Narrative stories, institutional rules, and the politics of pension policy in Canada and the United States

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ARTICLE

ABSTRACT
Deborah Stone’s Policy Paradox stresses the role of narrative stories in the construction of policy problems. This article takes a critical look at the Policy Paradox and at the claim that paying close attention to narratives is essential to the analysis of policy change. Drawing on recent scholarship on the role of ideas in public policy, the article shows that the analysis of narratives is part of a broader intellectual project associated with the ideational turn in policy analysis. The article explains how the analysis of narrative stories should take institutional factors into account, which can shape policy decisions. To illustrate these theoretical claims, the article analyzes the debate over public pension reform in the United States and Canada during the last 25 years. More specifically, the article compares the reform of the Canada Pension Plan during the mid-1990s and the failed push to privatize US Social Security during the Bill Clinton and the George W. Bush presidencies. The analysis stresses that, while narrative stories shape problem definition, institutional legacies influence policy adoption.

KEYWORDS
Narrative stories; institutions; institutional rules; pension policy; Canada; United States

Introduction
In the literature on policy stability and change, much has been written about problem definition and its relationship to narrative stories and other types of discursive and framing processes (Somers & Block, 2005; Stone, 2012). Attention both to problem definition and to narrative stories is part of an ‘ideational turn’ in comparative politics and policy research (Blyth, 1997). First associated with the work of policy scholars such as Kingdon (1995) and Sabatier (1988), this ideational turn has become increasingly influential within institutionalism, which has led scholars to explore the respective roles of ideational and institutional processes in public policy (Béland & Cox, 2011; Blyth, 2002; Campbell, 2004; Hall, 1993; Lieberman, 2002; Orenstein, 2008; Parsons, 2007; Schmidt, 2011; Walsh, 2000).

The objective of this article is to create a dialogue between the work of Stone (2012) and others on the role of narrative stories in the construction of policy problems and the institutionalist literature on the impact of ideational and institutional factors on policy stability and change. More specifically, the article argues that while narrative
stories shape problem definition, institutional rules and legacies influence policy adoption.

To illustrate the respective roles of narrative stories and institutional factors in policy stability and change, the article explores the discourse about the negative fiscal impact of demographic aging in Canada and the United States through a qualitative document analysis of the pension reform debate in each country during the mid-late 1990s and mid-2000s. These two countries were selected because they feature similar discourses about demographic aging but different political and policymaking institutions. Using a qualitative, comparative case study design, the analysis traces the development of this narrative story in relationship to pension reform debates and outcomes in Canada and the United States by drawing primarily on existing scholarship and government documents.

The following analysis shows that, in the mid-1990s, the same basic story about a looming demographic time bomb became central to policy debates in both countries and helped construct the policy problem and the ‘need to reform’ (Cox, 2001) existing earnings-related public pension systems (see also Blum, in this issue). Simultaneously, despite the existence of similar demographic pressures and the articulation of the same basic narrative story about it in the two countries under consideration, reform efforts succeeded in Canada but failed twice in the United States, first towards the end of the Clinton presidency and, later, at the beginning of the second mandate of the George W. Bush presidency. The analysis explains how institutional differences between the two countries are instrumental in explaining why pension reform took place in Canada but not in the United States.

More generally, this comparative analysis suggests that institutional factors are likely to shape the concrete adoption of policy solutions over time. The analysis also shows that an alternative narrative story can emerge during the policy adoption process to justify a different policy solution than the one typically associated with the dominant narrative. Although narrative stories are especially crucial in terms of problem definition, they can play a role in policy adoption, at least when powerful actors mobilize one of them within an institutional context conducive to consensus building.

The following discussion is divided into six sections. The first section explores the recent scholarship on narrative stories, ideational analysis, and institutionalism in order to assemble the analytical framework used for this article’s empirical and comparative analysis. The second section explores the demographic time bomb narrative story that helped push pension reform onto the policy agenda in both Canada and the United States. The third section explores institutional differences between Canada and the United States that are likely to influence pension reform in each country. As for the fourth and fifth sections, they respectively focus on pension reform in Canada and the United States during the period under consideration. Finally, the Discussion directly compares the two cases before drawing more general analytical lessons about the impact of narrative stories and institutional factors on the politics of policy stability and change.

**Narrative stories and institutional rules**

As the Introduction of this special issue suggests, paying close attention to narrative stories can shed light on both problem definition and social policy reform. This is especially true of the work of Stone (1989, 2012), who has made a strong contribution...
to the analysis of narrative stories within the policy process. The various editions of her now classic book, *Policy Paradox*, challenge the ideas of proponents of the ‘rationalist project,’ who understand public policy through a purely economic and individualistic lens grounded in the idea of market. Taking a political perspective on public policy centered on the ‘polis’ rather than the ‘market,’ Stone (2012) emphasizes the role of narrative stories in the policy process and, especially, problem definition.

According to Stone (2012, p. 158), from a political standpoint, ‘narrative stories are the principal means for defining and contesting policy problems. . . . Problem definitions are stories with a beginning, a middle, and an end, involving some change or transformation.’ Stone (2012, p. 158) draws a line between change stories and power stories. First, she says, ‘A story of change can be either the story of decline or its mirror image, the story of rising.’ Stories of decline typically start from facts and figures suggesting that things are deteriorating over time (Stone, 2012, p. 160). As for stories of rising, they depict a world in which clear progress is taking place (Stone, 2012, p. 164). Second, she says, ‘A story of power can be either the story of helplessness or its mirror image, the story of control.’ Stories of helplessness suggest that actors have no control over a situation. In contrast, stories of control suggest these actors master their destiny (Stone, 2012, p. 165–166).

Our empirical analysis below clearly suggests that the narrative story about the demographic time bomb central to pension debates in both Canada and the United States is a tale of decline dealing with old social risks. Corresponding to what Stone (2012) and the Introduction of this special issue call a story of decline, this narrative frames facts and figures about population aging to construct the policy problem at hand and the ‘need to reform’ (Cox, 2001) existing earnings-related pension systems in order to solve this perceived problem. As shown, this example suggests that problem definitions that take the form of narrative stories can play a direct role in the politics of policy change. This is true because defining the ‘need to reform’ (Cox, 2001) is generally a key condition if explicit and meaningful policy change is to occur in the first place. Such a process may also help shield policymakers from electoral blame when potentially unpopular measures are depicted as unavoidable responses to a perceived crisis (on blame avoidance see Weaver, 1986).

This last remark points to the fact that certain problem definitions and narrative stories can also legitimize specific policy solutions associated with them (Birkland, 2007; Somers & Block, 2005; on the relationship between problem definitions and policy solutions see Mehta, 2011). For instance, in the case of the demographic time bomb narrative story discussed below, the belief that population aging is likely to crush existing social programs can help legitimize path-departing solutions as they put citizens and policymakers in a ‘domain of loss,’ (McDermott, 2004) in which they are more likely to contemplate radical measures to preserve what they already have.

Problem definition and narrative stories point to a central ideational aspect of agenda-setting (Kingdon, 1995) and policymaking more generally (Jacobs, 2009; Mehta, 2011). In fact, narrative stories are ideational categories that belong to the ‘ideational turn’ in political science and public policy research (Blyth, 1997; see also Berman, 2013; Daigneault, 2014; Genieys & Smyrl, 2008; Gofas & Hay, 2010; Jacobs, 2009; Mehta, 2011; Padamsee, 2009). Although some of the early public policy scholarship dealing explicitly with the role of ideas, such as Kingdon’s (1995) work on agenda-setting, paid limited attention to institutional factors, much of the recent ideational scholarship takes institutions directly into account (Bélanger & Cox, 2011; Blyth, 2002; Campbell, 2004; Hall, 1993; Lieberman, 2002;
Orenstein, 2008; Parsons, 2007; Schmidt, 2011; Walsh, 2000). This is the case in part because a growing number of institutionalist scholars struggling to address ‘the problem of change’ (Campbell, 2004, p. 31) by looking exclusively at institutional factors (that is, embedded rules and norms associated with a ‘logic-of-position’ [Parsons, 2007]) started to pay closer attention to ideational processes, which point to historically-constructed cognitive and normative assumptions associated with a ‘logic-of-interpretation’ (Parsons, 2007).

As recent scholarship suggests, in order to study how ideational and institutional forces might help produce policy change, it is necessary to break down ideational and institutional factors into more specific categories (Béland & Waddan, 2015). In the following analysis, the ideational factor we focus on is narrative stories as defined by Stone (2012). More specifically, the analysis studies the demographic time bomb as a native story of decline central to problem definition in pension policy. Prevalent in both countries during the mid-1990s, this narrative story is discussed in greater detail in the next section. The main institutional factor under consideration is the distinction between pension decision-making rules in Canada and the United States.

A central claim developed in this paper is that narrative stories can play a key role in problem definition while failing to pave the way to the adoption of the particular policy solution they are associated with because existing institutional configurations and the powerful political actors they enable stand in the way. In other words, narrative stories can help push a specific problem and its definition onto the agenda, but, ultimately, institutional factors are likely to explain whether a particular policy solution associated with them can survive the policymaking process and become law. From this perspective, although they can facilitate policy adoption, policy narratives are especially crucial in the realm of problem definition, but institutional factors are instrumental in filtering policy solutions and deciding whether key political actors have the capacity to adopt them.

**The demographic time bomb narrative story**

Population aging is a demographic reality across the advanced industrial world (Uhlenberg, 2009). Yet, there are different ways in which this reality can be framed within and outside policy debates. A popular narrative story about demographic aging is the idea of a ‘time bomb’ set to crush existing pension programs unless radical measures are enacted to avert an impending ‘old-age crisis,’ to quote the title of an influential World Bank report on pension reform published in the mid-1990s (World Bank, 1994; for a critical discussion of the time bomb discourse, see Mullan, 2002; Powell, Williamson, & Branco, 1996). Associated with pro-market experts and political actors, the discourse about population aging as a demographic time bomb is a narrative story about decline. Contemporary demographic changes are depicted as creating a fiscally-unsustainable situation for existing pension programs and the future generations tasked with financing them in the long run. This situation, as proponents of this story of decline frequently argue, should lead citizens and policymakers alike to seek path-departing reforms to reduce projected long-term pension spending (Béland & Waddan, 2000). In other words, this demographic narrative of decline is in part about constructing the ‘need to reform’ (Cox, 2001) existing pension arrangements in the name of what has long been known as ‘apocalyptic demography’ (Martin, Williams, & O’Neill, 2009), a pessimistic
world view that can be traced back to Malthus (on the enduring role of Malthusian ideas in contemporary social policy, see Somers & Block, 2005).

The demographic time bomb narrative story of economic and fiscal decline stemming from population aging became especially influential in the 1990s as efforts to privatize public pensions around the world multiplied in the aftermath of the influential World Bank report cited above (World Bank, 1994; see also, Blackburn, 2002; Orenstein, 2008). Despite the fact that the pace of demographic aging in Canada and in the United States – in part due to immigration – is generally slower than in Japan and European countries such as France and Germany (Gavrilov & Heuveline, 2003; United Nations, 2015), the demographic time bomb narrative story became increasingly prevalent in the 1990s in a context where growing demographic anxieties justified a multiplication of pension reform proposals in both Canada and the United States (Béland & Waddan, 2000; Townsend, 2001).

As a pessimistic take on population aging, the demographic time bomb narrative story became closely associated with pension privatization in both countries. Pension privatization shifts pension programs from the dominant defined-benefit approach to the creation of personal savings accounts offering defined-contribution benefits tied to investment returns. During the 1990s, pension privatization became increasingly influential in Canada (Townson, 2001) and, even more so, in the United States (Altman, 2005). At the same time, more incremental policy alternatives moved onto the pension policy agenda as alternatives to privatization in both countries (Béland, 2006; Laursen, 2012; Little, 2008). These alternatives to privatization were typically associated with a different, less dramatic narrative story about demographic aging that emphasized its gradual and predictable nature. This vision of population aging as a relatively easy to manage form of demographic change explicitly sought to debunk the demographic time bomb narrative story and to offer a more moderate policy alternative that led to a justification of incremental policy change that did not explicitly challenge the policy status quo (e.g. Ball & Bethell, 1998).

In the mid-late 1990s, in a context of acute demographic fears about the long-term sustainability of earnings-related pension programs, Canada rejected privatization and adopted an incremental pension reform that would insure the long-term fiscal sustainability of the Canada Pension Plan (Jacobs, 2011; Little, 2008). By contrast, in the United States, privatization became the most debated policy alternative on the federal policy agenda (Altman, 2005; Laursen, 2012). Yet, a combination of institutional obstacles and contingent events crushed efforts to privatize public pensions in the late 1990s and again in 2005 (Béland & Waddan, 2012). To explain these differences, remarks about the pension programs and the policymaking rules specific to each of these two countries are necessary.

**Institutional differences between the two countries and pension systems**

Modern pension systems deal with what the Introduction of the special issue refers to as old social risks. Both Canada and the United States operate relatively modest earnings-related public pension programs: the Canada and Québec Pension Plans (C/QPP), were created in the mid-1960s (Bryden, 1974), and US Social Security, which was created in the mid-1930s (Orloff, 1993). These two programs are popular, and, due in part to their extensive coverage, have created strong institutional constituencies over time, necessarily complicating efforts to retrench or restructure them since both beneficiaries and powerful interest groups
Pierson, 1996, p. 146) are likely to oppose pension cutbacks (Myles & Pierson, 2001). This is specifically the case because older people are generally perceived as deserving of public support, as opposed to some other welfare state beneficiaries (Campbell, 2003).

That said, major institutional differences do exist between these programs and the broader pension systems in which they are located (Béland, 2006; Weaver, 2004; for an historical perspective, see Orloff, 1993). First, in Canada, earnings-related public pensions complement a modest universal pension in the context of a multilayered public pension system that has no equivalent in the United States, where Social Security is the sole foundation of the public pension system (Roberts, 2000). Second, in part due to its multilayered nature and, especially, the presence of the income-related Guaranteed Income Supplement (GIS), the Canadian public pension system is much more effective than its US counterpart at reducing poverty (Wiseman & Yčas, 2008). Finally, in Canada, there are two separate yet highly coordinated public earnings-related pension programs: the Québec Pension Plan (QPP), which only operates in the province of Québec, and the Canada Pension Plan (CPP), which covers workers in the nine other provinces and the three territories (Béland, 2006).

In Canada, the territorial fragmentation of earnings-related pension programs comes with a policymaking system unique to this policy area. This is the case because, in order to reform the CPP, the federal government needs the support of at least seven of the ten provinces representing two-thirds of the country’s population (Battle, 1997, p. 538). In this peculiar institutional context, provinces have a collective veto point over any significant changes to CPP, which is likely to complicate reform (Banting, 1985; on veto points and pension reform see also Bonoli, 2000; Immergut, Anderson & Schulze, 2007; Marier, 2008). Because of the need to maintain some level of coordination between the CPP and QPP, the province of Québec also takes part in consultations over CPP reform. Yet, interestingly, Québec does not need to seek approval from the federal government and the other provinces to reform QPP, which is squarely located within its sphere of jurisdiction (Béland & Weaver, 2019). This has not prevented the maintenance of a high level of policy coordination between the CPP and QPP (Tamagno, 2008), which offer similar pension benefits, despite the fact that payroll contributions are now slightly higher in Québec than in the rest of the country due. This is in part due to demographic disparities between Québec and the rest of the country (Béland & Weaver, 2019).

In the United States, the federal government does not need to consult the 50 states to reform Social Security because the program has been under strict federal jurisdiction since its creation in 1935 as part of the Social Security Act (Achenbaum, 1986; Orloff, 1993). In fact, early on, the federal Social Security Board, which later became the Social Security Administration, emerged as a strong bureaucratic advocate for the expansion of the program (Cates, 1983; Derthick, 1979). Despite this high level of policy centralization, at least when retrenchment and restructuring are on the agenda, Social Security reform is a tough business for politicians, which is why the popular program is known as ‘the third rail of American politics’ (Blackburn, 2002, p. 354). Republicans are especially vulnerable here because, since the Reagan years, Democrats have accused them of plotting to dismantle Social Security, which remains a highly popular program (Derthick & Teles, 2003; Light, 1995). Moreover, regardless of the program, federal policy reform is generally a difficult business in the United States because of the absence of formal party discipline and the presence of multiple veto points related to ‘checks and balances’ (Pierson, 1994). Constraining legislative rules such as
the filibuster (i.e. speaking for extended periods of time on the Senate floor with the aim of slowing down the lawmaking process) further complicate policy reform (on the recent policy impact of the filibuster, see Hacker & Pierson, 2011). This is why, even when the same party controls both the White House and the two chambers of Congress, reform might prove extremely difficult to achieve. For instance, even when the president fully mobilizes the 'bully pulpit' to advance certain policy alternatives, little meaningful reform can occur without congressional support (Edwards, 2007). This is a strong contrast with the Canadian situation, where strong party discipline, majority governments, and the fusion of executive and legislative powers make it potentially easier to get things done (Lemco, 1988). In the case of the CPP, however, the need to seek provincial approval before passing any reform proposal complicates the policymaking process (Banting, 1985). However, this does not mean that policy change is impossible, especially when federal and provincial leaders can find common ground over pension reform (Little, 2008).

The Canadian pension debate

Fears regarding the long-term sustainability of the CPP became prominent in the early-mid 1990s in the aftermath of an economic downturn and growing concerns about the negative impact of population aging closely associated with the demographic time bomb narrative story (Béland, 2006). In 1995, the publication of the CPP’s Fifteenth Actuarial Report amplified looming demographic anxieties about the program’s fiscal sustainability in a context of accelerated population aging (Canada Pension Plan, 1995). At the time, it became clear that in the absence of reform, the CPP would not be able to meet all of its pension obligations as soon as two decades later in 2015 (Battle, 1997; Little, 2008). Such actuarial forecasts fueled collective anxieties and empowered proponents of the demographic time bomb narrative story. They claimed the CPP was unsustainable and in need of fundamental reform, wanting something such as a shift from a defined benefit model to a defined-contribution model through the carving out of personal savings accounts (for a critical discussion, see Townson, 2001). For instance, in a January 1996 commentary published by the C.D. Howe Institute – a think tank associated with pension privatization, Robson (1996, p. 8) wrote about the ‘coming collapse’ of the CPP and the need to admit that the entire program was a Ponzi scheme and a policy ‘mistake’ (p. 14) in need of deep reform ultimately leading to its replacement by ‘an expanded system of private saving’ (p. 2). Like the 1994 World Bank report cited above, Robson’s commentary illustrates the link between a pessimistic demographic narrative and the push for pension privatization, which also received explicit support from the federal Reform Party in the mid-1990s (Karimi, 2017, p. 215; Townson, 2001, p. 91). Once again, this narrative participated to the construction of the ‘need to reform’ (Cox, 2001) public pensions.

Beyond right-wing economists and politicians, the demographic time bomb narrative story became increasingly prominent in Canadian mass media, taking the form of what sociologist Gee (2001, p. 5) called ‘apocalyptic demography,’ which she defined as a ‘set of beliefs’ about population aging that legitimized policy options such as pension privatization. In the 1990s, this narrative story became widespread in various newspaper articles that suggested that ‘painful decisions must be made’ as ‘the demographic clock (…) is ticking’ (Hadekel, quoted in Gee, 2001, p. 6).
Importantly, this demographic time bomb narrative story was not always associated with pension privatization, and, at the broadest level, contributed to the ‘construction of the need to reform’ (Cox, 2001) the CPP by reinforcing the idea that urgent changes to the program were necessary to save it in the long run and regain control of its finance (Béland, 2006). In the mid-1990s, a consensus about this idea emerged and CPP reform became a key priority of Liberal Finance Minister Paul Martin and his provincial counterparts, who took part in internal discussions and public consultations over pension reform (Little, 2008). In February 1996, for instance, the federal Department of Finance published an information paper on the CPP’s long-term actuarial situation (Federal/Provincial/Territorial CPP Consultations Secretariat, 1996a). This information paper discussed the issue of intergenerational equity in a direct way: ‘If no changes are made to the CPP and the way it is financed, our children and grandchildren will be asked to pay two to three times more than we are paying for the same pensions from the CPP. For the past 30 years, we have not paid our way. Even today, we are not paying our way. Today’s CPP pensioners have paid much less than their benefits are worth. In contrast, future generations will be asked to pay considerably more than their benefits are worth.’ (Federal/Provincial/Territorial CPP Consultations Secretariat, 1996a, p. 4). Yet, interestingly, this concession to intergenerational equity does not lead to a condemnation of CPP, but rather to a statement about the need to preserve and improve the program amidst significant – but hardly catastrophic – demographic challenges: ‘If the problems of the CPP are faced squarely now, fairness can be restored, and the CPP can be sustained not only for today’s seniors, but for tomorrow’s as well.’ (Federal/Provincial/Territorial CPP Consultations Secretariat, 1996a, p. 4). Such a hopeful and pragmatic message was consistent with a moderate understanding of population aging aligned with incremental reform rather than transformative change such as pension privatization.

This information paper was particularly important, as it became the starting point for the public consultations on CPP reform held all over Canada in the following months (Federal/Provincial/Territorial CPP Consultations Secretariat, 1996b). In November 1996, the federal and provincial governments together issued a joint statement formulating the core principles guiding the upcoming CPP reform (Karimi, 2017, p. 214). A striking feature of this document is the emphasis on incremental changes and the exclusion of path-departing reform ideas such as pension privatization. This means that the incremental approach to pension reform associated with a less pessimistic vision of population aging than the one tied to the demographic time bomb narrative story emerged as a central aspect of a policymaking process centered on a search for compromise within institutional settings in which consensus-building between Ottawa and the provinces proved essential (Little, 2008).

The following year, moving beyond the potential institutional obstacle of provincial veto points through negotiation, Ottawa and eight of the ten provinces reached an agreement on CPP reform (only British Columbia and Saskatchewan, two provinces then controlled by the New Democratic Party, voted against reform). Among other things, this reform featured a major increase in contribution rates and the creation of the CPP Investment Board, an arms-length organization set to invest contribution money (Béland & Myles, 2005; Jacobs, 2011; Karimi, 2017; Little, 2008; Weaver, 2004). There is strong evidence that the institutional features of CPP favored an elimination of seemingly radical policy alternatives such as pension privatization.
while forcing federal and provincial leaders to seek a compromise in order to preserve and improve the long-term sustainability of the program (Little, 2008).

Although the reform led to a shift towards partial advance funding, financial investment, and automatic stabilization mechanisms, the CPP remained an earnings-related program where social risks were socialized. In other words, pension privatization associated with the time bomb narrative story went nowhere, a situation that should not hide the centrality of concerns about intergenerational equity and long-term fiscal sustainability in debates about CPP reform (Jacobs, 2011; Little, 2008). From this perspective, demographic fears helped justify incremental reforms aimed at preserving earnings-related pensions for future generation of workers. In other words, unlike in the United States, these fears were separated from pension privatization as a policy alternative (Béland, 2006).

How do we explain the moderate path of reform adopted in Canada during the mid-1990s amidst growing demographic anxiety related to the prevalence of the time bomb narrative story? Here, the peculiar institutional features of the CPP policymaking system are clearly part of the answer. The need to gather provincial consensus led to the elimination of seemingly radical proposals and the adoption of an incremental approach that sought to preserve rather than to replace the CPP (Little, 2008). Moreover, even some benefit cuts discussed early in the reform process were abandoned because the Québec government refused to contemplate similar reforms to the QPP, a situation that threatened to create strong and problematic benefit disparities between the CPP and QPP, thereby undermining the existing parallelism between the two programs (Béland & Weaver, 2019; on this parallelism see Tamagno, 2008). This situation points once more to the fact that the need to consult with the provinces reduced the scope of CPP reform and contributed to the adoption of relatively moderate changes that were later replicated in part by the Québec government, which agreed to increase QPP contributions simultaneously with CPP contributions (Tamagno, 2008). It was only in 2011 that the parallelism between the CPP and QPP in terms of contribution rates started to decline as the Québec government had to increase QPP contribution rates above those of the CPP to offset less favorable demographic factors in the province while preserving the long-term fiscal sustainability of the former program (Béland & Weaver, 2019).

At the broadest level, however, the institutional need to reach an agreement between Ottawa and the provinces and the quest for relative coordination between the CPP and QPP have led to relatively moderate and consensual reforms tied to an alternative narrative story focused on the possibility to improve intergeneration equality through incremental policy change (Little, 2008). This situation contrasts with the one prevailing in the United States in the mid-1990s, when pension privatization became a widely-debated policy alternative that moved onto the federal agenda while remaining strongly associated with the demographic pessimism embedded in the time bomb narrative story.

The US pension debate

In the United States, Social Security has not been reformed since 1983, when Ronald Regan signed amendments to the Social Security Act that addressed both short and long-term actuarial challenges (Achenbaum, 1986; Ball, 2010; Berkowitz, 2003; Light, 1995). This bipartisan reform improved the fiscal situation on the program and created large trust fund surpluses. Enacted after much debate and behind the scene negotiations
between the Republican White House and Democratic leaders in Congress, the 1983 reform also included a gradual increase in regular eligibility age between 2000 and 2027, a provision added through a Democratic amendment adopted during the legislative process (Light, 1995).

After the enactment of the 1983 amendments, Social Security remained largely outside the federal political agenda for more than a decade, only resurfacing as a widely debated issue after the reelection of President Bill Clinton in November 1996 (Derthick, 2001). A series of factors led to the reemergence of this issue, including an ongoing conservative push to privatize Social Security fueled by increasingly favorable stock market performances that saw the Dow Jones Industrial Average nearly triple between 1995 and 2000 (Béland, 2006, p. 567). These excellent stock market performances created genuine financial optimism that helped justify Social Security privatization (on financial optimism and pension privatization, see Barabas, 2006). For example, in a short 1998 book titled Common cents, common dreams: A layman’s guide to Social Security privatization, Ferrara and Tanner (1998) claim that Social Security is a ‘bad deal’ for workers and that Social Security privatization would help future retirees enjoy higher return rates through the creation of personal savings accounts, which would also feed the stock market and stimulate the economy. In other words, rhetoric about how workers could benefit from the investment of their payroll contributions underlined the financial optimism central to the idea of Social Security privatization. At the same time, the push for privatization emerged in a context of deep demographic anxieties exacerbated by proponents of this policy alternative who claimed that Social Security was a fiscally unsustainable program in an era of accelerated population aging (Béland, 2006).

This demographic pessimism took the form of a time bomb narrative story similar to the one articulated on the global stage by the World Bank (1994), and by proponents of pension privatization in Canada (Gee, 2001). In the United States, conservative experts and think tanks used population aging and long-term fiscal challengers facing Social Security to make the case that the program faced a crisis that needed to be addressed through a fundamental transformation of the program (for a critical discussion, see Baker & Weisbrot, 1999; Skidmore, 1999). As in Canada, the idea that earnings-related public pensions were like a Ponzi scheme became a central element of the demographic time bomb narrative story legitimizing privatization. In a 1996 article, journalist Michael Kinsley perfectly summarized this pessimistic narrative story:

According to polls, more members of Generation X believe in UFOs than do in Social Security. Of course, those who delight in this factoid never tell you how many Gen-Xers actually believe in UFOs – which might be the alarming bit. But, because it serves their particular generational self-pity, Gen-Xers seem more willing than older folks to grasp the essential truth about Social Security, which is that it is a Ponzi scheme. Payments from later customers finance payouts to earlier customers. The ratio of retirees taking money out to workers putting money in is rising, due to 1) people having fewer children, and 2) people living longer. This means the Ponzi scheme cannot go on (Kinsley, 1996).

This story suggests that population aging would inevitably crush Social Security – a program in which younger workers had no faith – and for good reason. Public opinion data from the 1990s suggest that such anxieties about the future of Social Security had become widespread during the Clinton presidency (1993–2001) as the public showed a declining level of confidence in the future of the program, a reality increasingly mentioned
by federal elected officials during the second half of the 1990s (Cook, Barabas, & Page, 2002). References to such polling data and to a seemingly gloomy picture helped legitimize Social Security privatization, especially because it was frequently combined with an optimistic discourse about the economic rewards of personal savings accounts and the financial logic in which they are embedded (Barabas, 2006; Béland, 2005).

In the context of demographic fears and financial optimism, President Clinton (1998) alluded directly to the possibility of Social Security reform in his 1998 State of the Union Address when he proposed to set aside newly emerging federal budget surpluses to ‘save’ the program. At the same time, behind the scenes, secret discussions between White House officials and Republican congressional leaders about a possible bipartisan deal leading to the partial privatization of Social Security took place (Gillon, 2008). In the end, however, the Lewinski scandal and the debate on the possible impeachment of President Clinton exacerbated the partisan divide and derailed a potential bipartisan agreement on Social Security privatization in the institutional context of checks and balances in which reform could not take place without bipartisan collaboration between Democrats and Republicans (Blackburn, 2004).

In 2005, President George W. Bush revived the political push for Social Security privatization and toured the country to convince Americans that a partial shift toward personal savings accounts was the best way to ‘save’ the program (Altman, 2005; Edwards, 2007; Laursen, 2012). Yet, due in part to a lack of support from Republicans in Congress and strong opposition from Democrats and the American Association of Retired Persons (AARP), his efforts to privatize Social Security failed miserably and the issue moved off the agenda in the disastrous aftermath of Hurricane Katrina, which struck New Orleans in late August 2005. From an institutional standpoint, the lack of party discipline in Congress proved especially detrimental to the efforts of President Bush, as many Republicans rejected his call for Social Security privatization, which killed any change this controversial reform would take place under his watch (Béland & Waddan, 2012).

What these two unsuccessful pushes to privatize Social Security have in common is how the specific nature of U.S. political institutions undermined reform efforts. On one hand, in the late 1990s, the existence of multiple veto points in the context of divided government and a Republican House facing a Democratic Senate and White House made it impossible to enact reform without bipartisanship, which soon became impossible due to the Lewinski scandal (Blackburn, 2004). On the other hand, in 2005, the lack of party discipline in Congress and the related limits of the presidential ‘bully pulpit’ within the U.S. political system made it difficult for President Bush to move his privatization agenda forward (Edwards, 2007). Most important in both cases was the enduring popularity of Social Security and the strong constituencies it has generated over the years, which created strong electoral risks for political actors seeking to transform the program. Those who opposed this policy alternative used this institutional situation to successfully derail privatization efforts (Béland & Waddan, 2012). At the same time, as suggested above, these opponents to privatization articulated a less pessimistic discourse about population aging and the actuarial future of Social Security, thereby justifying incremental reforms to the program strikingly similar to the measures enacted in Canada in the mid-1990s as part of CPP reform (Aaron & Reischauer, 1998; Baker & Weisbrot, 1999; Ball & Bethell, 1998). Yet, there is little evidence that, in and of itself, this counter-discourse made a difference in the sense that demographic anxieties about the future of Social Security remained strong
despite this reassuring rhetoric (Cook et al., 2002; Shabad, 2015). Ultimately, multiple veto points and the strong institutional legacies Social Security had created over time combined with contingent events such as the Lewinsky scandal and Hurricane Katrina to disempower supporters of privatization and empower its opponents (Béland & Waddan, 2012).

Discussion

The starting point of this article is the concept of the narrative story, as outlined by Stone (2012) in her seminal book, Policy Paradox. Associated with the ideational turn in political and policy analysis (Blyth, 1997), this concept makes a strong contribution to the analysis of problem definition central to this ideational turn (Mehta, 2011).

The above comparative analysis suggests that paying close attention to narrative stories is crucial to understanding political debates over pension reform. This is especially true as far as problem definition is concerned. Although they do matter in and of themselves, demographic realities are not purely objective realities and the ways in which political actors and ordinary citizens perceive them can shape problem definition in pension debates, something that our two cases suggest. Yet, when the time comes to study why pension reform takes place in one country but fails in another, it is necessary to look at policy legacies and formal institutional rules. This is the case because they shape the politics of policy adoption and make it easier or harder for powerful political actors to impose – or seek compromise over – a particular policy solution (Bonoli, 2000; Immergut, Anderson and Schulze, 2007; Jacobs, 2011; Marier, 2008; Myles & Pierson, 2001; Pierson and Weaver, 1993). At the same time, as the analysis of the Canadian case suggests, the emergence of an alternative narrative story can facilitate the consensus-building efforts leading to policy adoption within a favorable institutional environment.

More specifically, the above analysis contributes in several ways to the study of narrative stories in policy research. First, the analysis of recent pension debates in Canada and the United States suggests that a time bomb narrative story became prevalent in both countries during the 1990s. The prevalence of this story of decline in both countries shows that, just like policy ideas and norms (Orenstein, 2008), narratives can spread across national borders. Second, the narrative story analyzed above was closely associated with pension privatization, as pessimistic ideas about population aging legitimized comprehensive reform associated with the shift to personal savings accounts. This remark points once more to the fact that a particular narrative story about a policy problem can be directly related to a concrete policy alternative, something consistent with the existing scholarship on agenda-setting (Kingdon, 1995). Third, during the period under consideration, pension privatization as a policy alternative became more dominant in the United States than in Canada. This reality is related at least in part to the institutional constraints of CPP policymaking, which is structured by the existence of a provincial veto point and the need to maintain some level of coordination between the CPP and QPP (Béland, 2006). Fourth, in the United States, Social Security privatization appeared as a potential source of bipartisan agreement during the Clinton years, a situation related to the greater prevalence of pro-market ideas there than in Canada, where support for pension privatization within the federal political sphere remained limited to the Reform Party, which never formed government. This last remark also points to an institutional factor, in this case the nature of Canada’s electoral and party system. Fifth, strong institutional legacies associated with
earnings-related pensions made privatization a risky political proposition, as illustrated by the embarrassing defeat of President W. Bush’s push for Social Security privatization that occurred as many members of his own party in Congress realized that embracing this policy alternative was not worth the risk (Béland & Waddan, 2012). This point illustrates how policy legacies and formal institutional rules can reinforce each other in creating obstacles to reform. Sixth, the central role of institutions in explaining the enactment of CPP reform in Canada and the defeat of Social Security privatization in the United States in the mid-1990s and in 2005 does not mean that the time bomb narrative story that became so prevalent in both countries did not play any meaningful role in the politics of pensions in both countries. In reality, it is clear that acute anxieties about demographic aging, triggered in part by the prevalence of this narrative story, helped justify the ‘need to reform’ (Cox, 2001) pension programs. At the very least, it created a greater sense of urgency over pension reform that helped maintain the issue on the agenda in both Canada and the United States.

Beyond the issue of pension reform, students of narrative stories should pay closer attention to the impact of policy legacies and institutional rules on policy adoption. This is particularly the case in comparative policy research. Simultaneously, this research could explore in detail how alternative narrative stories can emerge in specific institutional environments. The present article does not delve into this issue but it stresses the need to undertake further research on this key topic in ideational and institutional analysis. More generally, because Stone's seminal book only focuses on the United States, it pays relatively limited attention to institutional factors as their impact is typically revealed through comparative analysis (Orloff, 1993; Pierson, 1994). Future comparative research on narrative stories could draw on institutionalist scholarship to move beyond this analytical blind spot and offer more compelling explanations of policy stability and change.

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