

The Puzzle of Dutch Welfare Solidarity and the Politics of Old Age Pension Reform (1945-1975)

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During the first three decades of the post-war period, the Netherlands developed a system of welfare provision that by most standards belonged to the most equitable and solidaristic in the world. It did so under the patronage of Christian democratic governments, which are generally viewed as being predisposed to rejecting solidaristic welfare reform. The purpose of this article is to explain why the Dutch Christian democrats came to adopt such a solidaristic welfare stance during the formative post-war period of welfare state expansion. Rather than attributing this stance to electoral or strategic considerations, this article focuses on the formative role of the Christian democratic labour union movement in persuading these parties to gradually adopt a more solidaristic welfare stance.

In de eerste drie decennia van de naoorlogse periode ontwikkelde Nederland een stelsel van sociale voorzieningen dat naar de meeste maatstaven tot het meest rechtvaardige en solidaristische ter wereld behoorde. Dit stelsel kwam tot stand met steun van christendemocratische regeringen, waarvan over het algemeen wordt aangenomen dat zij geneigd zijn solidaristische welzijnshervormingen af te wijzen. Het doel van dit artikel is om te verklaren waarom de Nederlandse christendemocraten een

solidaristische welvaartscoers zijn gaan varen in de naoorlogse periode, een tijdvak dat gekenmerkt werd door uitbreiding van de verzorgingsstaat. In plaats van deze houding toe te schrijven aan electorale of strategische overwegingen, richt dit artikel zich op de christendemocratische vakbeweging. Deze speelde een invloedrijke rol in het overreden van christendemocratische partijen om geleidelijk een meer solidaristische welvaartshouding aan te nemen.

During the first decades of the post-war period, the Netherlands developed a system of welfare provision that by most standards belonged to the most equitable and solidaristic in the world. In a time span of little over three decades following the end of the Second World War, the country created a system of social transfers that not only surpassed all other European countries in terms of its overall spending levels, but was also ‘exceptionally generous in terms of redistribution’.¹ Moreover, it did so under political circumstances that are generally viewed as detrimental to the success of solidaristic welfare reform, such as the political dominance of Christian democracy, the political and organisational weakness of the left throughout the post-war era of welfare state expansion, the fragmented and contributory nature of the social insurance system in the immediate post-war period, and the strong entrenchment of private pension industry at the time.²

As a result, the post-war success of solidaristic welfare reform in the Netherlands has long presented a challenge to existing perspectives on welfare state development.³ According to these views, the post-war welfare state expanded furthest and acquired its most solidaristic form in countries

1 Torben Iversen and David Soskice, ‘Democratic Limits to Redistribution: Inclusionary versus Exclusionary Coalitions in the Knowledge Economy’, *World Politics* 67:2 (2015) 187. The fact that the Netherlands succeeded in building a solidaristic welfare state that catered particularly well to less privileged sections of society and that was based on high levels of vertical redistribution has also been noted elsewhere. See, for instance, Kees van Kersbergen and Uwe Becker, ‘The Netherlands: A Passive Social Democratic Welfare State in a Christian Democratic Ruled Society’, *Journal of Social Policy* 17:4 (1988) 477-499. DOI: <https://doi.org/10.1017/S0047279400017025>; Gøsta Esping-Andersen, *The Three Worlds of Welfare Capitalism* (Princeton 1990); Robert

Cox, *The Development of the Dutch Welfare State: From Workers’ Insurance to Universal Entitlement* (Pittsburgh 1993).

2 For some prominent views on why these circumstances should be detrimental to the success of solidaristic welfare reform see for instance Gøsta Esping-Andersen, *Politics against Markets: The Social Democratic Road to Power* (Princeton 1985); Walter Korpi and Joakim Palme, ‘The Paradox of Redistribution and Strategies of Equality: Welfare State Institutions, Inequality and Poverty in the Western Countries’, *American Sociological Review* 63:5 (1998) 661-687. DOI: <https://doi.org/10.2307/2657333>.

3 This challenge has long been noted in the literature. See for instance, Van Kersbergen

where the left dominated government and was able to build mutually advantageous coalitions between ‘workers’ and the ‘middle classes’.⁴ This article challenges these views by showing that the success of solidaristic welfare reform in the Netherlands did not rest on progressive policy-makers’ ability to ‘synthesize working class and white-collar demands’⁵, but actually worked to the disadvantage of middle class groups.⁶

The solidaristic outcome of the Dutch welfare trajectory is also at odds with conventional perspectives on the most successful political grouping in much of Western Europe during the post-war period, namely the Christian democrats. According to these perspectives, Christian democratic parties often acted as proponents of welfare expansion, but simultaneously displayed a strong preference for solutions that preserved existing levels of stratification and consequently reproduced, or even reinforced, inequalities stemming from people’s position on the labour market.⁷ This article argues against this view by illustrating the solidaristic welfare stance of the three main Christian democratic parties in the Netherlands in the post-war period, namely the Catholic Katholieke Volkspartij (Catholic People’s Party, KVP) and the Protestant

and Becker, ‘The Netherlands’, 477-478; Cox, *The Development*, 2-3; Peter Hupe, ‘Beyond pillarization: The (post-) Welfare State in the Netherlands’, *European Journal of Political Research* 23:4 (1993) 359-386. DOI: <https://doi.org/10.1111/j.1475-6765.1993.tb00365.x>; Iversen and Soskice, ‘Democratic Limits’, 187.

- 4 For some prominent examples see Walter Korpi, *The Democratic Class Struggle* (London 1983). DOI: <https://doi.org/10.4324/9780429441714>; Esping-Andersen, *The Three Worlds*; Peter Baldwin, *The Politics of Social Solidarity: Class Bases of the European Welfare State, 1875-1975* (Cambridge 1990). DOI: <https://doi.org/10.1017/CBO9780511586378>; Korpi and Palme, ‘The Paradox’; Tober Iversen and David Soskice, ‘Electoral Institutions and the Politics of Coalitions: Why Some Democracies Redistribute More Than Others’, *American Political Science Review* 100:2 (2006) 165-181. DOI: <https://doi.org/10.1017/S0003055406062083>.

- 5 Esping-Andersen, *The Three Worlds*, 31.

- 6 While useful in terms of understanding variation in material resources, risks, and thus interests among different societal groups, categories such

as ‘working class’, ‘white-collar’ and ‘middle-class’ are notoriously fluid and can be defined in multiple ways. This article defines these categories in the broadest possible sense. It for instance uses the term ‘middle classes’ to denote groups whose income is either just below or up to two times the median and who consequently constitute a political majority of voters in all advanced industrial societies. While white-collar occupations constitute the largest middle class group, not all white-collar workers can be defined as middle class in material terms. When discussed in terms of their possible aversion to solidaristic welfare policies, this article refers to white-collar groups as those with a strong position on the labour market and who consequently do not have a material interest in such policies.

- 7 For some prominent examples see Esping-Andersen, *Politics against Markets*; Kees van Kersbergen, *Social Capitalism: A study of Christian democracy and the welfare state* (London 1995); Martin Seeleib-Kaiser, Silke van Dyk and Martin Roggenkamp, *Party Politics and Social Welfare: Comparing Christian and Social Democracy in Austria, Germany and the Netherlands*

Anti-Revolutionaire Partij (Anti-Revolutionary Party, ARP) and Christelijk Historische Unie (Christian Historical Union, CHU).

The main purpose of this article is to explain how these parties came to adopt such a solidaristic welfare stance in the post-war period. Existing studies have largely attributed this transformation to electoral considerations and the impact of coalition formation.⁸ While acknowledging their value, this article points to the limitations of studies that emphasise the role of party politics. It does so, first of all, by highlighting the strong and centrally located electoral position of the ‘Christian democratic block’ during the formative years of post-war welfare state expansion. Secondly, it outlines the redistributive consequences of solidaristic welfare reform and the extent to which the welfare views of the three Christian democratic parties were shaped by their Christian democratic union counterparts, namely the Katholieke Arbeidersbeweging (Catholic Workers Movement, KAB) and the Protestant Christelijk Nationaal Vakverbond (Christian Union Federation, CNV).

While it is well-established that the KAB and CNV maintained close political links with the KVP, ARP and CHU⁹, the central role they played in persuading these parties to gradually adopt a more solidaristic welfare stance has been far from fully recognised. Nor has there been a broad recognition of how different the Netherlands was in this respect, when compared to other Christian democratic-ruled societies. To illustrate the importance of this role, this paper highlights the close political bonds between confessional unions and Christian democratic political parties in the immediate post-war period. It also illustrates the former’s key intermediary role in the coming about of corporatist bargains that proved to be so important in shaping the course of the development of the Dutch welfare state. Lastly, this article compares events in the Netherlands with those in other Christian democratic-ruled societies.

The analysis will mostly focus on the area of old age pensions, which consistently accounted for over half of all social spending in the Netherlands.¹⁰ As poverty was extraordinarily high among the elderly in the

(Northampton 2008); Philip Manow and Kees van Kersbergen, ‘Religion and the Western Welfare State – The Theoretical Context’, in: Kees van Kersbergen and Philip Manow (eds.), *Religion, Class Coalitions, and Welfare States* (Cambridge 2009) 1-38. DOI: <https://doi.org/10.1017/CBO9780511626784.002>.

8 See, for instance, Van Kersbergen and Becker, ‘The Netherlands’, 490; Cox, *The Development*, 212-213 and 135; Hupe, ‘Beyond pillarization’, 359-386; Torben Iversen and John D. Stephens, ‘Partisan Politics, the Welfare State, and Three Worlds of Human Capital Formation’, *Comparative*

Political Studies 41:4 (2008) 612. DOI: <https://doi.org/10.1177/0010414007313117>; Kees van Kersbergen, ‘Religion and the Welfare State in the Netherlands’, in: Van Kersbergen and Manow (eds.), *Religion*, 140-141. DOI: <https://doi.org/10.1017/CBO9780511626784.006>; Iversen and Soskice, ‘Democratic Limits to Redistribution’, 187.

9 See, for instance, Piet Hazenbosch, *Voor het Volk om Christus’ wil: een geschiedenis van het CNV* (Hilversum 2009).

10 Peter Flora, *Growth to Limits: The Western European Welfare States Since World War II. Volume 4 Appendix (Synopses, Bibliographies,*

immediate post-war period, improving old age pension provision for workers and the self-employed constituted welfare reformers' most pressing concern in this period. The empirical part of the analysis rests on a reading of both primary and secondary sources, including minutes of internal meetings of the government and the labour unions, parliamentary proceedings, and advisory reports and issued statements by the Christian democratic parties and union federations. The article consists of two parts. The first part outlines existing perspectives on the welfare state in more detail and offers an alternative explanation for the success of solidaristic welfare reform in the Netherlands. The second part illustrates the article's main claims by focusing on the area of old age pension reform.

Explaining the puzzle of solidaristic welfare reform in the Netherlands

Apart from constituting the country's most powerful political force during most of the twentieth century, the welfare attitudes of the three Christian democratic parties have arguably diverged more over time than those of the other major political groups in the Netherlands. Despite subtle differences, up to World War II all three parties displayed a markedly conservative welfare stance that, among other things, centred on the need to maintain a strict link between benefit entitlement and individual contributory effort.¹¹ During the first decades of the post-war period, however, this stance gradually gave way to a more solidaristic welfare outlook. What makes this transformation even more puzzling is that the redistributive consequences of these solidaristic policies – as the following section will show – were largely carried by middle class groups, who, because of their key voter position, are often viewed as the main beneficiaries of solidaristic welfare reform.¹²

These redistributive consequences certainly make it difficult to attribute this transformation to electoral and strategic considerations, as much of the literature on post-war Dutch welfare state development has done. Recent studies on the importance of electoral systems for redistribution have, for instance, attributed the solidaristic welfare stance of the Dutch Christian

Tables) (Berlin 1987). DOI: <https://doi.org/10.1515/9783110876499>.

11 See, for instance, Cox, *The Development*; Mirjam Hertogh, 'Geene wet, maar de Heer': *De confessionele ordening van het Nederlandse sociale zekerheidsstelsel (1870-1975)* (The Hague 1998); Joop M. Roebroek and Maria Hertogh, *De beschavende invloed des tijds: Twee eeuwen sociale politiek, verzorgingsstaat en sociale zekerheid in Nederland* (The Hague 1998); Marcel Hoogenboom,

Standenstrijd en zekerheid: Een geschiedenis van oude orde en sociale zorg in Nederland (Amsterdam 2004); Van Kersbergen, 'Religion and the Welfare State in the Netherlands', 119-145.

12 See footnote 4. On the median voter position of middle class groups and their assumed clout over government policy, see for instance Robert E. Goodin and Julian Le Grand (eds.), *Not Only the Poor: The Middle Classes and the Welfare State* (London 1987).

democrats alternately to their inability to ‘govern without [...] the social democrats’ and to ‘the electoral strength of the liberal and conservative right [which] pushed the Christian Democrats to the left’.¹³ Others have specifically focused on increased electoral competition over the working class vote with the left after 1945, arguing that this gradually forced the KVP, CHU and ARP to adopt a more solidaristic welfare stance.¹⁴ One of the main problems with these views is that for centrist and large catch-all parties, that aimed to represent all members of their religious denomination regardless of their economic profile, the solidaristic welfare stance was as likely to constitute an electoral risk as an opportunity for credit claiming.¹⁵

To be sure, they did have a clear electoral incentive to increase the overall benefit levels of programmes that catered to major labour market risks, as doing so benefited the vast majority of the electorate. Yet, the Christian democrats arguably did not have a clear electoral incentive to adopt a progressive financing system, opt for universalist schemes, broaden coverage levels to include fragile groups, choose a rights-based approach, or even loosen eligibility rules. After all, while such measures benefited groups with a weak position on the labour market, they by no means benefited the majority of voters – or even, as we will see, wage earners. In fact, as the costs of welfare provision were mainly financed through taxes on labour income rather than through taxation on capital, middle class groups could be expected to carry a substantial part of the costs of the redistributive consequences of these measures. In other words, as the Christian democrats aimed to represent middle and higher income groups as well as less well-off voters, they lacked a clear electoral incentive to pursue a solidaristic welfare course that was specifically designed to cater to the latter. Had there been such a clear electoral incentive, then their ideological counterparts in other European countries would undoubtedly have adopted a more solidaristic welfare stance as well. But, they did not, and the conservative welfare stance of major Christian democratic parties such as the German Christlich Demokratische Union and the Italian Democrazia Cristiana are commonly seen as having been partially motivated by the need to placate middle class interests.¹⁶

13 Iversen and Stephens, ‘Partisan Politics’, 612; Iversen and Soskice, ‘Democratic Limits to Redistribution’, 187.

14 Van Kersbergen and Becker, ‘The Netherlands’, 490; Cox, *The Development*, 212–213 and 135; Hupe, ‘Beyond pillarization’, 359–386; Huber and Stephens, *Development*, 165; Van Kersbergen, ‘Religion’, 140–141.

15 On the catch-all nature of these parties see Michael Gehler and Wolfram Kaiser, ‘Introduction’, in: Michael Gehler and Wolfram

Kaiser (eds.), *Christian Democracy in Europe Since 1945: Volume 2* (New York 2004) 2–3. DOI: <https://doi.org/10.4324/9780203646236>.

16 See, for instance, Gøsta Esping-Andersen and Walter Korpi, ‘Social Policy as Class Politics in Post-War Capitalism: Scandinavia, Austria, and Germany’, in: John H. Goldthorpe, *Order and Conflict in Contemporary Capitalism* (Oxford 1984) 190; Esping-Andersen, *The Three Worlds*, 32; G. Picot, *Politics of Segmentation: Party competition and social protection in Europe*

How then are we to explain the solidaristic welfare stance of the Dutch Christian democrats? One possible explanation may lie in the longstanding coalition between the Catholic KVP and social-democratic Partij van de Arbeid (Labour Party, PvdA) in the immediate post-war period. Indeed, in countries like Germany and Italy such coalitions were notably absent in this period. Moreover, the need to placate its coalition partner must surely have had an impact on the KVP.¹⁷ Nevertheless, there are various reasons why this explanation is insufficient too. First of all, in Belgium similar coalitions did exist, but they did not prevent the Christian democrats there from maintaining a more conservative welfare stance, nor did the Dutch Christian democrats reverse course after the collapse of the ‘Roman-red’ coalitions in the 1950s.¹⁸ Secondly, there is the problem that these coalitions may also have been the outcome as opposed to the cause of converging welfare views. After all, and contrary to recent interpretations, the Dutch Christian democrats were by no means unable to govern without the left. In fact, they consistently held an absolute parliamentary majority up to the late 1960s.¹⁹

Finally, any explanation that centres on the logic of party politics neglects the central importance of labour unions in shaping Christian democratic welfare views in the 1940s, 1950s and 1960s. Over the years, many scholars have noted that because of their complex and technical nature, interest groups such as labour unions and employer associations can always be expected to play a major role in discussions about eligibility and financing rules, coverage levels, universalism, and the degree of low-income targeting. All of these issues are key factors in establishing the direction of solidaristic welfare reform.²⁰ Moreover, because of the peculiarities of the Dutch political landscape and the ideological persuasions of the Christian

(Abingdon 2012); Joseph Hien, *Competing Ideas: The Religious Foundations of the German and Italian Welfare States* (Florence 2012). DOI: <https://doi.org/10.2870/158979>.

17 On the importance of this see in particular Van Kersbergen, *Social Capitalism*; Van Kersbergen, ‘Religion’, 119–145.

18 On the contrary, it is well known that the Dutch welfare state expanded most rapidly under the confessional-liberal coalitions of the 1960s and 1970s. See, for instance, Cox, *The Development*, 2–3. For an excellent overview of the conservative welfare stance of the Belgian Christelijke Volkspartij see Guy Vanthemsche, *De beginjaren van de sociale zekerheid in België 1944–1963* (Brussels 1994).

19 They lost this majority during the parliamentary elections of 1967 and never regained it. Yet their remaining strength was sufficient to provide them with the luxury of being able to govern with parties on either their left or right up to the early 1990s.

20 See, for instance, Harold R. Wilensky, *The Welfare State and Equality: Structural and Ideological Roots of Public Expenditures* (Berkeley 1975) 59; Jens Alber, Gøsta Esping-Andersen, and Lee Rainwater, ‘Studying the Welfare State: Issues and Queries’, in: Meinolf Dierkes, Hans N. Weiler, and Ariane B. Antal, *Comparative Policy Research: Learning from Experience* (Aldershot 1987) 458–469.

democrats, this involvement was particularly strong and formalised in the Netherlands. One of these persuasions was their emphasis on the need to involve the legitimate representatives of workers and industry in all aspects of policy-making that affected them, which obviously included social insurance reform.²¹ This resulted in the emergence of a corporatist mode of policy-making under which the ‘social partners’ often negotiated the main outlines of social insurance reform leaving parliament to merely ratify their recommendations.²²

Of course, this form of policy-making could only emerge because labour unions and, to a lesser extent, employer associations maintained such close links with their ideological counterparts in parliament. Herein lay a crucial difference between the Netherlands and other Christian democratic-ruled societies during the first decades of the post-war period. In some of these countries, like in Germany and Italy, there simply was no powerful Christian democratic union movement that could steer the Christian democrats in a more solidaristic direction.²³ In countries where they did exist, like in Belgium, occupational cleavages between workers were more strongly entrenched than in the Netherlands, preventing labour unions there from taking a strong solidaristic stance.²⁴ While a systematic comparison of these countries lies outside the scope of this article, the following analysis will point to important differences between the Netherlands and other Christian democratic-ruled societies in this period. Furthermore, it will illustrate the crucial formative role of the CNV and KAB in persuading their political counterparts to adopt solidaristic welfare solutions during key points in time.

The article will further show that the CNV’s and KAB’s ability to do so depended on their close political bonds with the main Christian democratic parties. It also depended on the fact that their welfare proposals, while solidaristic, were much more acceptable to the Christian democrats than the ones initially put forward by the left. By adopting positions that proved acceptable to both the Christian democrats in parliament,

21 See Arend Lijphart, *The Politics of Accommodation: Pluralism and Democracy in the Netherlands* (Berkeley 1968). DOI: <https://doi.org/10.1525/9780520317680>.

22 See, for instance, Dennie Oude Nijhuis, *Labor Divided in the Postwar European Welfare State* (Cambridge 2013). DOI: <https://doi.org/10.1017/CBO9781139548953>.

23 In Germany, for instance, a Christian democratic union federation (the Christliche Gewerkschaftsbund Deutschlands) would be re-established a few decades after its dissolution under the Nazi regime. However, its organisational strength as well as the union’s

links with the CDU were and remained rather weak. Moreover, as it was organised along status differentiation, it was also much less solidaristic than its Dutch and even its Belgian counterparts. See, for instance, Bernard Ebbinghaus, ‘Germany’, in: Bernard Ebbinghaus and Jelle Visser (eds.), *The Societies of Europe: Trade Unions in Western Europe since 1945* (London 2000) 279–337. DOI: https://doi.org/10.1007/978-1-349-65511-3_8.

24 See, for instance, Vanthemsche, *De beginjaren*; Patrick Pasture, *Kerk, politiek en sociale actie: De unieke positie van de christelijke arbeidersbeweging in België, 1944-1973* (Leuven 1992).

the social-democratic labour unions and party, *and* the business community, the CNV and KAB actually played a central intermediary role in the coming about of the corporatist bargains that were of such major importance in steering the direction of reform. In addition, as we will see, some of these proposals were significantly more solidaristic than the proposals favoured by social democratic officials.

Old age pension reform and the politics of social solidarity in the Netherlands

The assumption that Christian democratic parties generally supported conservative welfare solutions that primarily catered to the interests of middle and higher income groups largely rests on two empirical claims. The first is that Christian democratic parties tended to oppose tax-financed programmes that provided benefits as a matter of right and instead pushed for an actuarial, insurance-based system under which benefit entitlement strictly depended on individual contributory effort. The second claim is that Christian democratic parties often pursued segmentalist welfare strategies by creating or maintaining separate group schemes for higher paid wage earners. According to some scholars, these segmentalist strategies were specifically designed to ‘divide wage earners’ and to obtain the electoral support of the middle class and higher paid wage earners.²⁵

If this second claim were true, it is puzzling that none of the main Christian democratic parties in the Netherlands decided to pursue such segmentalist strategies in the immediate post-war period. Instead, all of them supported the position of the Van Rhijn-committee, a workgroup created during the Second World War and chaired by CHU-member Aart van Rhijn, that spoke in favour of creating a single, uniform old age pension for all wage earners.²⁶ All three Christian democratic parties confirmed their support for this position immediately after the war. As they represented voter constituencies that resembled those of their European counterparts in socio-economic terms²⁷, it is somewhat puzzling that they refrained from pursuing segmentalist strategies. After all, these strategies would have protected salaried employees and other middle class wage earners, like skilled manual workers, from having to display solidarity with workers who had a weaker position on the labour market.

A plausible explanation for this puzzle is that the segmentalist stances of their foreign equivalents were not the result of a deliberate strategy at

25 Esping-Andersen and Korpi, ‘Social Policy’, 184; Esping-Andersen, *The Three Worlds*, 32.

26 See Ton Kappelhof, ‘Omdat het historisch gegroeid is: De Londense Commissie-Van Rhijn en de ontwikkeling van de sociale verzekeringen

in Nederland (1937-1952)’, *TSEG – The Low Countries Journal of Social and Economic History* 1:2 (2004) 71-91. DOI: <https://doi.org/10.18352/tseg.825>.

27 See Gehler and Kaiser, *Christian Democracy*.

all, but resulted from external pressure instead. In Belgium for instance, the Christelijke Volkspartij's (Christian People's Party, CVP) support for the maintenance of separate welfare schemes for manual and white-collar workers clearly related to the latter's opposition. This was expressed by the confessionale Landelijke Bediendencentrale (National Organisation for White-collar Workers, LBC), who spoke of 'unjust welfare solutions' based on 'forced solidarity with manual workers'.²⁸ As the LBC opposed the coming about of a single, uniform pension scheme for all wage earners, so did the main Christian democratic union federation too, the Algemeen Christelijk Vakverbond (Confederation of Christian Trade Unions, ACV), at least up to the mid-1950s, when it changed its stance. This move was subsequently condemned by the LBC as 'an effort to rob white-collar employees'.²⁹ Given the ACV's initial opposition to pension unification, it is unsurprising that the CVP opposed it as well. The support of the German CDU for the maintenance of separate schemes for manual and white-collar workers likewise related to segmentalist white-collar lobbies.³⁰

In the Netherlands, by contrast, no similarly active segmentalist union lobby existed. During the late 1940s, some public sector unions had reportedly expressed concerns about their inclusion in a statutory unemployment insurance scheme, pointing out that their members occupied 'relatively secure positions', but that their voices had been overruled by the main labour union federations.³¹ These labour union federations were the CNV and KAB, as well as their socialist counterpart, the Nederlands Verbond van Vakverenigingen (Dutch Confederation of Trade Unions, NVV), whose organisational density roughly equalled that of the CNV and KAB combined. As all of these federations supported mandatory membership for all wage earners in a single and uniform scheme, and even came to favour the inclusion of the self-employed during the early 1950s³², none of the political parties in the Netherlands saw a need to pursue a segmentalist welfare strategy.

Because of the strong political links with their Christian democratic counterparts, the solidaristic welfare stance of the CNV and KAB is particularly noteworthy here. This stance directly resulted from the inclusive nature of both federations. Contrary to, for instance, their German and Belgian counterparts, the CNV and KAB did not allow salaried employees and other privileged wage earner groups to organise themselves separately from workers with a weaker position on the labour market. Instead, the CNV and KAB

28 LBC, 'Wat nu met ons pensioen?', *Ons Recht* 50 (1945) 7; LBC, 'De maatschappelijke zekerheid', *Ons Recht* 53 (1948) 7.

29 LBC, 'Troklet wil zijn berovingswet erdoor!' *Ons Recht* 61 (1957) 1-2.

30 Hans Hockerts, *Sozialpolitische Entscheidungen im Nachkriegsdeutschland* (Stuttgart 1980) 368-371; Vanthemsche, *De beginjaren*.

31 As observed by the main employer federation at the time. Nationaal Archief (NA), CSWV, 2.19.103.06, 130: Kring voor Sociaal Overleg, 14-10-1947.

32 International Institute for Social History (IISH), NVV notulen 1908-1975. Codelijsten 1945-1970, Noodvoorziening Ouden van Dagen, 1955, 2.

organised their members on a strictly industrial basis and emphasised the importance of broad worker solidarity.³³ So too did the NVV. And while some unaffiliated labour unions organised their members on an occupational basis, these unions were organisationally weak, did not maintain formal links with any of the major political parties, and did not participate in any of the major corporatist bodies – at least not during the crucial era of post-war welfare state expansion.³⁴ As a result, they had little influence on socio-economic policy-making.

The broad consensus on the need to opt for a uniform old age pension scheme in the immediate post-war period set the Netherlands apart from all other Christian democratic-ruled societies in Europe and facilitated the formation of a solidaristic old age pension scheme that redistributed resources among different groups of wage earners. Additionally, and importantly, it opened the possibility of creating a fully universal pension scheme that catered to wage earners, as well as the self-employed. In countries like Belgium and Germany, the existence of separate group schemes for different categories of wage earners made sure that the inclusion of the self-employed in a single scheme was out of the question. In these countries, progressive forces instead limited themselves to advocating the creation of a single scheme for all wage earners. They did so with varying levels of success.³⁵

The question of whether to include the self-employed in the new old age pension scheme would eventually lead to much political debate, most of which took place within the three Christian democratic parties themselves. But first, another important question needed to be tackled: how to create a system of old age pension provision that could cater adequately to all wage earners, including the lowest paid? For the left, this question was an easy one. Just like its pre-war predecessor, the newly constituted PvdA and its political ally, the NVV, argued for a tax-financed, rights-based approach to the old age pension. For the KVP, ARP and CHU, such an approach was anathema. KVP-leader Carl Romme succinctly reconfirmed his party's longstanding opposition to a 'state pension' in the immediate post-war period by arguing that it conflicted with the need to preserve workers' sense of personal responsibility and the need to limit the role of the state.³⁶ The ARP, through its social insurance spokesman Antoon Stapelkamp, explained its opposition by underlining that offering benefits 'not as a right but as a favour' was simply 'unworthy of workers'.³⁷

33 See Ebbinghaus and Visser, *The Societies of Europe*, 111-155, 279-337 and 529-501.

34 See for instance Dennie Oude Nijhuis, 'Explaining postwar wage compression', *Labor History* 58:5 (2017) 587-610. DOI: <https://doi.org/10.1080/0023656X.2017.1332652>.

35 See Hockerts, *Sozialpolitische*; Baldwin, *The Politics*, 172-203 and 268-279.

36 Carl Romme, *Staatspensioenering ouderdomsverzekering* (The Hague 1950) 4-5.

37 CNV, *De Gids voor Maatschappelijke Zekerheid*, 28-12-1946, 2.

Like the CHU, these parties consequently reconfirmed their longstanding preference for a contributory, insurance based approach. Yet, they realised very well that such a system could not cater adequately to larger groups of wage earners. Firstly, many wage earners simply did not earn enough to be able to afford paying for adequate benefits out of their monthly salary. Secondly, and as aptly demonstrated by the experience of wartime occupation, a system under which benefit entitlement depended completely on individual savings had the obvious drawback of not being able to protect old age pension savings against inflation. It was partly for these reasons that the left argued for tax-financing. Another advantage was that tax-financing would make it easier to include the self-employed and that it would redistribute income at the expense of business and the truly rich in favour of the poorer members of society.

The question of how to deal with this dilemma led to much internal discussion in the three Christian democratic parties. Within the largest of them, the KVP, hardliners such as Romme took a very different position than young newcomers like the rising economist Gerard Veldkamp. Veldkamp would become minister of Social Affairs some two decades later and argued in favour of partly severing the link between benefit entitlement and individual contributory effort.³⁸ Although less well-documented, opinions within the ARP and CHU varied as well. This is not surprising: Christian democratic parties in Europe were characterised by the presence of progressive and conservative wings that held strikingly different views on how to proceed with regards to welfare reform. After all, these were large catch-all parties that catered to voters from all kinds of socio-economic backgrounds.³⁹ The main difference between Christian democratic parties in other countries and the KVP, ARP and CHU was that the latter maintained close ties with strong and solidaristic union counterparts that insisted on the need to gradually adopt a more solidaristic welfare stance, while the former did not.

The success of the CNV and KAB in persuading these three parties to do so was obviously facilitated by their close political bonds and membership of corporatist advisory bodies such as the Sociaal-Economische Raad (Social-Economic Council, SER). Yet while these conditions were undoubtedly important, it is questionable whether they would in themselves have been sufficient to persuade conservative backbenchers like Romme of the need to adopt a more solidaristic welfare stance. Had the CNV and KAB, who were clearly bothered by the deficiencies of a purely actuarial system, for instance adopted the NVV's preference for a tax-financed pension, then it is unlikely that they would have been able to persuade a majority of Christian democratic backbenchers to support their welfare views. The resistance to a 'state pension'

38 Gerard Veldkamp, *Individualistische karaktertrekken in de Nederlandse sociale arbeidsverzekering* (Alphen aan den Rhijn 1949) 13.

39 See for instance Vanthemsche, *De beginjaren*; Hockerts, *Sozialpolitische*.

was simply too strongly entrenched within the three parties for that to happen.

Crucially, the two Christian democratic union federations did not espouse support for a tax-financed pension and remained committed to a contributory approach. Stapelkamp, for example, who so strongly rejected a state pension as being unworthy of workers, had done so not merely in the name of the ARP, but had actually made this statement as chair of the affiliated CNV.⁴⁰ The KAB likewise reconfirmed its pre-war opposition to the social-democratic NVV's tax-financed solution. Contrary to the NVV, and in line with their political counterparts, the CNV and KAB also made it clear that they wanted to maintain the flat-rate nature of the existing pension that had been created in the pre-war period. According to them, a government mandated pension would only provide a minimum level of protection, leaving it up to the unions and employers to negotiate additional supplementary provisions.⁴¹

At the same time, both federations were convinced that a purely actuarial approach was untenable and that it was necessary to introduce solidaristic elements into the old age pension system. To do so, they collaborated with the NVV in the Raad van Vakcentralen (Council of Trade Union Federations), a platform designed to facilitate a joint union stance on all matters relating to socio-economic policy-making. In June 1951, discussions within this platform led to a joint union proposal. They proposed to maintain the contributory system, but added that the pension was to operate not on the basis of individual funding under which workers literally saved for their retirement, but on the basis of pay-as-you-go funding under which pensions paid out today are financed by revenue collected that day. The latter required a centralised system of revenue collection and, crucially, enabled the unions to opt for a progressive financing system that combined flat-rate benefits with earnings-related contributions. They further proposed that all employers would be obliged to offer occupational pension plans to their workers.⁴²

The proposal was clearly a compromise between Christian democratic and social democratic union views. According to internal NVV notes, the CNV had initially voiced some displeasure about contributions being collected by the central authorities.⁴³ In addition, some within the CNV seem to have expressed doubts as to whether mandatory occupational pension membership was 'morally just' and 'practically possible'.⁴⁴ Nevertheless, the Protestant

40 CNV, *De Gids voor Maatschappelijke Zekerheid*, 28-12-1946, 2.

41 Jan-Peter van der Toren, 'Van loonslaaf tot bedrijfsgenoot': 100 jaar christelijk-sociaal denken, medezeggenschap en sociale zekerheid (Kempen 1991) 99.

42 As outlined in the CNV, *De Gids voor Maatschappelijke Zekerheid*, 7-7-1951, 1-2.

43 As noted by the NVV. IISH, NVV codelijsten 1945-1970, Sociale Commissie, 10-10-1952.

44 IISH, NVV codelijsten 1945-1970, Sociale Commissie, 8-11-1952.

labour union federation eventually accepted that a progressive financing system required centralised collection. Concerns about the practicality of mandatory occupational membership were not sufficiently strong to argue against this requirement. Like the KAB, the CNV consequently set out to convince its political counterparts to accept the joint proposal. It did so during the second half of 1951.

When the proposal was discussed in parliament that year, it was heavily criticised by conservative Christian democratic backbenchers who, among other things, took issue with its centralised nature. Some time earlier, various KVP-ministers had already expressed their dissatisfaction with the notion of mandatory membership of old age pension schemes for the self-employed, which was also part of the unions' proposal.⁴⁵ This criticism did not immediately dissipate. When the SER finally gave advice about the unions' proposal in May of 1954, its three Catholic state-appointed members still rejected it as a 'state-collectivist system'. These members not only expressed dissatisfaction with the centralised system of collections, but also with the inclusion of the self-employed, for which they believed there was 'no legal basis'. Furthermore, they rejected a progressive financing system because they feared that this might 'in a few years [...] lead to proposals for tax-financing', even though this was exactly what the CNV and KAB had wanted to prevent from coming about.⁴⁶

Still, the influential Raad van Overleg (Council for Consultation), a platform of Catholic civil organisations, supported the SER's advice, as did the SER's Protestant state-appointed members. The employer federations also backed the recommendations of the SER, which was even more important given the value that Christian democratic backbenchers placed on the involvement of industry. The employer federation's support was motivated because of two reasons. First of all, according to the unions themselves, the employer federations preferred the unions' proposal to a rivalling government plan that had been put forward by the then minister of Social Affairs, Dolf Joekes. Despite being a social democrat, Joekes' proposal was much less solidaristic than that of the unions. His plan did not provide provisions for an automatic adjustment of benefits to prices and wages, even included a means-test, and combined flat-rate benefits with flat-rate contributions – which meant that it did not redistribute income in any way. The inclusion of a means-test would entail that any savings, including on private pensions, had to be depleted before contributors were entitled to the state benefit, meaning that the scheme effectively 'grabbed' what these pensions remitted.⁴⁷ Consequently, it conflicted with the employer federations' top priority,

45 P.W. van der Zwaal, 'Oudedagsvoorziening 1945-1952', in: Wim Blockmans and Loes van der Valk (eds.), *Van particuliere naar openbare zorg en terug? Sociale politiek in Nederland sinds 1880*. NEHA-series III (Amsterdam 1992) 187.

46 SER, *Advies inzake de wettelijke ouderdomsvoorziening* (The Hague 1954) 108-112.

47 IISH, NVV codelijsten 1945-1970, Sociale Commissie, 30-8-1951.



A picture of Dolf Joekes, member of the House of Representatives for the PvdA and vice-president of the PvdA. Photographed on 19 February 1946 by Charles Breijer. © National Archives of the Netherlands, <http://proxy.handle.net/10648/a897coec-dob4-102d-bcf8-003048976d84>.

namely, that the new system was not to hinder the development of private pension schemes in any major way.

Secondly, the union federations accepted that the new pension scheme was to be completely financed by wage earners themselves. They did so on the insistence of the CNV and KAB. While the NVV had initially demanded employer co-financing in order to make sure that business bore part of the new pension scheme's costs as well, the Christian democratic union federations argued that 'there was no legal ground' for employer contributions. In their view, the insurance principle demanded that wage earners were themselves responsible for financing old age pension provision.⁴⁸ This stance obviously greatly facilitated the employer federations' willingness to support the proposal made by the union. Equally important is the fact that it fitted well with the Christian democratic parties' emphasis on the need to preserve workers' sense of personal responsibility. As a result, these parties came to lend their support to the SER's advice as well.

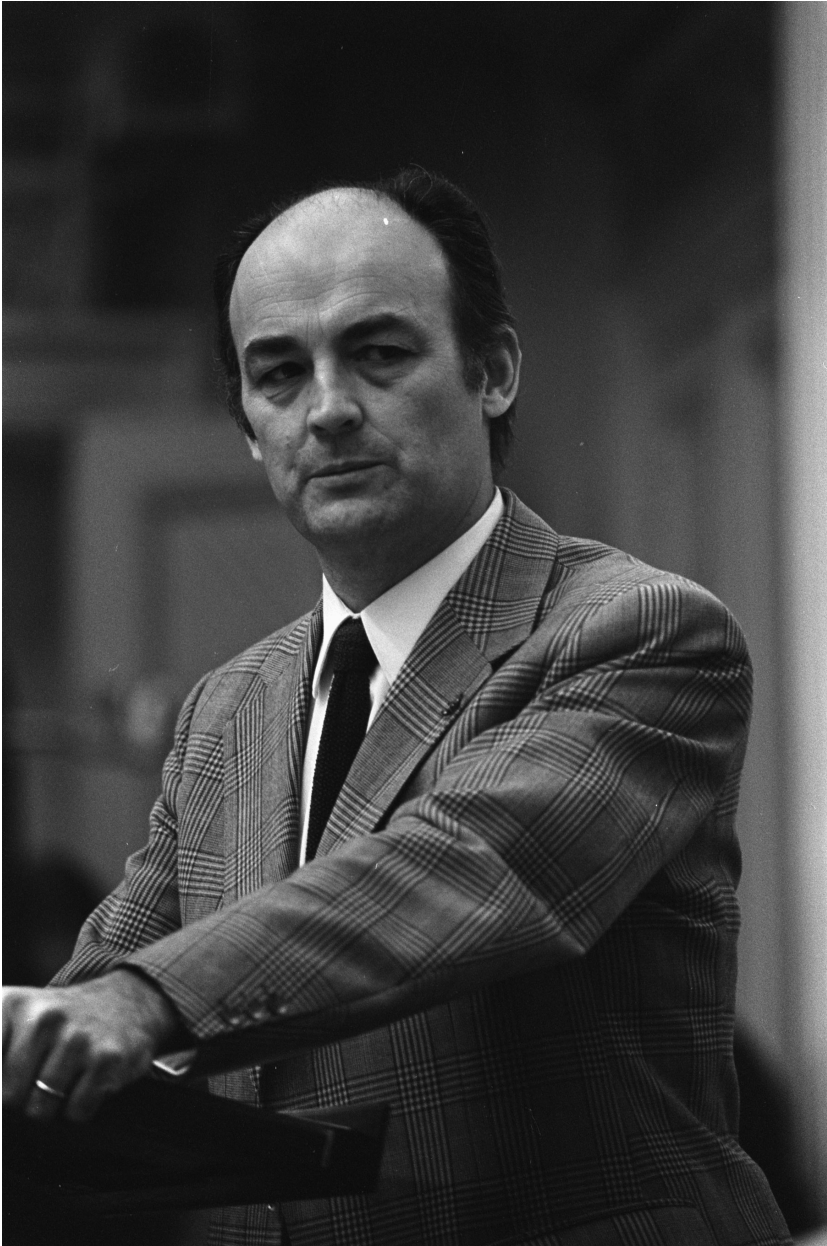
The fact that it took over a year for the government coalition – which included all three Christian democratic parties – to put forward an old age pension bill following the publication of the SER's advice, suggests that it took some time before these parties gave their support. In all three of the confessional parties internal opposition persisted against the introduction of a pension scheme that was state-administered, that included the self-employed, and that deviated so clearly from actuarial principles. In the eventual bill, benefit entitlement would be completely severed from contributory effort and instead depend on the number of years in which citizens had resided in the country. One of the most outspoken critics was Willem Aantjes, who would join the ARP's executive committee in 1957 and was to become party leader in 1973. Aantjes complained that none of the SER's Protestant state representatives had objected to what 'in essence constitutes a state pension' even though 'the rejection of state totalitarianism has always been less absolute in Catholic than in Calvinist thinking'.⁴⁹

But, following the publication of the SER's advice, these critiques had become the minority view. During parliamentary discussions about the government's bill, the social insurance experts and representatives of all three parties instead emphasised their satisfaction about the preservation of the old age pension programme's insurance nature. CHU delegate Henk Kikkert and future KVP leader Wim de Kort both voiced their appreciation for the government's ability to preserve the programme's insurance nature. ARP spokesman Stapelkamp did lament the fact that a central administrative agency, the taxation service, was to be made responsible for the collection of contributions. However, he regarded this as an acceptable price to pay for a

48 IISH, CNV, 34:4, Verbondsraad, 18-6-1951.

49 Willem Aantjes, 'Het SER-advies inzake de ouderdomsvoorziening principieel

aanvaardbaar?', *Anti-Revolutionaire Staatskunde* 24 (1954) 332 and 335-336.



Willem Aantjes in the House of Representatives. Photographed on 22 October 1974 by Hans Peters. © National Archives of the Netherlands, <https://www.nationaalarchief.nl/onderzoeken/fotocollectie/ac587adc-dob4-102d-bcf8-003048976d84>.

proposal that was based on ‘solidarity among different societal groups’.⁵⁰ The bill was eventually accepted by parliament without a roll call in March 1956 and the new pension act came into effect the following year. Only two backbenchers, both of whom belonged to the small orthodox *Staatkundig Gereformeerde Partij* (Reformed Political Party), opposed the bill.

By lending their support to the bill, the three main Christian democratic parties showed that they were by no means opposed to welfare proposals that redistributed income in a major way, even when key constituents stood to lose from them. Indeed, as the new scheme was mostly financed by wage earner contributions, the costs of solidarity disproportionately fell on middle class wage earners. At 6.75 percent of the wage bill, the contribution rate was significant and the existence of a contributory wage limit that was set at roughly 200 percent of the average wage ensured that the pension scheme mostly redistributed funds away from middle class wage earners towards low income contributors. In addition, these wage earners were forced to pay for the incorporation of low-income self-employed groups, who were exempted from having to pay contributions. As the self-employed constituted around 25 percent of the population at the time, roughly half of whom were partially or completely exempted from having to pay contributions, this subsidy was significant. In other words, for middle class wage earners, the old age pension bill constituted a rather poor deal.

Given the supposed privileged electoral position of these groups, this outcome may at first seem puzzling. After all, as noted earlier, it is generally assumed that because of their median voter position middle class wage earners are always major beneficiaries of solidaristic welfare reform.⁵¹ The fact that, in this example, the opposite was the case, suggests that electoral considerations were much less important in shaping party views on welfare than is generally assumed. The sheltered position of the Christian democrats and the lack of visibility of the policy-making process in the Netherlands provided the *KVP*, *ARP* and *CHU* with substantial discretion to deviate from the interests of key parts of their constituents. Contrary to countries like the United Kingdom, where major welfare initiatives were often proposed by individual parties and subsequently became the subject of intense electoral scrutiny before they were enacted⁵², both the pace and content of welfare reform in the Netherlands were largely determined by corporatist involvement. Electoral scrutiny was limited. The 1952 parliamentary elections are a case in point as there was no discussion of the union proposal that would eventually pave the way for the enactment of the old age pension bill. During subsequent elections in 1956, the bill had just passed parliament. Despite the adverse redistributive

50 NA, *Handelingen der Staten-Generaal*, volume 11, 847, 15-3-1956, 3822.

52 See Oude Nijhuis, *Labor Divided*, 73-87.

51 See footnotes 4 and 11.

consequences for them, there was no backlash against the three parties among middle class voters.⁵³

Nor do representatives of the three parties seem to have displayed major concerns about these consequences. While some conservative Christian democrats may have expressed reservations about the scheme's redistributive features, there is no documented evidence suggesting that they did. The evidence that comes closest to this is found in the aforementioned remarks by the SER's three Catholic state-appointed members, who, as we saw, deplored the decision to opt for a progressive financing system. Yet, rather than focusing on the redistributive features of such a scheme, these three members feared that it would offer future governments incentives to move towards a tax-financed system: this conflicted with their emphasis on the need to preserve workers' sense of self-responsibility and limit state involvement. As we have seen, ARP backbencher Stapelkamp similarly criticised the centralised nature of revenue collection, while praising the scheme's solidaristic features.

When the bill passed parliament, media outlets likewise paid little attention to the scheme's redistributive consequences, let alone to the fact that the scheme constituted a rather poor deal for middle class wage earners in redistributive terms. They did, by contrast, pay much attention to the benefit improvements that the scheme's introduction brought about. There was also some discussion about the extent in which the new scheme constituted a compromise between left- and right-wing views on social insurance reform.⁵⁴ The only political actors that did raise objections to the scheme's 'excessive solidarity' were non-affiliated white-collar associations representing middle and higher paid white-collar wage earners.⁵⁵ As unaffiliated unions, their objections largely fell on deaf ears. They did not have close links to any of the established parties, were excluded from participation in corporatist institutions such as the SER, and the press hardly paid attention to their standpoint.

While the introduction of the General Old Age Act in 1956 was undoubtedly a water shedding event in the history of Dutch welfare state development, its importance does not so much lie in the immediate benefit improvement for old age pensioners. Even though the benefits were certainly higher than those of its predecessor, the old age pension benefit was still insufficient to live on. Consequently, in the following years parliament continued to debate the need for benefit improvements. As the General Old Age Act introduced the principle of wage indexation, meaning that the benefit would automatically increase following general wage adjustments,

53 During the 1956 elections the KPV actually gained three seats.

54 See for instance the most prominent confessional newspapers at the time, *De Maasbode*, *De Tijd*, *De Volkskrant*, *Trouw*, 23-3-1956.

55 NVHP, *De loongrens in de sociale verzekering* (The Hague 1958) 2.

this debate focused on the need for incremental changes and whether these should be financed by improving the scheme's progressive nature. This could for instance be done by increasing the level of the contributory wage limit or by abolishing the wage limit altogether. These incremental improvements were a constant feature of the 1960s and 1970s, and were partly financed by gradually increasing the scheme's progressive features.⁵⁶

Even more important than the immediate benefit improvement that the General Old Age Act brought about, was therefore that its introduction had become possible because the Christian democratic majority in parliament had gradually come to adopt a more solidaristic welfare stance. The gradual transformation of Christian views on democratic welfare made sure that the new state old age pension, as well as other programmes that offered protection against the main labour market risks, became even more generous and solidaristic in later years. This gradual evolution in Christian democratic welfare views would not end in the 1950s. In subsequent years, at least up to the 1970s, the Christian democrats would continue to emphasise the need to act as 'a shield for the weak' at the expense of their erstwhile preoccupation with preserving citizens' sense of personal responsibility and limiting state involvement.

So, for that matter, would the Christian democratic labour union movement. As hinted at earlier, the CNV had always taken a somewhat conservative stance on welfare when compared to the KAB. In discussions about old age pension reform in the 1950s, the CNV found it difficult to accept the principle of mandatory occupational pension membership. It no longer had such qualms in later years. When for practical reasons, mandatory occupational pension membership proved difficult to achieve and did not increase beyond 70 percent of wage earners, the CNV proposed a generous earnings-related supplement on top of the old age pension scheme in September 1969. The fact that this supplement would be financed through a pay-as-you-go system, would be centrally collected, and would seriously challenge the existence of occupational pensions, is testament to the extent in which the CNV had changed its views on welfare since the immediate post-war period.

In line with Christian democratic views, the CNV did stick to the principle that this supplement would be financed by worker contributions. As a result, its proposal received serious consideration in parliament, which in turn prompted the employer federations to make a counterproposal. They offered to increase the level of the existing pension to that of the minimum wage, to increase its progressive financing nature, and to renew efforts to make mandatory occupational pension membership possible.⁵⁷

56 Between 1961 and 1975 the level of the benefit increased twice faster than the increase demanded by wage-indexing. See Hendrik Vording, *Koppelingen in de sociale zekerheid*

1957-1992: *van wetten en praktische bezwaren* (Amsterdam 1993) 177.

57 VNO, F118(24): Sociale Raad VNO, 8-11-1969.

Zes punten van C.N.V. over Ouderdomswet

(Van onze redactrice voor sociale zaken)

UTRECHT, Woensdag. — Aan het slot van de buitengewone algemene vergadering van het Christelijk Nationaal Vakverbond over de Ouderdomswet, die Woensdag in Utrecht werd gehouden, werden een zestal punten geformuleerd, die door het verbondsbestuur van het C.N.V. nader zullen worden uitgewerkt en in de vorm van een adres aan de Staten Generaal aangeboden. Het zijn de volgende:

1. De bodemvoorziening, zoals in het ontwerp-Ouderdomswet is voor het C.N.V. in het algemeen aanvaardbaar en verdedigbaar.

2. De uitkeringen moeten worden gekoppeld aan het loonpeil, maar er is reden om na te gaan of er geen eenvoudiger systeem kan worden gevonden om daardoor automatische aanpassing te garanderen.

3. Het doet vreemd aan, dat de premie-inning niet wordt opgedragen aan het uitvoeringsorgaan, maar aan de belastingdienst. Nagegaan dient te worden of een betere regeling van de premie-inning bereikbaar is.

4. Bij de christelijke vakbeweging bestaan overwegende bezwaren tegen de niet-invordering van de premie bij bepaalde groepen kleine zelfstandigen. Alle verzekerden moeten premie betalen; over vergemakkelijking van de betalingen van de premie valt te praten. Wel toelaatbaar acht het CNV een degressie in de premie.

5. Het kan noodzakelijk en gewenst zijn pensioenregelingen aan te passen. Het is niet noodzakelijk dat deze materie in de Ouderdomswet wordt geregeld. Het georganiseerde bedrijfsleven kan dit minstens evengoed oplossen.

6. De uitkeringen krachtens de wet kunnen op zich zelf nog niet als een redelijk pensioen worden beschouwd; op de basis van deze wet moet een volledige ouderdomsvoorziening worden opgebouwd. Er bestaat nu geen enkele reden meer voor het bedrijfsleven om niet mee te werken aan de tot standkoming van bedrijfs- en ondernemingspensioenfondsen.

Deze conclusies werden vastgesteld nadat zich over de inleidingen van de

heren Van Maastricht en Plomp een levendige discussie had ontwikkeld, waarbij vooral bleek dat er nogal wat bezwaren bestonden tegen aanpassing. Bij de beantwoording van de sprekers keerde de heer Van Maastricht zich tegen ieder voorstel, om de ambtenaren uit de Ouderdomswet te lichten.

Heidebrand op schietkamp

(Van onze correspondent)

-ZWOLLE, Vrijdag. — Een oppervlakte van plm. 200 ha heide, van het schietkamp Oldebroek is door het vuur vernield. Reeds Woensdagmiddag was hier een brand ontstaan, maar men meende het gevaar bezworen te hebben. Waarschijnlijk is echter het vuur onder de grond blijven doorsmeulen; gisteren sloegen de vlammen opnieuw op.

Honderden militairen van de 101ste artilleriegevechtsgroep uit de Prinses Margrietkazerne te Wezep en van de 171ste en 172ste batterij uit Oldebroek werden ingeschakeld om het vuur te bedwingen. Bestaande brandgangen werden met bulldozers verbreed om te verhinderen dat het vuur zich over het schietterrein zou verbreiden. De militairen konden de vuurhaard echter niet benaderen omdat op het terrein van de brand vele onontplofte projectielen aanwezig waren. Omtrent de oorzaak van de brand is niets bekend. In de laatste dagen waren op het terrein, dat ook voor het publiek toegankelijk is, geen schietoefeningen gehouden.

Ook de burgerbrandweercorpsen uit Heerde, Epe, Oldebroek en Apeldoorn werden gealarmeerd om te assisteren bij het indammen van de brand, die een geweldige rookontwikkeling veroorzaakte. Op de weg van Wezep naar Oldebroek was het rookgordijn zo dicht dat de auto's hun lampen moesten gebruiken.

Duits schip brak in Rotterdam doormidden

When the unions accepted this counteroffer and the SER produced a unanimous recommendation in favour of such a reform, parliament was quick to adopt it. Following the 1969 pension agreement, the old age pension increased to nearly 80 percent of the average industrial wage for a married couple.⁵⁸ In addition, over 90 percent of all wage earners would eventually benefit from supplementary occupational benefit entitlement.

Conclusion

For a variety of reasons, the Dutch welfare state has long received a tremendous amount of scholarly attention. Over the years, many scholars have pointed to its peculiar developmental trajectory to emphasise the deficiencies of existing perspectives on welfare state development. Furthermore, various studies have sought to explain why the Netherlands managed to create a system of welfare provision that was not only very generous, but also extraordinarily equitable and solidaristic. This article attempted to offer an explanation by focusing on the role of the leading political actors in the Netherlands in this period, namely the Christian democrats, and their relationship with their Christian democratic labour union allies.

The main purpose of this article was to explain why the Dutch Christian democrats came to adopt such a solidaristic welfare stance during the formative post-war period of welfare state expansion. Rather than attributing this stance to electoral or strategic considerations, it focused on the formative role of the Christian democratic labour union movement in persuading these parties to gradually adopt a more solidaristic position towards welfare. By doing so, the article showed that the three main Christian democratic parties in the Netherlands were by no means strongly predisposed to reject solidaristic welfare reform in favour of welfare solutions that benefited middle class groups. Nor did they seek to preserve existing levels of stratification, as much of the existing literature on welfare state development assumes.

Given that much of the existing scholarship argues that material considerations are of overriding importance in shaping party views on welfare, it is noteworthy how little consideration the three parties seem to have given to the redistributive consequences of solidaristic welfare reform. None of them expressed much concern for the fact that in redistributive terms the 1956 General Old Age Act constituted a rather poor deal for middle class voters. To some extent, this relative lack of concern can undoubtedly be attributed to the lack of visibility of solidaristic welfare reform and the party's

58 See Kees Goudswaard and Philip de Jong, 'The Distributional Impact of Current Income Transfer Policies in the Netherlands', *Journal of Social*

Policy 14:3 (1985) 370. DOI: <https://doi.org/10.1017/S004727940001480X>.

sheltered electoral position. At the same time, this lack of concern also simply reflected the fact that the policy positions of Christian democratic parties were to a much lesser extent shaped by economic cleavages and class considerations than those of their competitors on both the left and right.

The findings presented in this article impact our understanding of the broader dynamics of welfare development as well. For one thing, it highlights the need to correct the commonly heard interpretation that successful solidaristic welfare reform necessarily rests on policy-makers' ability to construct mutually advantageous coalitions between 'workers' and the 'middle classes'. Evidently, solidaristic reform can also come about at the expense of the middle class, in spite of its supposedly privileged political position. In addition, we may need to revise the view that the presence of religious cleavages undermines the 'power resources' of progressive forces⁵⁹, since at least in circumstances where Christian democratic parties dominated parliament, the opposite is more likely to have been the case. Finally, the findings suggest that the labour-capital cleavage may have been much less important to the dynamics of welfare reform than much of the existing literature has suggested, at least in Christian democratic ruled societies.

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59 For an overview see Colin Crouch, *Industrial Relations and European State Traditions* (Oxford

1994) 118-119. DOI: <https://www.doi.org/10.1093/0198279744.001.0001>.