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Christian Democracy, Labor, and the Postwar Politics of Old-Age Pension Reform

Abstract: Christian-democratic parties not only constituted the most successful political force in much of Western Europe during most of the twentieth century; their attitudes toward solidaristic welfare reform have arguably also been more diverse than have those of most other major political groupings during this period. Whereas existing studies have mostly attributed this variation to electoral or strategic considerations, this article emphasizes the importance of interest group involvement. It analyzes and compares postwar old-age pension reform in three important Christian-democratic-ruled societies, Belgium, Germany, and the Netherlands, and shows how the very different attitudes of the main Christian-democratic parties toward solidaristic welfare reform in these countries related to the strength and unity of the Christian-democratic labor union movements there.

Keywords: Welfare State, Labor Unions, Christian Democracy, Redistribution, Collective bargaining

As the dominant political force in much of Western Europe during most of the twentieth century, Christian democracy has historically played a central role in the development of the European welfare state. In many European countries, the postwar expansion of the welfare state largely came about under the auspices of Christian-democratic parties, which often developed their welfare views in close consultation with affiliated Christian-democratic labor union movements. This long-standing Christian-democratic dominance has long been acknowledged to have produced a distinct type of welfare regime with specific features.¹ Yet in at least one crucial respect, Christian-democratic rule produced rather diverse results: whereas some Christian-democratic-ruled societies created some of the world's most encompassing and inclusive welfare

states during the first decades of the postwar era, other Christian-democratic welfare states remained much more stratified and market-oriented throughout the postwar period.²

As this variation is difficult to reconcile with existing theoretical approaches on welfare state development, in particular those that emphasize the importance of electoral competition and the strength of working-class mobilization, scholars have long struggled to explain it.³ Moreover, the fact that some Christian-democratic-ruled societies produced relatively inclusive and solidaristic welfare states sits rather uneasily with existing views on Christian democracy. According to these views, Christian-democratic parties have generally been quite willing to support generous welfare outcomes, especially when they were in strong electoral competition with parties on the left. Yet contrary to their social democratic counterparts, they are supposed to have displayed a preference for welfare solutions that preserved existing levels of stratification. As a result, Christian-democratic governance is supposed to have produced “conservative” or “segmented” welfare regimes that cater to middle-class interests and reproduce rather than reduce inequalities stemming from people’s position on the labor market.⁴

This article offers a different perspective on the postwar welfare stance of Christian-democratic parties. It does so by analyzing and comparing postwar old-age pension reform in three important Christian-democratic-ruled societies: Belgium, Germany, and the Netherlands. In all of these three countries, the postwar expansion of the welfare state largely took place under the patronage of Christian-democratic governments. As a result, the Belgian, German, and Dutch welfare states all displayed distinct “Christian-democratic” features, which included their emphasis on earnings replacement, focus on the male breadwinner, and the high level of social partner involvement in the administration of social programs. At the same time, however, they differed strongly in one major respect: whereas the Netherlands, and to a slightly lesser extent also Belgium, had created welfare states during this period that were viewed as “exceptionally generous in terms of redistribution,” the German welfare state remained rather stratified and market oriented throughout the postwar period.⁵ Based on this difference alone, the German welfare state developed into a prime example of a conservative Christian-democratic welfare model, but its Dutch and, again to a lesser extent, Belgian counterparts were often classified as mixtures of the Christian-democratic and Social democratic welfare models.⁶

The analysis focuses on old-age pensions because these constituted the largest social transfer program in all three countries during most of the

postwar period, with pension provision typically accounting for nearly half of all total transfer spending. Moreover, it is widely recognized that low-income groups heavily rely on vertical redistribution to obtain adequate pensions in old age.⁷ Because such redistribution requires broad and unitary programs as well as a progressive financing system, the article will concentrate on the degree of unity and coverage of programs as well as the extent to which the financing system allowed for direct redistribution between low- and high-income groups.

Against conventional views on the role of Christian democracy, the article shows that Christian-democratic parties are by no means necessarily inclined to oppose the introduction of such solidaristic welfare features. The article does so by demonstrating that none of the Christian-democratic parties investigated in this paper outright rejected these features and their redistributive consequences, nor did any of them have a strategic agenda directed at “dividing wage earners” for the purpose of “institutionalizing a middle-class loyalty” during the crucial formative first decades of the postwar period, as traditional power resources scholars have claimed with respect to Germany.⁸ This latter claim is reflective of a broader tendency to emphasize that segmented welfare systems may reinforce or create new wage-earner cleavages.⁹ In contrast, the findings of this article suggest that segmented welfare systems more likely came about under circumstances wherein the structure of the labor union movement reinforced existing cleavages among workers.

The article consequently also highlights the importance of interest group involvement in shaping party views on welfare formation. It confirms that the Christian Democratic Union (Christlich Demokratische Union Deutschlands, henceforth CDU) remained significantly more conservative in its welfare outlook than did its Belgian and Dutch counterparts during the postwar period. Contrary to recent studies on the relationship between electoral systems and government redistribution, however, it does not attribute this variation to electoral considerations or the need of Christian-democratic parties to form coalitions with competitors on either their “left” or “right.”¹⁰ In fact, by emphasizing the strong voter loyalty of some of these parties and the low visibility and traceability of major aspects of welfare reform in all three countries, the paper sheds doubts on the extent to which party views on welfare reform can be attributed to the need to placate particular voter groups and maximize power. Instead, it illustrates the importance of organized interests—in particular that of the Christian-democratic labor union movement—in shaping the distributive welfare preferences of the Christian Democrats in the three countries.

Moreover, by highlighting the redistributive consequences of solidaristic welfare reform in Belgium and the Netherlands, the paper also challenges the popular tendency to attribute the success of such reform to progressive policy makers' ability to placate middle-class groups. As a result of the key voter position and strong position of these groups on the labor market, it is often assumed that solidaristic welfare reform can only be successful when (left) parties manage to devise programs that work to the advantage of "the middle classes."¹¹ This paper challenges this view by showing that the redistributive consequences of solidaristic welfare reform in Belgium and the Netherlands by no means benefited middle-class voters. Moreover, it shows that representatives of important middle-class groups such as white-collar employees opposed solidaristic welfare reform in all three countries—although, for reasons that will be outlined below, they were much less successful in doing so in Belgium and (in particular) the Netherlands than in Germany. It explains this outcome by illustrating how factors such as voter loyalty and the low visibility and traceability of solidaristic welfare reform inhibited middle-class groups' ability to block solidaristic welfare reform in the two countries while the structure of interest group involvement prevented them from using their strong position on the labor market to rally against such reform. It also shows how Germany differed from Belgium and the Netherlands in the latter respect.

Finally, the paper highlights the diverse nature of Christian-democratic welfare preferences and illustrates how their preferences on solidaristic pension reform shifted over time. It does so by showing how both cross-national and longitudinal variation in the welfare stance of the Christian Democrats in the three countries related to the strength and welfare preferences of the Christian-democratic labor union movements in these countries. The analysis is based on a reading of a variety of secondary and primary sources, with the latter including minutes of internal meetings and issued statements of national-level advisory bodies, labor union leaders, and Christian-democratic representatives in the three countries.

The analysis first illustrates how the presence of a strong and solidaristic Christian-democratic union movement gradually pushed the Belgian Christian People's Party (Christelijke Volkspartij, henceforth CVP)¹² and the Christian-democratic "block" in the Netherlands—consisting of the Catholic People's Party (Katholieke Volkspartij, henceforth KVP), Anti-Revolutionary Party (Anti-Revolutionaire Partij, henceforth ARP), and Christian Historical Union (Christelijk-Historische Unie, henceforth CHU)—in a more solidaristic direction. It then shows how differences in the structure of the Belgian and Dutch labor union movements explain why this process proceeded more

rapidly in the Netherlands than in Belgium. It subsequently contrasts events in Belgium and the Netherlands with those in Germany, where the absence of a strong and solidaristic Christian-democratic union movement prevented the CDU from adopting a more solidaristic welfare view over time.

CHRISTIAN DEMOCRACY AND SUPPORT FOR WELFARE SOLIDARITY

Christian-democratic parties not only dominated much of Western Europe politically during most of the twentieth century; compared with their major electoral rivals on both their left and right, their views on solidaristic welfare reform have arguably also been more diverse. Although all Christian-democratic parties advocated policies based on the male breadwinner model and displayed an aversion to state administration to some degree in the immediate postwar period, they differed severely in the extent to which they supported welfare scheme unification, the expansion of coverage to and easing of eligibility rules for vulnerable groups, and the introduction of redistributive financing schemes. As a result, and as noted earlier, some Christian-democratic welfare regimes remained highly stratified and market oriented during the postwar period, whereas others gradually became more encompassing and inclusive.¹³

Since the 1990s, a host of studies has investigated the central role of Christian-democratic parties in the postwar construction of European welfare states. By analyzing how Catholic and Protestant doctrine and strategic considerations interacted in shaping Christian-democratic welfare views and illustrating how these views consequently varied among different types of Christian-democratic parties and evolved over time, these studies have greatly increased our understanding of the political dynamics of welfare reform.¹⁴ At the same time, however, they struggle to explain why Christian-democratic parties in countries such as Belgium, Germany, and the Netherlands differed in the extent to which they have been willing to support solidaristic welfare reform. Or more specifically, given the supposed preference of both Catholic and Protestant parties for market-oriented and stratified welfare systems, they struggle to explain why Christian-democratic parties in Belgium and the Netherlands proved increasingly willing to adopt a solidaristic welfare stance.

The assumption that Christian-democratic parties have been mostly been averse to solidaristic welfare reform is generally believed to have been rooted in both ideological considerations (in particular the tendency to emphasize the need to preserve workers' sense of personal responsibility) and strategic

considerations (through the need to cater to the middle-class vote).¹⁵ And indeed, by for instance making sure that Christian-democratic parties staunchly opposed tax financing of social insurance programs, the former in particular complicated solidaristic welfare reform in Christian-democratic-ruled societies. Yet, and as we will see, it by no means excluded it.

The postwar success of solidaristic welfare reform is broadly recognized to have depended on governments' ability to introduce unitary welfare programs that reallocated risk in a broad manner and were based on progressive financings systems that directly transferred resources from higher- to lower-income groups. For both electoral and ideological reasons, social democratic and other left parties, which tended to enjoy their highest support among low-income voters, can generally be expected to have favored such reform.¹⁶ Similarly, liberal and conservative parties that mostly catered for middle- and high-income voter groups may generally be expected to have opposed it.¹⁷ Both in terms of party ideology and electoral considerations, however, we can arguably expect Christian-democratic parties to have had a much less outspoken and predetermined view of solidaristic welfare reform and its redistributive consequences than either of these rivaling political groups on its left and right.

In much of the scholarship on welfare state development, it is implicitly assumed that the attitudes of political parties toward solidaristic welfare reform have always been largely determined by its redistributive consequences for their core constituents.¹⁸ This may be regarded a reasonable assumption for parties with a clear socioeconomic profile and whose main constituency could be found among either low- or high-income groups, as has always been the case with respectively social democratic or "laborist" parties and liberal and conservative parties. Neither of these conditions necessarily applied to Christian-democratic parties, however. As large catch-all or "class-spanning" parties that sought to represent all income groups in their religious denomination,¹⁹ it was arguably much less clear to Christian-democratic party leaders how the redistributive consequences of solidaristic welfare reform were to affect the majority of their constituents, especially when the costs of redistribution, as we will see below, were not only carried by the truly rich but by the entire upper half of the income distribution while benefiting the entire lower half of the income distribution.²⁰

Moreover, even if these consequences were clear to them, one can question to what extent this informed their welfare preferences: although it is true that in general "it is difficult for parties to commit credibly to electoral platforms that deviate from the preferences of their constituents,"²¹ the

Christian Democrats seem to have been a partial exception to this rule—at least during the crucial formative first decades of the postwar period. Over the years, various scholars have shown that the strong loyalty of confessional voters during this period provided Christian-democratic parties with much leeway to deviate from their constituent's socioeconomic interests, including on matters related to social welfare development.²² Their ability to do so naturally had limits, but it may have been particularly significant with respect to complex and technical matters such as the degree of progressivity of the financing system and the question of what groups to include and on what terms.²³

Moreover, as center parties that competed with parties on both their left and right, the Christian Democrats did not have a clear strategic incentive to move in either direction. Both the Belgian CVP and German CDU for instance consistently had the luxury of governing with parties on both of their flanks, and the Christian-democratic block in the Netherlands actually held a majority of seats in parliament up to the late 1960s. This makes it problematic to argue that the CVP and Dutch Christian-democratic parties developed a solidaristic stance because they were “unable to govern without [...] the social democrats” or because the “electoral strength of the liberal and conservative right pushed the Christian Democrats to the left.”²⁴ In addition, it suggests that their greater willingness to govern with parties on their left, compared with that of the German CDU, may not be sufficient to explain their more solidaristic welfare stance; after all, as this difference did not result from strategic necessity, it may itself have been an outcome of a more solidaristic welfare stance. Tellingly, in both countries, the Christian Democrats continued to support solidaristic welfare reform during periods when they governed alone or with parties on their right.²⁵

From an ideological perspective as well, the stance of Christian-democratic parties on welfare reform was far from clear-cut. Compared with their social democratic competitors, they were for instance less likely to view greater income equality as a goal in itself and to support solidaristic welfare reform for that reason. At the same time, however, they did not share the preoccupation with free-market capitalism that served as an ideological rationale for the opposition of conservative and liberal parties to solidaristic welfare reform. Instead, Christian-democratic doctrine tended to inform the welfare stance of Christian-democratic parties in two, contradictory, ways: On one hand, it emphasized the importance of subsidiarity and the need to preserve citizens' sense of personal responsibility, which respectively complicated and ran contrary to a solidaristic welfare approach.²⁶ On the other hand,

Christian-democratic doctrine highlighted the importance of social justice and solidarity with the less privileged,²⁷ which could only be achieved through a solidaristic welfare approach.

Existing studies have rightly noted that the preoccupation with personal responsibility has been particularly entrenched in Protestant thinking, with the largely protestant “ordo-liberal” wing of the German CDU for instance taking a much more skeptical stance toward measures that conflicted with market outcomes than did its Catholic wing, and the Dutch protestant parties, the ARP and CHU, initially being much more averse toward state intervention than the Catholic KVP.²⁸ However, there has been less attention for the extreme extent to which protestant party views on welfare in the Netherlands gradually shifted during the postwar period, with both the ARP and CHU gradually coming to pay less emphasis on personal responsibility and more emphasis on the need for solidarity with the less privileged—and consequently on the government’s role as a “shield for the weak.”²⁹

The following analysis illustrates how the Christian Democrats struggled to reconcile these conflicting values during the postwar period. The analysis shows that the views of neither of these parties was static: the German CDU, Belgian CVP, and the three parties that made up the Dutch Christian-democratic block—the KVP, the CHU, and ARP—all gradually came to accept the need to weaken the link between benefit entitlement and individual contributory effort during the first decades of the postwar period. At the same time, however, they differed vastly in the degree to which they did so: whereas the German CDU continued to prioritize the need to preserve citizens’ sense of personal responsibility and consequently maintained a predominantly conservative welfare outlook, the initial emphasis of the Belgian CVP and Dutch Christian-democratic block on the need to facilitate self-help and preserve citizens’ sense of personal responsibility gradually gave way to a world view that emphasized the need to display solidarity with the less privileged.

So how are we to explain this variation? While acknowledging the importance of other factors such as coalition formation with either left or right parties, this paper highlights the central role of the Christian-democratic labor union movement in shaping Christian-democratic parties’ welfare views. The following section shows that solidaristic welfare reform in Belgium and the Netherlands frequently came about not as a result of internal cabinet deliberations but after they were proposed by Christian-democratic union representatives. In both countries, the latter thus played a central role in persuading the Christian Democrats to gradually adopt a more solidaristic welfare stance. In Germany, in contrast, there was no strong and inclusive

Christian-democratic union movement to push the CDU in a more solidaristic welfare direction. Contrary to in Belgium and the Netherlands, there was an independent white-collar federation that mostly catered to the interests of skilled white-collar professionals and that strongly opposed solidaristic welfare reform. The following section among others showed how this federation succeeded in blocking solidaristic welfare proposals considered by the CDU in the late 1950s. Thus, rather than having a deliberate long-term strategy “designed to resurrect middle-class loyalties,” the CDU’s more conservative welfare state seems to have partly resulted from the active opposition to solidaristic welfare reform by organized middle-class interests.³⁰

The following section thus emphasizes the importance of the presence of a Christian-democratic labor union movement that was both strong and inclusive in its orientation. In Belgium and the Netherlands, the Christian-democratic labor union movement was strong, with the Belgian Confederation of Christian Trade Unions (Algemeen Christelijk Vakverbond, henceforth ACV) actually surpassing its socialist counterpart in terms of membership in the 1960s and the combined membership of the Dutch Catholic Workers Movement (Katholieke Arbeidersbeweging, henceforth KAB) and Protestant Christian Union Federation (Christelijk Nationaal Vakverbond, henceforth CNV) roughly equaling that of their socialist counterpart; both movements were also largely organized on an industrial basis, which translated into a strong emphasis on broad worker solidarity.³¹ The industrial nature of union organization went slightly further in the Netherlands than in Belgium in one important respect though: whereas the KAB and CNV’s industrial affiliates also catered for white-collar employees, the ACV maintained a separate union for white-collar employees. As we will see, this difference was to have important consequences for the postwar welfare trajectories of the two countries.

In contrast, the Christian-democratic union movement was neither particularly strong nor inclusive in its organization in Germany. Following its dissolution under the Nazi regime, the Christian Union of Germany (Christliche Gewerkschaftsbund Deutschlands, henceforth CGD) would remain rather small after its reestablishment in 1957; moreover, as it mostly catered for skilled manual and white-collar groups and organized along status differentiation,³² its views on welfare were rather different from those of its Belgian and Dutch counterparts. The largest union federation in Germany, the German Trade Union Confederation (Deutscher Gewerkschaftsbund, henceforth DGB), was industrially organized and thus inclusive in its orientation. However its ability to influence CDU policy was hampered by at least three

factors. First, although the politically neutral DGB maintained political bonds with the CDU, these were not nearly as close as were those between Christian-democratic labor unions and political parties in the Netherlands.³³ Second, it had to compete for the CDU's attention with a white-collar association, called the German Salaried Employees' Union (Deutsche Angestellten Gewerkschaft, henceforth DAG), which strongly opposed solidaristic welfare reform. Finally, whereas the Belgian ACV and Dutch CNV and KAB managed to put forward solidaristic welfare proposals that were in line with Christian-democratic thinking on welfare, the DGB, true to its social-democratic leanings, continued to insist on tax financing—a solution that all Christian-democratic parties staunchly opposed.

SOLIDARISTIC WELFARE REFORM IN THREE CHRISTIAN-DEMOCRATIC SOCIETIES

The assumption that Christian-democratic parties generally opposed solidaristic welfare reform rests largely on two empirical claims that relate to two primary dimensions of solidaristic welfare reform: the progressive nature of the financing system and the degree of unity and coverage of welfare programs. The first claim is that Christian-democratic parties tended to oppose tax-financed programs that provided benefits as a matter of right in favor of insurance-based systems.³⁴ The following section confirms this claim but also shows that this did not necessarily prevent them from supporting solidaristic welfare solutions. The second, more far-reaching empirical claim is that the CDU deliberately attempted to “divide wage earners” by “devising advantageous policies for salaried employees that were withheld from workers.”³⁵ The following analysis instead shows how existing divisions in the worker movement prevented the CDU from adopting a more solidaristic welfare stance.

The Netherlands: Christian Democracy as a “Shield for the Weak”

Of the three countries investigated in this paper, the Netherlands undoubtedly managed to create the most solidaristic welfare system during the postwar period. The fact that it managed to do so under circumstances of Christian-democratic political dominance is well known in the literature, and so is the problem that this poses for existing theoretical perspectives on the welfare state.³⁶ A compounding problem is that the Dutch Christian Democrats did not necessarily behave in the manner predicted by these perspectives. For example, they never sought to pursue a segmentalist welfare strategy: although

separate programs for particular groups of wage earners had existed before the War, there was a broad consensus on the need to create uniform social insurance programs during the immediate postwar period, at least for wage earners. Of major importance to this is undoubtedly that the union movement supported this stance: although there is some evidence that civil servants unions took issue with their inclusion in some schemes during the immediate postwar period, these voices were overruled by the leadership of the main union federations.³⁷

Like their foreign counterparts, the Dutch Christian Democrats did consistently oppose tax financing of major social programs. To early proponents of the power resources perspective, this opposition signaled that these parties tended to side with capital against the interest of workers.³⁸ However, a major problem with this view is that the Christian-democratic labor movement shared their political counterparts' aversion to tax financing. In as early as 1917, the CNV, which then also catered for Catholic workers, had already motivated its opposition to tax financing by stating that a state pension would "reduce workers to beggars of the state."³⁹ Immediately after the war, the CNV and newly established KAB reconfirmed their opposition to tax financing. The CNV's chair Antoon Stapelkamp, whose simultaneous membership of parliament for the ARP testifies to the close bonds between Christian-democratic unions and parties during this period, did so by emphasizing that a tax-financed pension that offered benefits "not as a right but as a favor" was "unworthy of workers."⁴⁰

The Christian-democratic emphasis on the need to maintain a contributory approach certainly complicated attempts to introduce solidaristic welfare reform. After all, a strictly contributory system had the obvious drawback of not being able to cater well to wage earners who lacked the financial means to put aside significant sums to save for old age. In addition, a completely funded system had proven to be rather inadequate in protecting savings against inflation. The Christian Democrats were well aware of these shortcomings and consequently began to look for ways to deal with them without having to opt for a centralized tax-financed system—as the left was proposing. To the progressive wings of the KVP, ARP, and CHU, the solution to this conundrum was to gradually loosen the link between benefit entitlement and individual contributory effort. However, other party representatives were more hesitant to move from a funded to a pay-as-you-go system, loosen eligibility criteria, and introduce a progressive financing system.⁴¹

By virtue of being the main representatives of Christian-democratic wage earners, the KAB and CNV played an integral role in this debate and thus in

persuading their political counterparts to gradually adopt solidaristic elements into the existing system. They did so both directly, as many of their representatives occupied important positions in, respectively, the KVP and ARP (the previously mentioned Stapelkamp was social insurance spokesman for the ARP), and indirectly, through their membership of corporatist advisory institutions such as the Social-Economic Council (Sociaal-Economische Raad, or SER). At the same time, they consulted closely with their social-democratic counterpart in the Council of Trade Union Federations (Raad van Vakcentralen), a platform designed to facilitate a joint union stance on all matters related to socioeconomic policy making. In June of 1951, these consultations resulted in a joint union proposal for a contributory old-age pension that was based on pay-as-you-go financing rather than individual funding, a more centralized system of revenue collection, and crucially, a progressive financing system that combined flat-rate benefits with earnings-related contributions.⁴²

The proposal was immediately discussed in parliament, where it encountered strong criticism from conservative Christian-democratic backbenchers, who among others criticized its “centralized” nature.⁴³ When the Social-Economic Council published an advice on the proposal some three years later, its three Catholic state-appointed members similarly rejected it as a “state-collectivist system.”⁴⁴ The influential Council for Consultation (Raad van Overleg), which consisted of various Catholic employer and union representatives, supported the proposal though. Moreover, the employer federations, including those with a confessional signature, all supported it, mainly because they preferred it to a rivaling proposal put forward by the social-democratic Minister of Social Affairs Dolf Joekes, which was much less generous and solidaristic than the unions’ proposal, as it was completely flat rate and included a means test, which meant that it “grabbed” what occupational pensions remitted.⁴⁵ The emergence of a broad industrial consensus in favor of the proposal played an important part in swaying Christian-democratic backbenchers, enabling parliament to support the proposal without a roll-call vote in 1956.

Another reason for the proposal’s success was that the union federations accepted that the new pension would be financed by wage earners themselves. They did so at the insistence of the CNV and KAB. Whereas the social-democratic union federation had initially demanded employer cofinancing, the CNV and KAB emphasized that “there was no legal ground” for employer contributions, a position that fitted well with the emphasis that they—and their political counterparts—placed on the need to preserve workers’ sense of personal responsibility.⁴⁶ Of course, by doing so they made sure that the

redistributive consequences of the new scheme were exclusively carried by middle- and higher-income wage earners. In fact, as the program contained a redistributive wage limit over which no contributions needed to be paid that was set at roughly 200% of the average wage (the contribution rate was set at 6.75% of the wage bill, which was significant), the burden disproportionately fell on middle-class groups—in particular middle-class wage earners. Another reason why this burden was significant was that wage earners were also forced to pay for the incorporation of the self-employed: with over a quarter of the working population being self-employed, of which roughly half paid no or reduced contributions,⁴⁷ the cost of this incorporation to wage earners was substantial.

By adopting the General Old Age Act with full unanimity, the Christian-democratic majority in parliament thus showed that it was by no means opposed to welfare proposals that redistributed income in a major way—even when key constituents stood to lose from them. Nor do they seem to have displayed much concern about these consequences. During parliamentary debates over the scheme's introduction, various conservative Christian-democratic backbenchers for instance voiced discontent with the choice for pay-as-you-go financing, the centralized system of revenue collection, and the inclusion of the self-employed—which all conflicted with their emphasis on the need to preserve wage earners' sense of responsibility and limit state involvement. Yet the scheme's redistributive consequences were only mentioned by one person, Stapelkamp, who lauded the fact that it was based on "solidarity among different societal groups."⁴⁸

Nor did the scheme's introduction precipitate a backlash among middle-class voters. In addition to the strong loyalty of confessional voters to the parties that represented their denominations, the lack of visibility of reform may have mattered to this: although there had been parliamentary elections in 1952, some two years after the unions forwarded their proposal, none of the parties chose to differentiate themselves on the issue of old-age pension development, which had by then just been referred to the Social-Economic Council. And by the time that subsequent elections took place, all major parties had already provided their support to the proposal. The press likewise paid little attention to the scheme's redistributive consequences. In contrast, it did pay much attention to the benefit improvements that it brought about. In subsequent years, Christian-democratic governments would further increase the program's solidaristic features, both through benefit increases and by increasing the contributory wage limit. The benefit remained flat rate but was gradually increased to an astounding 80% of net

average earnings for a married couple in a series of incremental steps taken by parliament.⁴⁹

Belgium: Solidaristic Welfare Reform by Delay

In Belgium, the process of old-age pension reform resembled the reform process in the Netherlands in various ways. Here too, interest group involvement was highly formalized, with parliament being quite receptive to the recommendations of the country's main corporatist body, the National Labor Council (Nationale Arbeidsraad, or NA). And like its Dutch counterparts, the ACV used its membership of this Council and its close political bonds with its political counterpart, the CVP, to persuade consecutive CVP-led governments that "a pure insurance approach is untenable" and of "the need to introduce solidaristic elements" into the pension system.⁵⁰ In some ways, solidaristic reform proceeded faster in Belgium than in the Netherlands: in as early as 1944, a provisional government introduced a major old-age pension reform that introduced partial pay-as-you-go financing, a more centralized system of revenue collection, and a progressive financing system. The reform came about after the "social partners" concluded an agreement called "the social pact," and it almost literally followed the content of this agreement.⁵¹

At the same time, however, the political dynamics of pension reform differed from those in the Netherlands in one crucial way. This difference can be attributed to the separate organization of all white-collar employees in a single union within the ACV, called the National White-collar Federation (Landelijke Bediendencentrale, henceforth LBC), which operated on an occupational rather than industrial basis. As it represented wage earners with a relatively strong position on the labor market and who consequently generally earned more and had a more secure position than did manual workers, the LBC strongly came out against "unjust" welfare solutions that "forced" white-collar employees to display solidarity with their manual counterparts.⁵² The LBC only represented a small minority of ACV members.⁵³ Yet as the union held a separate seat at the ACV governing table and maintained a separate strike fund and the idea of creating a separate peak union association for white-collar employees was still very much alive during the immediate postwar period, the ACV could not afford to alienate it.⁵⁴

The ACV's need to placate its white-collar affiliate had various important consequences. First, it meant that the federation—and by extension the governing CVP—supported the continuation of a separate old-age pension

scheme for white-collar employees in a move that the LBC described as “crucial to bringing about a halt to the trend towards income leveling.”⁵⁵ As a side consequence, there was never any serious discussion in Belgium about the possible creation of a fully universal old-age pension system that also included the self-employed—as had happened in the Netherlands in 1956. Instead, much of the discussion on old-age pension reform in the next ten years would focus on whether the wage-earner pension funds of different categories of wage earners were to be unified and if so on what terms. When this unification finally happened in the late 1960s, a separate scheme for the self-employed had long been established and the political momentum for the creation of a fully universal scheme has passed.

Second, as the LBC strongly opposed direct redistribution, the wage limit for earnings-related contributions was set at a low 140% of the average wage, which severely limited its redistributive potential and made sure that the burden of redistribution was primarily carried by middle-class groups. The introduction of the wage limit did not prevent the LBC from complaining about the “screaming injustice” of having to support the contributory efforts of low-paid manual workers though.⁵⁶ As a result, in the immediate aftermath of the 1944 reform the ACV leadership worried that the redistributive financing system that was introduced would prove unsustainable.⁵⁷ Finally, as white-collar employees feared that manual workers would grab their pension funds, they resisted a move toward pay-as-you-go financing, which resulted in a complex compromise under which part of the old-age pension continued to be based on individual funding.⁵⁸

These features obviously severely limited the scheme’s solidaristic features and ability to cater to low-paid workers. Yet they were not permanent. As the ACV and its social counterpart, the General Labor Federation of Belgium (Algemeen Belgisch Vakverbond, or ABVV), managed to integrate their white-collar associates more closely into their governing structures, the threat of exit also gradually diminished.⁵⁹ As a result, the two federations gradually changed course. By the early 1950s, the ACV for instance began to insist on the need to raise the wage limit, which it motivated by referring to the need to “more heavily tax higher wages in order to promote full solidarity in the sector of social security.”⁶⁰ By the end of the decade, the ACV also came to support full integration of the pension system, despite the LBC’s insistence that calls for pension unification constituted “an effort to rob white-collar employees.”⁶¹ As a result, the always-governing CVP gradually changed its stance as well.

It is telling of the hold that the ACV had over its political counterpart that the CVP only changed its view on the issue of pension unification after the ACV had done so. During the early 1950s, there does not seem to have been much discussion within the CVP over the existence of separate pension schemes for different groups of wage earners. This rapidly changed when the CVP began to call for pension unification, however. By the late 1950s, the official stance of the CVP was still that it opposed pension unification, but a significant minority consisting of ACV-affiliated people by then already supported it. By the turn of the decade, the ACV's pressure had become so strong that the CVP decided to convene a special tripartite committee consisting of union, employer, and state representatives to discuss the matter, the "committee of 33." When this committee in early 1960s produced a majority opinion favoring pension unification, the party officially changed its stance and began to advocate for a merger between existing wage-earner schemes.⁶²

White-collar associations like the LBC continued to strongly oppose pension unification, which they viewed as a hostile attempt to "appropriate our pension reserves."⁶³ Yet as the ACV, ABVV, and the employer federations had stated their support for it, they were completely isolated.⁶⁴ The government's proposal to unify existing wage-earner schemes led to various white-collar strikes. After some hesitation, these strikes were not supported by the LBC, which criticized more radical white-collar associations for their "failure to bring about noticeable improvements" to the government's proposals.⁶⁵ Instead, the association chose to support the proposals in order to extract some minor concessions, which it loudly celebrated.⁶⁶ As the proposal was based on broad support, it was subsequently enacted by a confessional-liberal government in 1967. In addition to merging existing wage-earner pensions, the act also increased the wage limit significantly and introduced full pay-as-you-go-financing.⁶⁷

In the years before and after the reform, benefits had gradually become earnings related as well. As this move was complemented with the introduction of relatively high minimum and relatively low maximum benefit levels, the move toward earnings-related benefits did not undermine the system's redistributive nature though. Furthermore, in the early 1980s, and again on the insistence of the ACV, a CVP-led government abolished the wage limit altogether, as a result of which "the level of vertical redistribution increased almost unseen, but substantially."⁶⁸ In terms of both the level of decommodification and redistribution that it offered, the Belgian welfare state had closely come to resemble its Dutch counterpart by then.

Germany: Explaining the CDU's Conservative Welfare Stance

The conservative welfare stance of Europe's largest and most well-known Christian-democratic party, the German CDU, is a major reason why much of the literature assumes that Christian-democratic parties tend to display a preference for welfare solutions that preserve existing levels of stratification. And there can be no doubt that the CDU was indeed conservative in its welfare views, including on old-age pension reform. Compared with its Belgian and Dutch counterparts, the German pension system maintained much tougher contributory requirements and preserved funded financing mechanisms and separate pension schemes for different groups of wage earners for a much longer period, whereas the financing system did not contain progressive elements until a coalition led by the Social Democratic Party of Germany (Sozialdemokratische Partei Deutschlands, or SPD) introduced a modest minimum benefit rate in 1974. As a result, the system came to cater well to middle-class groups but not to the poorest sections of society.⁶⁹

As noted earlier, according to traditional power resources scholars, the CDU's conservative welfare stance was a deliberate and natural strategy "designed to resurrect middle-class loyalties" to the party.⁷⁰ This view is far from historically accurate, however. In fact, when the CDU first began to prepare for a major old-age pension reform in the early 1950s, it initially proposed to unify existing wage-earner pension schemes and include the highest earners in a single scheme. The initial draft bill even sought to include the self-employed, although the committee that prepared the reform acknowledged that this would be technically difficult to do.⁷¹ The party changed course, however, after the white-collar federation DAG launched an aggressive campaign to retain the separate "Angestelltenversicherung." Although the DAG represented far fewer members than the DGB, its opposition was sufficient to sway the CDU's stance for two reasons. First, as it held a majority of white-collar seats in the country's sickness-insurance-schemes' administrative boards (Krankenkassen), its views could not be outright dismissed.⁷² Second, and perhaps even more important, the DAG managed to mobilize a broad group of white-collar wage earners in a public campaign that received much media attention.⁷³ In sum, rather than endeavoring to divide wage earners, the CDU's stance on pension reform was decisively shaped by existing worker divisions.

Thus, it is insufficient to point to the absence of coalitions with the SPD to understand the CDU's conservative welfare stance. As noted above, the unification of pension schemes in Belgium had come about under a confessional-liberal

coalition, and the success of solidaristic welfare reform under confessional-liberal governments in the Netherlands is also well documented.⁷⁴ More important perhaps was that the CDU operated in an environment that was different from the ones in which its Belgian and Dutch counterparts operated in two significant ways. First, the existence of a separate white-collar federation, the DAG, meant that status-oriented white-collar unionism was much more firmly entrenched than in Belgium and the Netherlands. Second, the CDU lacked a strong and inclusively oriented Christian-democratic union counterpart that could push it in a more solidaristic direction. Not only would the CGD not be established until 1957, the year in which the major pension reform passed parliament; as noted earlier, in subsequent years it would remain small and its status-oriented nature resulted in welfare views that were quite different from those of its Belgian and Dutch counterparts.

The absence of a strong and inclusive Christian-democratic union movement certainly influenced the CDU's stance on the scheme's actuarial nature. When the party's standing committee on social policy for instance first met to discuss old-age pension reform in the mid-1950s, it gave much consideration to the question of whether it might be necessary "for the state to carry at least part of its costs."⁷⁵ When its members rejected this as conflicting with the party's contributory approach, however, they never give serious consideration to other ways to help out the lowest paid—such as the introduction of a high minimum rate or by combining fully earnings-related contributions with benefits that were capped at a certain rate—as was done in Belgium. Had the CGD played a role that was similar to that of its Belgian and Dutch counterparts, then the committee might have done so. But the CGD never did and, anyway, had little influence over CDU policy. The DGB did have considerable influence over CDU policy, but it never did so either; instead, it continued to put its cards on tax financing.⁷⁶

As a result, the 1957 reform failed to generate any benefit improvements for the lowest-earning 20% of old-age pensioners. When the CDU received strong criticism for its inability to do so, both in parliament and from leading newspapers, Chancellor Konrad Adenauer demanded that the responsible minister address this deficiency, calling it "unsocial and politically intolerable." By doing so, he conveniently forgot that he had himself insisted on an actuarial approach and had in fact "emphatically raised concerns against deviations from the principle that there should be an equivalence between contributions and benefits."⁷⁷ In the end, the government raised benefits for all contributors by a small amount. It did not, however, take specific measures for low-income groups. As a result, the reform widened the spread between the

lowest and highest benefits by a significant amount.⁷⁸ It was not until the 1970s that a social democratic government partly corrected this increase by taking specific measures for low-income contributors.

CONCLUSION AND DISCUSSION

Christian democracy not only constituted the dominant political force in much of Western Europe during the formative decades of postwar welfare state development; compared with its ideological competitors on both its left and its right, the welfare views of Christian-democratic parties have arguably also been more diverse and susceptible to change over time. Obtaining a good grasp on the welfare views of Christian-democratic parties is therefore crucial to understanding the postwar trajectories of European welfare states. Despite this importance, Christian democracy has long received much less systematic academic scrutiny than has its main electoral rival in this period, social democracy. And although this deficiency has now largely been mended, existing theoretical approaches on welfare state development still struggle to explain why some Christian-democratic-ruled societies created some of the world's most encompassing and generous welfare states while others developed systems of welfare provision that remained much more stratified and market oriented throughout the postwar period.

This article sought to address this question by seeking to explain variation in the ability of three Christian-democratic-ruled societies—Belgium, Germany, and the Netherlands—to construct durable systems of old-age pension provision that also catered adequately to the least privileged. Departing from existing approaches to welfare reform that hold that Christian-democratic parties tended to display a clear preference for stratified and market-oriented welfare solutions, this article argued that neither electoral considerations nor party ideology provided Christian-democratic parties with a clear predisposed view on solidaristic welfare reform. Although acknowledging the importance of strategic considerations in shaping the position of Christian-democratic parties, it consequently argued that the German CDU's conservative welfare stance should not be understood as a natural strategy to appeal to the middle-class vote, nor did it attribute the success of solidaristic welfare reform in Belgium and the Netherlands to political circumstances under which the Christian Democrats there reluctantly conceded to demands from the left. Such explanations, it argued, do not do justice to the importance of internal dynamics within these parties.

Instead, the article illustrated how variation in Christian-democratic attitudes toward solidaristic welfare reform resulted from differences in both the strength and unity of the Christian-democratic labor union movements in the three countries. It showed that major solidaristic welfare initiatives in Belgium and the Netherlands often came about not as a result of internal cabinet deliberations, but after they were put forward by Christian-democratic union leaders—often in collaboration with their social-democratic counterparts. And rather than finding that the CDU pursued an active agenda to divide wage earners, it showed how white-collar pressure forced the CDU leadership to reconsider solidaristic welfare proposals, such as the plan to create an “Einheitsversicherung,” during discussions leading up to the 1957 pension reform. It further showed that the more entrenched nature of white-collar unionism in Belgium compared with that in the Netherlands explains why it took longer for the Belgian ACV—and by extension the CVP—to take a solidaristic stance on crucial matters such as wage-earner pension unification and the maintenance of a contributory wage limit. In Germany, where a strong and inclusive Christian-democratic trade union movement was absent and white-collar unionism was even more firmly entrenched, the Christian-democratic welfare stance remained mostly conservative.

By showing how the Belgian and Dutch Christian-democratic labor union movements managed to persuade their party counterparts to gradually adopt a more solidaristic welfare stance, the article also showed that divisions along ideological lines do not necessarily have to weaken organized labor’s commitment to solidaristic welfare reform and its ability to influence government policy.⁷⁹ The findings of this article suggest the opposite. In fact in countries where the Christian Democrats were the dominant political force, the presence of a strong and solidaristic Christian-democratic labor union may very well have been a precondition for the coming about of certain types of solidaristic welfare reform. It is certainly notable that other countries where Christian-democratic rule produced conservative or segmented welfare regimes, such as Austria and Italy, lacked strong and solidaristic Christian-democratic labor union movements.⁸⁰

Finally, the article emphasized that discussions over overall benefit improvements and discussions on the need to improve matters for vulnerable groups specifically were often closely linked, but at the same time they differed in at least two important ways. First, although constrained by economic considerations and the opposition of employer groups, Christian-democratic—and other—parties undoubtedly had a strong electoral incentive to support overall benefit improvements. Because of its clear and visible

redistributive consequences, solidaristic welfare reform on the other hand arguably was as likely to constitute an electoral risk as an opportunity to appeal to voters. The latter has not always been fully recognized in the literature. In much of this literature, and as we have seen, it is for instance assumed that solidaristic reform benefited the middle class or vast majority of voters—an assumption that, as illustrated in this article, is quite problematic. In addition, as it often remains unclear how the redistributive consequences of solidaristic reform affected particular societal groups, the existing scholarship has not interpreted these consequences in a consistent manner. Thus, both the “segmentalist” welfare course of the German CDU (by arguing that it did so to appeal to middle-class wage earners) and the solidaristic welfare stance of the Belgian CVP and Dutch Christian-democratic block (by arguing that they did so in order to compete with the left) have frequently been attributed to electoral considerations.⁸¹

Second, and partly because they could mostly be achieved in an actuarial manner, discussions on overall benefit improvements were often much more straightforward than were discussions on solidaristic welfare reform—which after all required a much stronger departure from actuarial principles. This need often also made this type of reform particularly complex and, as a result, less visible to voters. The complex and technical nature of discussions on the degree of progressivity of the financing system and the question of whom to include and on what terms, as well as the lack of visibility of the outcome of these discussions to voters, in turn ensured that this type of reform was heavily shaped by interest group politics—as largely continues to be the case today.

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NOTES

1. See, for instance, G. Esping-Andersen, *The Three Worlds of Welfare Capitalism* (Princeton, NJ: Princeton University Press, 1990); K. van Kersbergen, *Social Capitalism: A Study of Christian Democracy and the Welfare State* (London: Routledge, 1995); M. Seeleib-Kaiser, S. van Dyk, and M. Roggenkamp, *Party Politics and Social Welfare. Comparing Christian and Social Democracy in Austria, Germany and the Netherlands* (Northampton: Edward Elgar Publishing, 2008); K. van Kersbergen and P. Manow, *Religion, Class Coalitions, and Welfare States* (Cambridge: Cambridge University Press, 2009).

2. For an excellent overview, see the classification provided in Esping-Andersen, *The Three Worlds*.

3. On this difficulty see among others K. van Kersbergen and U. Becker, “The Netherlands: A Passive Social Democratic Welfare State in a Christian Democratic Ruled

Society,” *Journal of Social Policy* 17, no.4 (1988): 477–99; R. Cox, *The Development of the Dutch Welfare State: From Workers’ Insurance to Universal Entitlement* (Pittsburgh: University of Pittsburgh Press, 1993); Van Kersbergen, *Social Capitalism*; D T. Iversen and D. Soskice, “Democratic Limits to Redistribution. Inclusionary versus Exclusionary Coalitions in the Knowledge Economy,” *World Politics* 67, no.2 (2015): 185–225; D. M. Oude Nijhuis, *Religion, Class, and the Postwar Development of the Dutch Welfare State* (Amsterdam: Amsterdam University Press, 2018).

4. J. D. Stephens, *The Transition from Capitalism to Socialism* (London: Palgrave Macmillan, 1979); F. Castles, *The Impact of Parties: Politics and Policies in Democratic Capitalist States* (London, 1982), Esping-Andersen, *The Three Worlds*; Van Kersbergen, *Social Capitalism*; E. Huber and J. D. Stephens, *Development and Crisis of the Welfare State: Parties and Policies in Global Markets* (Chicago: The University of Chicago Press, 2001); H. L. Wilensky, *Rich Democracies: Political Economy, Public Policy, and Performance* (Berkeley: University of California Press, 2002); D. Bradley, E. Huber, S. Moller, F. Nielsen, and J. D. Stephens, “Distribution and Redistribution in Postindustrial Economies,” *World Politics* 55, no. 2 (2003); Seeleib-Kaiser et al., *Party Politics*; Van Kersbergen and Manow, *Religion*; J. Hien, *Competing Ideas: The Religious Foundations of the German and Italian Welfare States* (Florence: European University Institute, 2012); E. Huber and J. D. Stephens, “Income Inequality and Redistribution in Post-Industrial Democracies: Demographic, Economic and Political Determinants,” *Socio-Economic Review* 12, no. 2 (2014): 245–67; Iversen and Soskice, “Democratic Limits,” 185–225.

5. Quote from Iversen and Soskice, “Democratic Limits,” 187. See also Esping-Andersen, *The Three Worlds*; Cox, *The Development*; A. Aust and F. Bönker, “New Social Risks in a Conservative Welfare State: The Case of Germany,” in *New Risks, New Welfare: The Transformation of the European Welfare State*, ed. P. Taylor-Gooby (Oxford: Oxford University Press, 2004), 29–51; G. Picot, *The Politics of Segmentation: Party Competition and Social Protection in Europe* (Abingdon: Routledge, 2012).

6. See, for instance, Esping-Andersen, *The Three Worlds* further showed that the more entrenched nature of white-collar unionism in Belgium compared with that in the Netherlands explains “The Netherlands,” 477–99.

7. See, for instance, D. Wise, *Social Security Programs and Retirement around the World* (Chicago: University of Chicago Press, 2008), 6–7.

8. See, for instance, G. Esping-Andersen and W. Korpi, “Social Policy as Class Politics in Post-War Capitalism: Scandinavia, Austria, and Germany,” in *Order and Conflict in Contemporary Capitalism*, ed. J. H. Goldthorpe (Oxford: Oxford University Press, 1984), 184; Esping-Andersen, *The Three Worlds*, 32.

9. See, for instance, W. Korpi and J. Palme, “The Paradox of Redistribution and Strategies of Equality: Welfare Institutions, Inequality, and Poverty in the Western Countries,” *American Sociological Review* 6, no. 5 (1998): 661–87; M. Gottschalk, *The Shadow Welfare State: Labor, Business, and the Politics of Health Care in the United States* (Ithaca, NY: Cornell University Press 2000); M. Leimgruber, *Solidarity without the State? Business and the Shaping of the Swiss Welfare State 1890-2000* (Cambridge: Cambridge University Press, 2008); C. Trampusch, “The Welfare State and Trade Unions in Switzerland: an Historical Reconstruction of the Shift from a Liberal to a Post-liberal Welfare Regime,” *Journal of European Social Policy* 20, no. 1 (2010): 58–73; H. Pemberton, “The

Failure of ‘Nationalization by Attraction’: Britain’s Cross-Class Alliance against Earnings-Related Pensions in the 1950s,” *The Economic History Review* 65, no. 2 (2012): 1428–49.

10. For some examples of studies that have emphasized the importance of coalition formation, see Van Kersbergen and Becker, “The Netherlands,” 490; Cox, *The Development*, 212–13 and 135; P. Hupe, “Beyond Pillarization: The (Post) Welfare State in the Netherlands,” *European Journal of Political Research* 23, no. 4 (1993): 359–86; T. Iversen and J. D. Stephens, “Partisan Politics, the Welfare State, and Three Worlds of Human Capital Formation,” *Comparative Political Studies* 41, no. 4 (2008): 612; Iversen and Soskice, “Democratic Limits,” 187.

11. Many of these studies refer specifically to the median voter theorem to do so. See for instance, R. Goodin and J. LeGrand, *Not Only the Poor. The Middle Classes and the Welfare State* (London: Routledge, 1987); Esping-Andersen, *The Three Worlds*, 23. See also Korpi and Palme, “The Paradox”; T. Iversen and D. Soskice, “Electoral Institutions and the Politics of Coalitions: Why Some Democracies Redistribute More Than Others,” *American Political Science Review* 100, no. 2 (2006): 165–81; Bradley et al., “Distribution,” 195.

12. For reasons of simplicity the article uses Dutch-language acronyms, including for Belgian political parties and labor unions. The Christian People’s Party will consequently be referred to as CVP (Christelijke Volkspartij) rather than CVP–PSC (Christelijke Volkspartij–Parti Social Chrétien).

13. See, for instance, Esping-Andersen, *The Three Worlds*.

14. For some excellent contributions, see Van Kersbergen, “The Netherlands”; E. Huber, C. Ragin, and J. D. Stephens, “Social Democracy, Christian Democracy, Constitutional Structure, and the Welfare State,” *American Journal of Sociology* 99, no. 3 (1993), 711–49; Van Kersbergen, *Social Capitalism*; Seeleib-Kaiser et al., *Party Politics*; Aust and Bönker, “New Social Risks”; Van Kersbergen and Manow, *Religion*; T. Fleckenstein, “The Politics of Ideas in Welfare State Transformation: Christian Democracy in and the Reform of Family Policy in Germany,” *Social Politics* 18, no. 4 (2011): 543–71; Hien, *Competing Ideas*; Picot, *The Politics of Segmentation*.

15. Esping-Andersen, *The Three Worlds*, 23; Manow and Van Kersbergen, “Religion and the Western Welfare State: The Theoretical Context,” in Van Kersbergen and Manow, *Religion*, 2–4.

16. See, for instance, Castles, *The Impact of Parties*; A. Hicks *Social Democracy and Welfare Capitalism* (Ithaca, NY: Cornell University Press, 1999).

17. D. Hibbs, “Political Parties and Macroeconomic Theory,” *American Political Science Review* 71, no. 4 (1977): 1467–87.

18. For criticisms of this tendency, see for instance Van Kersbergen and Manow, *Religion*, 18–19.

19. For an excellent overview of their catch-all nature, see, for instance, M. Gehler and W. Kaiser, *Christian Democracy in Europe Since 1945: Volume 2* (London: Routledge, 2004).

20. As noted earlier, in much of the political economy literature it is assumed that redistributive reform can only be successful when they benefit middle-class groups (who after hold a median voter position), which means that such reform generally rested on coalitions between low- and middle-income groups to exploit the rich. As noted by various studies on tax financing, however, in most cases the redistributive consequences of progressive taxation place a particularly hefty burden on middle-class groups. See, for

instance, T. R. Cusack and P. Beramendi, "Taxing Work," *European Journal of Political Research* 45, no. 1 (2006): 43–73; M. Prasad and Y. Deng, "Taxation and the Worlds of Welfare," *Socio-Economic Review* 7, no. 3 (2009): 431–57.

21. Iversen and Soskice, *Electoral Institutions*, 166.

22. The sheltered position of the Dutch Christian democrats has received a particularly large amount of attention over the years. Much of this literature has referred to this sheltered position to explain why the development of the Dutch welfare state proceeded more slowly than that of many of its counterparts up to the 1960s. For a criticism of this view, see Oude Nijhuis, *Religion*, 8–10.

23. For studies that have emphasized the lack of visibility and traceability of many aspects of welfare reform see, for instance, J. Hacker, *The Divided Welfare State: The Battle over Public and Private Social Benefits in the United States* (Cambridge: Cambridge University Press, 2001), 35; Wilensky, *Rich Democracies*, 29–31.

24. Iversen and Stephens, "Partisan Politics, 612; Iversen and Soskice, *Democratic Limits*," 187.

25. See, for instance, Cox, *The Development*; H. Deleeck and Bea Cantillon, *De architectuur van de welvaartsstaat opnieuw bekeken* (Leuven: Acco, 2008); Oude Nijhuis, *Religion*.

26. See, for instance, Philip Manow, "The Good, the Bad and the Ugly: Esping-Andersens Sozialstaats-Typologie und die konfessionellen Wurzeln des westlichen Wohlfahrtsstaats," *Kölner Zeitschrift für Soziologie und Sozialpsychologie*, 54, no. 2 (2002): 203–25; S. N. Kalyvas and K. van Kersbergen, "Christian Democracy," *Annual Review of Political Science* 13 (2010), 183–209; Van Kersbergen and Manow, *Religion*; Hien, *Competing Ideas*.

27. S. Stjernø, "The Idea of Solidarity in Europe," *European Journal of Social Law* 3, no.5 (2011): 156–76.

28. See, for instance, Manow, "The Good," 203–25; Kalyvas and Van Kersbergen, "Christian Democracy," 183–209; Van Kersbergen and Manow, *Religion*; Hien, *Competing Ideas*; M. W. Hertogh, "Geene wet maar de heer!" *De confessionele ordening van het Nederlandse sociale zekerheidsstelsel* (Den Haag: Vuga, 1998).

29. The ARP's transformation in this respect has been particularly dramatic. See, for instance, Wim Couwenberg, "Op- en Neergang der Christen-democratie," *Politiek Perspectief* 1, no.4 (1972): 2–23; Roelof Bouwman, *De val van een bergredenaar: het politieke leven van Willem Aantjes* (Amsterdam: Boom, 2002); Ria Jaarsma, Elske ter Veld, and Joke Mes, "Zeg maar Hannie...": *65 jaar strijdvlug in politiek en samenleving* (Wormer: Inmec, 2005).

30. For the quote, see Esping-Andersen, *The Three Worlds*, 2.

31. See, for instance, J. P. Windmuller, *Labor Relations in the Netherlands* (Ithaca, NY: Cornell University Press, 1969); E. Gerard, *De Christelijke vakbeweging in België. Deel 2* (Leuven: Leuven University Press, 1991); D. M. Oude Nijhuis, *Labor Divided in the Postwar European Welfare State: The Netherlands and the United Kingdom* (Cambridge: Cambridge University Press, 2013).

32. B. Ebbinghaus, "Germany," in *The Societies of Europe. Trade Unions in Western Europe since 1945*, ed. Bernhard Ebbinghaus and Jelle Visser (London: Springer: 2000), 279–337.

33. For an excellent overview of these bonds, see for instance W. Schröder, *Gewerkschaftspolitik zwischen DGB, Katholizismus und CDU 1945 bis 1960* (Bonn: Bund-Verlag, 1990).

34. Van Kersbergen, *Social Capitalism*; Seeleib-Kaiser et al., *Party Politics*.

35. Esping-Andersen and Korpi, "Social Policy as Class Politics," 191.

36. W. Korpi and M. Shalev, "Strikes, Power, and Politics in the Western Nations, 1900-1976," *Political Power and Social Theory* 1 (1980) 301-34; Van Kersbergen and Becker, "The Netherlands," 477-99; Cox, *The Development*; Iversen and Soskice, "Democratic Limits," 187; Oude Nijhuis, *Religion*, 4-5.

37. As these unions represented members with more secure positions, they among others opposed the inclusion of their members in a public unemployment insurance program. Resistance to this seems to have been particularly strong in the socialist Dutch Association of Trade Unions (Nederlands Verbond van Vakverenigingen, or NVV). See Internationaal Instituut voor Sociale Geschiedenis, NVV codelijsten 1945-1967, Vergadering Sociale Commissie, 24-6-1954. Broad political party support for unitary pension schemes was first expressed in the Van Rhijn-Committee, see A. A. Van Rhijn, *Sociale Zekerheid: rapport van de Commissie, ingesteld bij Beschikking van den Minister van Sociale Zaken van 26 maart 1943, met de opdracht algemeene richtlijnen vast te tellen voor de toekomstige ontwikkeling der sociale verzekering in Nederland* (Den Haag: Algemeen Landsdrukkerij, 1945), 5-6.

38. W. Korpi, *The Democratic Class Struggle* (London: Routledge, 1983).

39. CNV, *Zevende verslag Christelijk Nationaal Vakverbond in Nederland* (Rotterdam: Christelijk Naitonaal Vakverbond, 1917), 68-69.

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

41. The differences of opinion within the largest Christian-democratic party, the KVP, have been particularly well documented, with representatives of the old guard, such as party leader Carl Romme for instance taking a much more conservative view than newcomers like the young economist Gerard Veldkamp, who would later become minister of Social Affairs, and who advocated relaxing the link between benefit entitlement and individual contributory effort. Compare C. P. M. Romme, *Staatspensionering ouderdomsverzekering* (Den Haag: Algemene R. K. Ambtenarenvereniging, 1950), 4-5; and G. M. J. Veldkamp, *Individualistische karaktertrekken in de Nederlandse sociale arbeidersverzekering* (Alphen aan den Rhijn: N. Samsom N. V., 1949), 13.

42. CNV, *De Gids voor Maatschappelijke Zekerheid*, 7-7-1951, 1-2.

43. P. van der Zwaal, "Politici, ambtenaren en de verzorgingsstaat. De oudedagsvoorziening, 1945-1952," in *Van particuliere naar openbare zorg, en terug? Sociale politiek in Nederland sinds 1880*, ed. Wim Blockmans and Loes van der Valk (Amsterdam: NEHA, 1992), 181.

44. Sociaal-Economische Raad, *Advies inzake de wettelijke ouderdomsvoorziening* (Den Haag: SER, 1954), 108.

45. Internationaal Instituut voor Sociale Geschiedenis, NVV, codelijsten 1945-1970, 1951 HM4, Notulen Sociale Commissie, 20-8-1951.

46. Internationaal Instituut voor Sociale Geschiedenis, Archief CNV, 34:4, Vergadering van de Verbondsraad, 18-6-1951.

47. For an extensive overview see Sociaal-Economische Raad, *Advies inzake*, 32.

48. Nationaal Archief, Handelingen der Staten-Generaal, deel II, 847, 15-3-1956, 3822.
49. For an extensive overview and the role played in this by labor unions see Oude Nijhuis, *Religion*, 162–72.
50. Documentatie—en Onderzoekscentrum voor Religie, Cultuur en Samenleving, ACW-NB, ACV, Activiteitenverslag (1945), 30.
51. For a complete overview of events see G. Vanthemsche, *De beginjaren van de sociale zekerheid in België 1944-1963* (Brussels: VUB Press, 1994).
52. LBC, “Wat nu met ons pensioen?” *Ons Recht* 50 (1945): 7; LBC, “De maatschappelijke zekerheid,” *Ons Recht* 53 (1948): 1.
53. The Dutch and French-speaking white-collar federations, the LBC and National Center of Employees (Centrale National des Employés, or CNE) had respectively 37,936 and 17,859 members in 1960, compared with some half a million for the ACV as a whole. See P. Vanhooren and J. Deceunynck, *Bedienden in beweging. Een geschiedenis van de Landelijke Bedienden Centrale* (Antwerpen: Gevaert, 2005), 153.
54. On the discussion over the creation of a separate peak association for white-collar employees and the consequences of that for the position of the LBC within the ACV, see Gerard, *De Christelijke vakbeweging*, 52–53.
55. Documentatie- en Onderzoekscentrum voor Religie, Cultuur en Samenleving, ACV, PV Bestuur, 5-2-1947.
56. LBC, “Wat nu met ons Pensioen,” *Ons Recht* 49 (1945): 2.
57. See P. Pasture, “Liefde na datum. De Christelijke arbeidersbeweging en het Sociaal Pact,” in *Het Sociaal Pact van 1944. Oorsprong, betekenis en gevolgen*, ed. D. Luyten en G. Vanthemsche (Brussels: VUB Press, 1995), 310.
58. P. Pasture, *Kerk, politiek en sociale actie. De unieke positie van de christelijke arbeidersbeweging in België* (Leuven: Garant, 1992), 319.
59. Vanhooren and Deceunynck, *Bedienden in beweging*, 231–32.
60. Documentatie- en Onderzoekscentrum voor Religie, Cultuur en Samenleving, ACV, PV Bestuur, 12-4-1960, PV Raad, 9-12-1952.
61. LBC, “Trocllet wil zijn berovingswet erdoor!” *Ons Recht* 61 (1957): 1–2.
62. Algemeen Rijksarchief, KdV, 1962-1963, no. 2, 10, Nationaal Archief Nederland (National Archives of the Netherlands).
63. LBC, “De hervorming der pensioenstelsels,” *ACV Tijdschrift* 39 (1968): 9.
64. The employer federations’ stance on pension unification had mostly been determined by administrative considerations. As a result, the Union of Belgian Industry (Verbond der Belgische Nijverheid, or VBN) expressed support for it by as early as 1951. Other employer federations were initially more hesitant to do so, but eventually they expressed their support on the condition that it would not lead to increased costs. See E. Arcq and P. Blaise, “Politieke geschiedenis van de sociale zekerheid in België,” *Belgisch Tijdschrift voor Sociale Zekerheid* 40 (1998): 567–68.
65. K. van Rompey, “Is de pensioenstrijd gestreden?” *Ons Recht* 71 (oktober 1967): 3.
66. LBC, “Is de pensioenstrijd gestreden?” *Ons Recht* 71 (1967): 10; LBC, “Testen voor bedienden: bediendenpensioen,” *Ons Recht* 71 (1967): 9; and LBC, “De minister en onze eisen,” *Ons Recht* 71 (1967): 3.
67. Deleek and Cantillon, *De architectuur*, 515–26.

68. Deleek and Cantillon, *De architectuur*, 531.
69. Esping-Andersen, *The Three Worlds*, 23–24.
70. Esping-Andersen, *The Three Worlds*, 32.
71. Konrad Adenauer Stiftung: CDU Bundespartei 07-001, 8703, Bundesausschusses für Sozialpolitik 25-9-1952.
72. In 1958, for instance, DAG representatives held 53% of all seats compared with just 24% by the DGB. The rest was also held by unions represented middle-class white-collar groups. See H. P. Müller, *Die Deutsche Angestellten-Gewerkschaft im Wettbewerb mit dem DGB* (Baden-Baden: Nomos, 2011), 101–7.
73. H. G. Hockerts, *Sozialpolitische Entscheidungen im Nachkriegsdeutschland* (Stuttgart: Klett-Cotta, 1980), 368–71; and Müller, *Die Deutsche Angestellten-Gewerkschaft*, 101–7.
74. See, for instance, Oude Nijhuis, *Religion*, 89–104.
75. Konrad Adenauer Stiftung: CDU Bundespartei 07-001, 8703, Bundesausschusses für Sozialpolitik, 25-9-1954.
76. Hockerts, *Sozialpolitische Entscheidungen*, 330.
77. Hockerts, *Sozialpolitische Entscheidungen*, 402
78. G.V. Rimlinger, *Welfare Policy and Industrialization in Europe, America, and Russia* (New York, 1971), 180.
79. On this assumption see for instance for instance, Korpi, *The Democratic Class Struggle*, 22; P. Manow, “Religious Cleavages, Divisions on the Left, and the Political Economy of Southern Europe,” *International Journal of Social Quality* 3, no. 2 (2013): 78–105.
80. Austria has had only one major union federation during the postwar period, the Österreichischer Gewerkschaftsbund (ÖGB). Although formally neutral, the social-democratic fraction has traditionally been the strongest fraction in the ÖGB. Italy’s Christian-democratic union federation has traditionally been much weaker than its Belgian and Dutch counterparts and has also been characterized by a strong horizontal structure. See, for instance, Bernhard Ebbinghaus, Sabine Blaschke, Ferdinand Karlhofer, and Franz Traxler, “Austria,” and Jelle Visser, “Italy,” in Visser and Ebbinghaus, *The Societies of Europe: Trade Unions in Western Europe since 1945*, ed. Peter Flora, Franz Kraus, and Franz Rothenbacher (London: Springer, 2000), 77–110 and 371–428, respectively.
81. Compare, Esping-Andersen and Korpi, “Social Policy as Class Politics,” 184 and Esping-Andersen, *The Three Worlds*, 32 with Iversen and Stephens, “Partisan Politics,” 612 and Iversen and Soskice, “Democratic Limits,” 187.