational power holds that ideas are central when theorising actor instigated challenges to institutional stability (2001, 2002). With this in mind it is perhaps unsurprising that the group with the most success in attacking the cognitive lock of the epistemic community’s policy enterprise are those social actors with strong ideas about an alternative direction for pension policy. The first formal dissenting voice against the epistemic community was in a 1994 OECD report authored by economist Prof. Gerry Hughes. It questioned the equity and effectiveness of the existing tax reliefs supporting the private pillar. He followed this with a similar critique in the 2001 Geary Lecture at the ESRI and along with fellow economist Jim Stewart was part of the group of academics who established the Pensions Policy Research Group.

The PPRG have published extensively and provided data to demonstrate that the system of tax subsidies is inequitable in that it accrues to those at the top of the earnings range, and does not increase coverage (Hughes and Maher forthcoming; Hughes 2011, Hughes and Stewart 2011). Stewart and McNally (2014) have drawn attention to the level of fees charged by PRSAs. They, and other policy

entrepreneurs have critiqued the high equity weightings in the asset allocation of pension schemes; highlighted the tax avoidance capacity of approved retirement funds; drawn attention to the industry representation on the Pensions Board; and advocated for a universal pension. Whether directly or indirectly, points raised by policy entrepreneurs have been incorporated into incremental changes to the pension system. The 1997 Taxes Consolidation Act introduced annual earnings caps on the salary from which tax relieved contributions could be made (Government of Ireland 1997c). The 2006 Finance Act brought in limits on the capital value of pension benefits that can be accrued in a tax favourable environment, and addressed the tax avoidance capabilities of approved retirement funds (Government of Ireland 2006b). Risk reserve requirements for DB schemes to address asset allocation concerns were introduced in 2012, and a reorganisation of the Pensions Board to avoid the perception of regulatory capture was implemented in 2014. Tax relief is still given at the marginal rate, but since the 2007 Green Paper, it is now a feature of debate about pension reform.

9.4 Conclusion

Despite there being obvious alliance points, no one advocacy coalition formed to construct an alternative discourse supporting a different reform trajectory. There is an obvious alliance for a universal pension involving all the social actors (bar business interests) but such an alliance has not evolved in Ireland in any meaningful way. The merits of a universal pension have been proposed to policy makers by individual social actors in submissions made to the government as part of the consultative process around the 2007 Green Paper. It was a policy proposed in the joint submission from TASC and the Pension Policy Research Group, which referenced how it could address the problems women in particular face in providing

an income in old age (TASC/PPRG:2008). Likewise, a universal pension remains a key policy recommendation of the National Women's Council of Ireland (Murphy and McCashin 2008) and Social Justice Ireland (Larragy 2013, Murphy 2016).

Policy entrepreneurs continue to produce research setting out the inequity in the current mix of direct state expenditure and indirect tax expenditure on the pensions system (Collins and Hughes 2016), suggesting that reforms should focus on an enhanced state pension in the context of a more limited use of tax allowances for private pensions

Regardless of the efforts of individual social actors, the epistemic community's policy enterprise remains intact. The research data suggests three reasons for this. Firstly, no one policy entrepreneur emerged to bring an advocacy coalition of social actors together. Secondly, the trade unions removed themselves from the possibility of forming an alternative coalition, instead aligning with the employers and the epistemic community to protect the marginal rates of tax relief. Thirdly, the evolution of a coalition was blocked by the practice of funnelling all pension policy away from Social Partnership working groups, into the Pensions Board and its National Pension Policy Initiative. That block is now removed with the reorganisation of the Pensions Board into the Pensions Authority and the Pensions Council, as well as the delegitimisation of the epistemic community. This presents an opportunity for a strong advocacy coalition to challenge policy makers to think innovatively about the balance between the public and private pillars of the Irish pension system, and to place Ireland on a path of sustainable adequate pension provision for future generations.

Chapter Ten: Conclusion

At the outset of this thesis the central research question sought to understand the power relations inherent in the structures of pension policy making in Ireland.

Working within an explicitly power orientated theoretical framework that interlinked ideas and actors with an institutional analysis, an evaluation of half a century of pension policy was conducted to assess where power lay and how it was exercised.

The research data supports the hypothesis upon which this thesis is based: A knowledge elite formed an epistemic community within the institutionalised structures of pension policy making in Ireland, and their institutionalised position afforded the community privileged influence over Irish pension policy.

The opening chapter of this thesis asked why pension policy was the chosen topic of enquiry. It was chosen because the public debate in Ireland focuses largely on the cost of the state pension; its ongoing sustainability in the face of an ageing population; and coverage of private pensions. Little attention is given to the sustainability and distribution of the public subsidy for private pensions, or to concerns that overall the system does not produce equitable outcomes. The private pillar does not have a proven track record of improving coverage and adequacy; the public subsidy for private pensions is not evenly distributed across the population; the less than successful past performance of private pensions tends to be ignored; as does the problematic nature of individualising risk. Plans to improve coverage by introducing automatic enrolment for employees into private pensions will impact adversely on those with less favourable labour market engagement. Persisting for decades with a system with proven fault lines, and continuing to reform the system

within the same parameters, requires examination and explanation. This is what makes pensions intriguing and important as a case study.

The case study is one of a domestic epistemic community with little international aspect. Ireland's record of promoting private pensions negated the requirement for international influence, given that the epistemic community's policy enterprise corresponded to international prescriptions for reform. The research is presented as a temporal narrative of the lifespan of an epistemic community. Data analysed in Chapter Six verified that a network of individuals satisfied the criteria for a pensions epistemic community (Haas 1992), and outlined how, over the course of the 1970s, they gained the power to influence policy. The analysis in Chapter Seven established the mechanisms employed from the 1980s to the mid 2000s to retain that power. Chapter Eight provided evidence of the decline of the community culminating in its members no longer satisfying the epistemic community criteria.

Key to understanding the power of the epistemic community within the structures of policy making in Ireland is that their policy enterprise, which was first framed for policy makers in the 1970s, remains the present day blueprint for pension policy in Ireland. The epistemic community's policy enterprise was constructed around the idea of a pension system as a partnership. The community promoted the state's role in the partnership as providing a basic flat rate pension, to be increased as resources permitted, rather than involve itself in income-related pensions that could better be supplied privately. Central to the policy enterprise was public support for the private pillar by way of tax reliefs, a subsidy that is of commercial value to the pensions industry. By locating the epistemic community narrative in both Lukes' conceptualisation of power, and in institutionalism, this study makes a contribution to both knowledge and literature.

This concluding chapter is structured as follows. Section one revisits power. It begins by documenting how the thesis constitutes an empirical testing of Lukes' theory of power. It then identifies the contribution made by this study to the epistemic community literature through both an application of, and an extension to, the concept. Section two turns to institutionalism and highlights the dimensions of the findings that would otherwise have remained invisible without employing it as a methodology to operationalise a power analysis. The section closes with locating the research findings in regulatory capture literature. Section three substantiates the value of power and institutionalism as an explanatory framework to account for the absence of other social actors as a counterweight to the epistemic community. Section four draws out the significance of applying gender as an analytical category throughout this research. The chapter concludes in section five by identifying key areas this thesis opens up for future study.

10.1 Power

There is a deep and intimate connection between power and knowledge, which derives from the shaping impact on people of experts' knowledge claims (Lukes 2005:88). That connection formed the basis for the thesis.

10.1.1 Operationalising Lukes

In demonstrating how the epistemic community retained power, this thesis provides an empirical testing of Lukes' theory of power. His conceptualisation of power as three dimensional provides analytical clarity as to how an epistemic community can gain and retain power. Lukes' second dimension of power is the power to decide what gets to be decided. This thesis draws on the first report issued by the National Pensions Board in 1987 and the drafting of the 1990 Pensions Act to illustrate the

exercise of the second dimension of power. The 1987 report recommended that members of a statutory Pensions Board be representative of those with a major interest in pensions. The epistemic community members who drafted the 1990 Pensions Act which established the Pensions Board defined ‘those with a major interest’ narrowly in the legislation as industry practitioners. This in turn placed the epistemic community members in the position to decide what got to be decided, as the Pensions Board had a statutory role as adviser to the Minister on pensions. This thesis presents evidence of that power being exercised in the pursuit of the withdrawal of state income-related pensions from the policy agenda.

Lukes’ third dimension of power draws attention to the cognitive power to shape perceptions and preferences. The thesis illustrates the exercise of the third dimension of power by the epistemic community in its examination of the 1988 National Pensions Board’s report on the tax treatment of occupational pension schemes, and the 1998 National Pensions Policy Initiative. The 1988 taxation report removed the opportunity for a decision to be taken on whether the existing tax subsidies were efficient at increasing coverage, represented value for money for the state, or were equitably distributed, by simply deferring the question forward. The 1997 consultation document for the National Pensions Policy Initiative incorrectly implied that the 1988 report had thoroughly analysed the question, and removed it from the consultation process. The Initiative’s 1998 report *Securing Retirement Income* obscured the omission by stating that “since the tax treatment of occupational schemes has been examined and reported on by the National Pensions Board in the relatively recent past, the Board has not re-examined in detail the issue, or the conclusions of that report within the context of the Initiative” (Pensions Board 1998:122). This manipulation of reports sustained an impression that there had been

adequate evaluation of the efficacy of tax reliefs for pensions, and cognitively locked in an acceptance that the existing structure of tax reliefs was a sustainable and preferred policy option.

Operationalising Lukes through the epistemic community concept opens up a perspective on power over pension policy-making. Framing is central to the third dimension of power. The firm belief of the epistemic community as set out in its policy enterprise was consistently employed in discourse to the extent that it assisted in invoking a critical juncture in Irish pension policy. As documented in Chapter Two, there was a path switch away from a stronger role for the state in the pension system to one of increased privatisation, an idea still enshrined as the blueprint for policy today. The mechanics of how they succeeded become clear once traced through institutionalism. Before moving to explore the role of institutionalism in the thesis, this section on power closes by further clarifying the contribution of the thesis to the concept of the epistemic community.

10.1.2 Application and Advancement of the Epistemic Community Concept

This thesis has drawn on epistemic community literature to research how an epistemic community gains power and how it retains it. In a policy area where decision makers are uncertain or where there is a crisis, an epistemic community can gain influence by capitalising on their expertise to meet a demand for information. This uncertainty or sense of crisis is intensified if the community introduce a problem into public discourse. An epistemic community's rise to power is assisted where their policy enterprise concurs with international trends, and has political salience for domestic policy makers. Examples of each of these features in epistemic community literature are evident in an examination of the accomplishments of the community over the 1970s and into the 1980s.

They were able to meet a demand for information on occupational pensions from the Department of Social Welfare. This produced a significant outcome for the epistemic community. They were able to frame the pension system as a partnership which in turn conferred on them a role in policymaking. Pierson (1996) draws attention to the politics of welfare retrenchment differing from those of expansion. The success of retrenchment varies with the ability of politicians to lower the visibility of reforms and hide their responsibility for unpopular outcomes (p.177). In an adaptation of Pierson's theory, the success of the epistemic community's enterprise was enhanced because they exploited a tension between the Departments of Social Welfare and Finance. They did this so by raising the allocation of government spending as problematic, and providing a tax expenditure solution commensurate with the Department of Finance's wish to avoid increasing welfare costs. Their success in gaining power is evident in the late 1980s invitation from the Department of Social Welfare to write the primary regulatory legislation for private pensions, the 1990 Pensions Act.

Lukes' theoretical value to the epistemic community concept becomes clear when considering how a community retains power through exercising the second and third dimensions of power. Lukes viewed power as operating when people had no awareness of it. The power of the epistemic community was invisible through the routine normality of it. An alternative 'world view' of a pension system that differed from the community's policy enterprise did not materialise, indicating that their idea was cognitively locked into place. Reform of the pension system was only considered within its parameters. The community's expertise lent legitimacy to their advice and limited alternative discourse; as did their formal inclusion as members of the Pensions Board and the National Pensions Policy Initiative. Access to decision

makers, and a political culture that facilitated that access, enhanced their legitimacy. Indeed members of the epistemic community at a certain stage privileged access over knowledge, and shifted from epistemic power to pure elite power, when required to engineer a preferred policy outcome.

In conducting this research, two areas of the existing epistemic community theory fell short in providing explanatory value. The first was motivation which is addressed under regulatory capture in section 10.2.3 below. The second was the puzzle presented in Chapter Eight that on one hand there was evidence of a declining epistemic community, yet on the other, a persistent policy enterprise. This gap in the epistemic community literature was resolved by utilising ideational literature. The application of the power of ideas to epistemic community literature is a clear expansion and contribution to that scholarship.

Blyth (2002) presented a theory of ideas as workable solutions which become the blueprint for the way forward. They also serve as weapons to undermine other ideas. Once institutionally embedded, the blueprint becomes cognitively locked into place. Widmaier (2016) adds that in scenarios of ideational continuity, power resides neither in the hands of the policy makers, nor in the hands of the agents who originally promoted the idea. Rather the ideas come to assume a self reinforcing life of their own. Reconceptualising the epistemic community's policy enterprise as an idea which achieved a structural weight of its own explains why the continuing presence of the epistemic community was irrelevant to the enterprise's success.

This thesis presents this reconceptualisation as an extension to the epistemic community literature. It separates the community's policy enterprise from the community itself. Through institutional means, and a strong cognitive lock, an

epistemic community's policy enterprise has the capacity to achieve independent structural power. It can remain embedded in policy considerations despite any subsequent decline in power, or delegitimisation, of the epistemic community who originally promoted it. As a consequence the continuing existence of the epistemic community is unnecessary, whether individuals comprising the community are cognisant of this or not. To borrow a musical analogy to summarise: The singer may be gone, but the song remains the same.

10.2 Institutionalism

Examining the Irish pension system from a power or an institutionalist perspective alone would overlook important facets of how policy is influenced. The power perspective provides the framework for understanding how individuals can gain and retain the capacity to influence, and explains how that influence might be exerted. The institutionalist perspective alerts researchers that policy develops over time, and that the effect of institutions shape decisions. In this thesis, by adopting historical institutionalism (HI) as an approach and enhancing it with specific power theories, the role of actors, ideas and institutions in the creation of policy is brought to the fore.

10.2.1 Historical Institutionalism

In *The Handbook of West European Pension Politics* Schulze and Moran (2006) contributed a HI analysis of the politics of pensions in Ireland. Their account concentrated on identifying veto players and veto points in the institutional structures of Ireland's political system. This thesis is also an institutional analysis and uniquely examines the politics of pensions from the perspective of disproportionate power associated with the development and operation of institutions. The thesis

engages with Schulze and Moran's historical account by providing contextual analysis of the path switching agency of the epistemic community in removing a state income-related pension scheme as a policy consideration. It disagrees with their observation that veto points are largely irrelevant to understanding the politics of pensions in Ireland. In analysis the thesis draws out the social partnership agreements as veto points, and the ability of the epistemic community to act as veto players through their influence over the institutions that exerted a gravitational pull for pension policy during social partnership.

HI has a strong pedigree as a approach for studying pension systems. This thesis agrees with Myles and Pierson's assertion that pension systems are the *locus classicus* for the study of path dependency (2001:306), and supports their argument by presenting evidence of an epistemic community engaging in the manipulation of path dependency to support their policy enterprise. It adds to historical institutionalist pensions literature by providing a clear illustration that the Irish system deviated little from its Beveridgean roots, and can therefore be classified as a first generation multi-pillar pension system (Natali 2008:243). This classification underscores the stability of the system, and how it matches a modest public first pillar with the active encouragement of private pensions. HI brings features of critical junctures and path dependency to the fore. Creating a critical juncture in Irish pension policy, a well resourced network of individuals succeeded in having their policy enterprise, essentially a continuation of the existing system, adopted as the norm. This skilful use of path dependency was then employed to assist in protecting and promulgating their policy enterprise. Reform was only considered within the parameters of the established balance between the pillars. In the 1970s the IAPF employed path dependency to frame reform as difficult, by presenting the

existing system as “an established principle” (1976:3.2). Path dependency was leveraged into discourse, and as Chapter Seven drew out, over the lifespan of National Pensions Board, it was employed in framing the merits of the existing system as one that would allow scarce resources to be directed elsewhere. In 2006, the Pensions Board continued to draw on path dependency in an argument that Ireland had a sound pension base and any changes should build on this (Pensions Board 2006:11).

10.2.2 Ideational, Discursive and Sociological Institutionalism

New institutionalism understands informal institutions as stable recurring patterns of behaviour, as well as enduring rules and practices: non-codified informal conventions: and routines that actors are socialised to follow without conscious scrutiny. By 1980 a pattern of meetings between the epistemic community and government decision makers had developed. This thesis has identified the epistemic community’s policy enterprise developing through a process of normalisation and institutional embedding so that it became codified and served as a cognitive filter for all debate and decisions about the system. It became the script through which others interpreted the system’s problems and solutions.

By drawing together HI’s key features of process tracing and path dependency with ideational, discursive, and sociological institutionalism, a depth and breadth is added to understanding the power of the epistemic community. Ideational institutionalism draws attention to how ideas that are cognitively locked into place become difficult to dislodge (Blyth 2002). Blyth shifted path dependency from being an institutional phenomenon to an ideational one. He referred to the orthodoxy of an idea that becomes institutionalised as ‘intellectual path dependency’ and acquiring ideational continuity (ibid.).

Discursive and sociological institutionalism offered useful concepts such as the ‘logic of appropriateness’ (Schmidt 2006) and ‘cultural capture’ (Kwak 2014) to this research. The epistemic community’s policy enterprise became the filter through which the problems associated with the pension system were interpreted, and recommendations were consistent with the institutionally embedded idea of the correct way to proceed policy. As the next paragraph explains, by drawing this out the thesis addresses the limitation of epistemic community theory in providing an explanation for motivation, contributes to the regulatory capture literature, and further strengthens the validity of this thesis as a practical case study of Lukes’ theory.

10.2.3 Regulatory Capture

Because the epistemic community was populated by individuals employed in some capacity in the pensions industry, and their policy enterprise had commercial value to their companies, material self interest cannot be ignored as a factor in their advice. Prof Haas kindly clarified that the provision of politically tainted advice did not exclude the network of professionals from being considered as an epistemic community (Haas 2015). The economic theory of regulation (Stigler 1971) provides a view of public policy as capable of being influenced by special interests. Data for this research provides the example of members of the epistemic community writing the primary regulatory legislation which included a significant role for the industry in the statutory provision of advice to the Minister for Social Welfare. By replacing ‘regulatory capture’ with ‘capture of advice’, the economic theory of regulation has direct applicability to explaining the motivation of the epistemic community.

As holders of a statutory role as advisers to the Minister on pension matters the epistemic community became institutionally embedded, were able to normalise their

policy enterprise as the only logical and viable solution, and prevent alternative policy options gaining traction. This thesis drew on mechanics of cultural capture such as status and identity to explain how. The epistemic community's defining feature – their socially recognised authoritative claim to knowledge about pensions – placed them at a higher status intellectually than those without it. This allowed the community to shape the cognitive frame and meaning systems of those they sought to influence in a manner consistent with the exercise of the third dimension of power.

10.2.4 Feminist Institutionalism

Section 4.4.5 rehearsed arguments for a feminist institutionalism. This thesis adds to that literature by agreeing with the assessment of Waylen (2009) that HI is an important tool for feminist scholars. Without a gender component to this HI study, data explaining why there are gendered outcomes from the system would have remained invisible. Gender is addressed comprehensively in section 10.4 below.

10.3 Social Actors

Epistemic community explanations account for social actors external to the community who are also interested in influencing the policy trajectory. The literature distinguishes how the epistemic community's professional pedigree and validity tests sets them apart from other social actors; serves as a barrier to others joining; and limits the influence of other actors might have in the policy debate. In this research, actors coalescing around interests of the aged had no strong opinion on the future reform of the system. Instead their focus was primarily on campaigning for increases to the rate of the state pension. Therefore this section concentrates on social actors who had, or might be expected to have, opinions that differed from the

epistemic community's, namely trade unions and policy entrepreneurs. Advocates for a gender sensitive pension system are considered separately in section 10.4.

10.3.1 Trade Unions

Section 9.1.2 noted that for part of the period of the epistemic community's lifespan, a trade unionist is identified as satisfying the characteristics for membership. This goes some way to explaining why the trade union did not object to the overall trajectory driven by the epistemic community's policy enterprise. The trade unions did signal that if resources permitted, their preference was for a universal pension but they did not add weight to their argument by asking for an assessment of resources. Nor did they highlight the absence of an examination of the effectiveness and the value to the state of the tax spend on private pensions. Given that trade union support for welfare state development is traditionally taken for granted, the conclusion in Chapter Nine of a contrary finding of support for private pensions adds to knowledge of trade unions and policy making in Ireland. Two complementary reasons are presented to explain the trade union position. First is that the cognitive lock of the epistemic community's policy enterprise was so strong that trade unions could only think within its parameters. The evidence supporting this perspective is the failure of the unions either singularly or in alliance with other social actors to mount a meaningful challenge to the dominant discourse. Secondly, unions acted to protect their role in, and the sustaining of, the institutions of social partnership. Union participation in social partnership meant operating within a strong paradigm of securing increases in take home pay for their members, arising from both modest pay rises and changes to the tax system. Taking a stance for a strong public universal pension system would invariably mean a decrease in take home pay for workers through either increased social insurance or reduced tax relief on private

pensions. The path of least resistance was to agree in principle with the epistemic community, and allow decisions to be funnelled into institutions where the community were able to act as veto players.

10.3.2 Policy Entrepreneurs

The social actors with most success at unlocking the cognitive lock enjoyed by the epistemic community's policy enterprise were the group identified in section 9.1.4 as policy entrepreneurs. The first actor to make an impact on the discourse was Prof. Gerry Hughes. His 1994 report for the OECD initially raised the question of the effectiveness of tax subsidies for increasing coverage, the cost of same, and their uneven distribution. His earlier relative institutional isolation at the ESRI meant that he was not well placed to be an instigator for a strong opposing advocacy coalition. Evidence of his success in widening the discourse to include tax reliefs is seen following his move to Trinity College Dublin and his role in the establishment with other academics of the Pension Policy Research Group in 2004. The question of tax reliefs was subsequently included in the 2005 National Pensions Review, the 2007 Green Paper, and the 2010 National Pensions Framework. Tax relief for approved retirement funds were examined in 2005 (see appendix four) and the last ten years have seen some restrictions introduced to limit the amount of contributions and funds that attract full tax relief. The Pension Policy Research Group has cooperated with other policy entrepreneurs at TASC, Social Justice Ireland, and the Nevin Institute yet individually or collectively they have failed to undermine the epistemic community's policy enterprise. One reason might be the notable absence of the trade unions as members of an alternative policy constellation. Another is the policy entrepreneurs' failure to recognise gender advocates as a potential ally through reaching out to gendered interests or incorporating a gender analysis in their output.

10.4 Gender and Pensions

This thesis followed Lovenduski's advice that good feminist social science is simply good social science (2011:vii). This section draws together the observations gained by applying gender as an analytical category to draw out their significance, and summarises this thesis' contribution to the gender and pensions literature.

Given epistemic community literature fails to incorporate gender, this thesis has consistently assessed a community's understanding of gender as an analytical category in gauging the efficacy of their advice. Epistemic community participants in this research expressed an idea of gender equality as the legal right to equal access and benefit accrual. Indeed, many believed that gender inequality in the pension system had been dealt with by the equal treatment provisions of the 1990 Pensions Act, and other than that, the pension system had no role in reproducing inequality. Their advice was consistent with their cognitive understanding. How deeply the male breadwinner model still is in policy thinking is illustrated by the problematic gendered outcomes from the system. This in turn highlights how a feminist perspective could usefully inform debate about pension reform.

Instructive in understanding the male orientation of the epistemic community is the opinion voiced by one member in relation to the composition of the Pensions Board. As highlighted in Chapter Six there was a requirement for an equal number of men and women. The positions associated with industry were all taken by appropriately qualified men. The 'female' positions were given to "women who knew nothing about pensions", a situation described as "a travesty". A more critical reading of the situation would have led the industry to question why there was a lack of women

pension experts, appreciate the value of perspectives from outside the industry, and to introduce gender as an analytical category in reform considerations.

The inability of the epistemic community to move beyond their cognitive understanding of gender and pensions meant that gender sensitive reform never happened. Closing the gender pension gap is a key challenge for pension reform.

The National Pensions Board and the National Pensions Policy Initiative recommendations failed to address the gender pensions gap. While gender became more visible in subsequent policy reports, no serious proposals for gender sensitive reform has emerged to date.

The lack of gender considerations in Irish pension debate is a function of the narrowness of much of Irish political culture when it comes to gender. Therefore it is unsurprising that the system protects the interests of just one gender. Attempts to gender the debate were largely non-existent until the NWCI belatedly addressed that deficiency in the 2000s. This saw gender and pensions addressed in pension reports from the National Pensions Review in 2005 onwards, but without remedial policy action being taken. The NWCI remain isolated as a gender and pensions community. As observed earlier, a gender/class alliance has not materialised, and the social actors identified as pension policy entrepreneurs have largely exhibited a gender blindness in their pension outputs to date.

10.5 Future Research

I identify four areas of future research that can build on the foundations of this thesis.

The first is on the role of epistemic communities in policy, the second relates to gender, the third is on the role of trade unions in public policy, and the last relates to Irish pension policy.

This research is an in-depth study into the field of pension policy from the perspective of power. As a case study this thesis' contribution to the future study of public policy is twofold. Firstly, it provides a robust framework that can be applied to other public policy case studies in Ireland to bring a focus to the exercise of power within the decision making process. It is important because in establishing the power relations inherent in the structures of pension policy making in Ireland this research provides a systematic account of power and agenda setting. It gives in depth insight into the relationship between an industry and the State and how it developed over time. Comparative studies across different policy areas conducted within this framework can enhance the study of public policy making in Ireland. Secondly, this thesis contributes to the comparative study of pension policy processes. While epistemic community theory has been applied to international pension policy making (Orenstein 2011), it has only been applied in one other country case study, that of Sweden (Marier 2008). This study's framework is extendable into other systems to build a picture of whether Ireland and Sweden are unique, or whether the level of technical knowledge required for pensions makes it a particularly prevalent site for epistemic communities to operate, and to influence the course of policy.

Highlighted throughout this thesis is the policy failure associated with a culture and a politics that ignores gender as an analytical category in policy consideration. The absence of gender as a category of analysis can be attributed to the extent to which governance of pensions is gendered, the lack of cognisance of gender amongst policy actors, and the patriarchal reality of Ireland's political culture. Understanding what is required to advance gender equity is a clear objective for future research.

The role of trade unions in pension policy in countries without a strong formal corporatist tradition is also highlighted here as an area for future research. In Ireland, the trade unions acquiesced to the epistemic community's policy enterprise, and have implicitly (through the diversion of pension policy away from the institutions of social partnership) or explicitly supported a strong private pillar. A comparison of the trade unions in countries with a similarly structured pension system (such as the UK), or where there has been a move away from public pensions (such as Australia) is a rich area for examining the role of trade unions in pension policy.

Finally, and in conclusion, this thesis matters for the pension debate in Ireland. It matters for women who have, or who are likely to have, a gender pension gap because it draws attention to the lack of gender as an analytical category in pension reform. It matters because it explains how power is exercised to elevate one particular policy enterprise so that it becomes institutionally embedded, and policy making becomes possible only within its confines. The post 2008 financial crisis period can be a critical juncture for pension policy because it brought to the fore the fallibility of private pensions. By understanding the power relationships that, over time, established the boundaries of what is considered possible in pension policy this thesis can be the means for unlocking conventional thinking on pension reform, and drive the intellectual innovation necessary for a pension system that is fit for purpose, and which will serve well the future old age population of Ireland.

Appendix 1 Pillars and Tiers

This appendix serves to clarify the two overarching structural terms used in describing pension systems, namely pillars and tiers.

Most authors use pillars and tiers to summarise key elements of pension system design and function. Confusingly, this terminology is not used consistently.

Traditionally, comparative studies have divided pension systems into three pillars: public pensions, occupational pensions, and personal pensions. The World Bank in the much referenced 1994 report *Averting the Old Age Crisis* uses this three pillar framework. The first pillar is publically managed and tax financed and fulfils a redistributive function by providing a non-contributory pension to alleviate poverty. The second pillar has a savings function in a mandatory contributory pension, publically or privately managed, and which generates pensions with some equivalence to contributions paid. Traditionally, when publically managed, this pillar has been funded on a pay as you go basis. The World Bank recommendation in *Averting the Old Age Crisis* was the conversion of this pillar to fully funded, privately managed, individual accounts. The third pillar serves to capture voluntary savings towards an increased retirement income. In 2005 the World Bank sought to expand their framework to a five pillar classification (Pallares-Miralles, Romero and Whitehouse 2012) but this has yet to gain traction outside of the Bank's own publications, and accordingly reference to World Bank pillars refers to their original three model classification.

In contrast the OECD favours a descriptive typology which avoids the concept of pillars in favour of tiers (OECD 2013). Their framework has two mandatory tiers, the first of which contains redistributive pensions as a safety net for the elderly, and

a second tier of mandatory social insurance pensions which aim for adequate income replacement. The third tier is voluntary retirement savings and within each tier pensions are further classified according to form (public or private, defined benefit or defined contribution etc).

Much academic literature, as well as European Union publications, uses a hybrid of pillars and tiers. Pillars are used to delineate the provider, and tiers to specify the weight of each part of the pillar, and how it influences the overall logic of the pension system. In line with scholarship this thesis uses the hybrid approach as depicted in table 24.

Table 24: Pillars and Tiers

Pillar 1	1 st Tier	Means-tested / flat rate	Public (state has sole role)
	2 nd Tier	PAYG mandatory pensions related to employment	Public (state has sole role)
	3 rd Tier	Funded mandatory pensions related to employment	Partly public (state has an administrative role) Partly private (assets managed by private companies)
Pillar 2		Funded occupational pensions	Privately administered and invested
Pillar 3		Funded personal pensions	Privately administered and invested

Source Natali 2008:66

Appendix 2 Consent Form and Research Guidelines

Department of Sociology
Auxillia House
Maynooth University
Co. Kildare

Consent Form

Title of Project: **The Politics of Pensions**

1. I confirm that I have read and understood the information guidelines for the above study and have had an opportunity to ask questions.
2. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving any reason.
3. I consent to take part in the study and for my interview to be audio taped.
4. I agree that on completion of the project the data collected from me can be archived. Please see point 5 on the attached information guidelines for further information on the use of data.

Name of Participant

Date

Signature

Michelle Maher

Name of Researcher

Date

Signature

If during your participation in this study you feel the information and guidelines that you were given have been neglected or disregarded in any way, or if you are unhappy about the process, please contact the Secretary of the Maynooth University Ethics Committee at research.ethics@nuim.ie or +353 (0)1 708 6019. Please be assured that your concerns will be dealt with in a sensitive manner.

Researcher Contact Details

Researcher: Michelle Maher, michelle.maher@nuim.ie, tel: 01 7087158

Supervisor: Dr. Mary Murphy, mary.p.murphy@nuim.ie, tel: 01 7086556

Participant Information Guidelines

1. Introduction

You are invited to take part in this research project because of your (*insert reason*). The research project is a historical study of the development of the Irish pensions system over the half century from 1960 to 2010. Research suggests that there are a number of critical junctures during this period. The objective of the research is to understand how policy was formed at each juncture by interviewing decision makers and contributors.

These Participant Information Guidelines tell you about the research project. It explains what is involved to help you decide if you want to take part. Please read this information carefully and ask questions about anything you don't understand or want to know more about.

Participation in this research is voluntary. If you decide to take part in the research project please sign the consent form on page 1. By signing the consent form you are confirming that you understand what you have read and that you consent to be part of the research project.

2. What is the purpose of the research project?

This research is being conducted for the researcher's PhD thesis. Research suggests there have been at least four junctures where a choice made about the design of the pension system influenced future decision making. These are;

- 1960: the introduction of a social insurance pension,
- 1976: an income-related social insurance pension ceased to be a policy consideration,
- 1990: the enactment of the Pensions Act which established the Pensions Board and gave it an advisory and a statutory regulatory role in relation to the pensions system, and
- from 2007: the publication of the *Green Paper on Pensions* leading to current policy set out in the 2010 *National Pensions Framework*.

The aim of the research is to critically examine the context at each juncture to properly understand the evolution of pension policy in Ireland. This involves a mapping of pension policy in Ireland to identify decision makers and contributors.

3. What does participation in this research involve?

Participation involves a single interview with the researcher of about one hour in duration. The interview will take place at a time and venue of the participant's choosing. The interview will be audio taped. You will not be paid for your participation in this research, but you will be reimbursed for any costs you incur as a result of participating in this research with the prior approval of the researcher.

4. How will I be informed about the final results of this research project?

The research will be published as a PhD thesis and may also form part of other academic publications by the researcher. Such publications can be accessed at <http://eprints.nuim.ie/>

5. What will happen to the information about me?

Your identity will be protected by referring to you in notes by a pseudonym and in the thesis in a way that you cannot be identified. Direct quotes attributed to you will be those already publically available. The code to pseudonyms will be kept in a password protected document on an encrypted PC in the researcher's office in Maynooth University. The researcher will be the sole person able to access the file of names and pseudonyms. All interviews will be recorded and transcribed. Once transcription is completed the recording will be deleted and the transcript kept on a password protected and encrypted PC in the researcher's office. The data may form part of future publications, conference presentations or other outputs that arise following the research study. In any output information will be presented in such a way that you cannot be identified.

On completion of the research, and only with your consent, the anonymised data will be offered to the Irish Qualitative Data Archive (<http://www.iqda.ie/>) where other bone fide researchers can access it. At your request, your data will not be archived.

After a period of five years following completion of the project all transcripts and electronic files together with the code to pseudonyms held by the researcher will be deleted. Any paper record referencing the interview data will be shredded.

6. Does this project have approval?

The project is being carried out in accordance with the Maynooth University Research Ethics Policy. The ethical aspects of this project have been approved by the Maynooth University Research Ethics Committee in June 2013.

Appendix 3 Biographies of Participants

Chapters Five and Six provided outline biographical data of the participants in the research. To reiterate, the relatively small nature of the pension community in Ireland created difficulties in safeguarding the identity of individuals. In analysis each participant is described in broad terms. The purpose of this appendix is to add to the biographical details.

In total twenty five interviews were conducted. As indicated in Chapter Five, some individuals crossed from one category to another. Examples might include going from the pensions industry to civil/public servant, or from academics to political advisers. Seventeen participants were males, and seven were female. The gender disparity reflects the smaller number of females in senior positions in the industry. I concentrated on selecting participants in senior positions in their companies, either currently or before they retired. This narrowed the pool. Of the eleven industry participants, three were female and nine were male.

Table twenty-five lists the categories and gives the number of participants and further biographical details.

Table 25: Biographical Details of Participants

Category	Number of Participants	Details
Academics	3	One participated in social partnership as part of the CVP, and two can be categorised as policy entrepreneurs.
Civil / Public Servants	6	Includes senior civil servants and Chief Executives of the Pensions Board.
Epistemic Community	8	Of the eleven individuals I identified as members of the epistemic community in table 10, I interviewed eight: Six males and two females. Of the eight, two were among the four credited with writing the Pensions Act and three were involved in the first two pension fund levy negotiations detailed in chapter seven
National Pensions Board	3	Two members and one Chairperson.
Politicians	4	Including three Ministers for Social Protection (using the current name for the Department) representing three different political parties, and a TD from a fourth.
National Pensions Board	3	Two members and one Chairperson.
Pensions Board	10	Includes members of the Pensions Board and the Executive
Pensions Industry	11	Current and retired senior personnel of pension consultancies, investment managers or insurance companies. Six belonged to the actuarial profession
Political Advisers	2	Both to Ministers for Social Protection (using the current name for the Department)
Trade Unionists	2	With pension related responsibility within their organisation and as members of pension institutions.

Appendix 4 Approved Retirement Funds

Approved Retirement Funds (ARFs) were introduced by Minister for Finance Charlie McCreevy in the 2000 budget. He allowed those with personal pensions (subsequently expanded to include PRSAs and AVCs) to transfer their money at retirement into a new product called an Approved Retirement Fund, subject to the individual having an alternative annual income of at least €12,700 p.a. Very quickly individuals and their advisers recognised the tax advantages of ARFs. Any increase in the value of the ARF was not subject to tax, while withdrawals from the ARF were taxed at the individual's marginal rate of tax. Unlike any other pension related product, ARFs form part of the estate of the owner upon their death. This meant, for example, that the ARF could transfer to a spouse tax-free. This fundamentally changed personal pensions from being a scheme to save for retirement, into a savings scheme "for the accumulation of wealth which they could spend or leave as a bequeath to their heirs"(Hughes and Stewart 2009:182).

In the budget 2005 speech the Minister for Finance Brian Cowen instigated a major review of various tax incentive schemes. This was conducted during 2005, and the results published in February 2006. In relation to pension tax reliefs the Department of Finance found that two ARFs were valued at over €100 million and a further 6,000 ARFs averaged in value at €235,000 each. Most owners of ARFs did not draw down any income. Hughes (2011:13) argues this demonstrated that they did not need to rely on the ARF to provide for their post retirement income, meaning that they served purely as devices for avoiding tax (Hughes 2011:13). In recognition of this, the tax treatment of ARFs was changed to introduce an annual notional distribution which was taxed at 3%.

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