Master thesis of:
G.L.H. Corten, 3337650
Utrecht University
Supervisor: P. van Trigt
Second assessors: G. de Bruin

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Grey Numbers?

The influence of the Dutch elderly unions on the state pension AOW and its predecessor 1945-2009

Abstract
This is a qualitative case study of the relation between the elderly unions and the Dutch state pension AOW and its predecessor between 1945 and 2009. Through analysis of the power of the elderly unions in terms of its ability to influence the government to reform or conserve the AOW, this thesis has found that their influence has grown considerably. The elderly and the elderly unions have grown from a marginalized position in the Dutch political landscape, to a privileged position. This privileged position started in 1994 due to an election upset of their hands, which has had the effect of boosting elderly influence and making AOW reform politically risky. Before 1994 the elderly unions had little influence, even though they saw their demands for the AOW realized by political parties' own volition. The relative incapacity to steer the government in became apparent in the 1970's and 1980's when the purchasing power of the AOW took a dive despite the efforts of the elderly union. This led to a change in tactics: from a positive and idealistic campaign until about 1980 to a negative and defensive campaign from then onwards. This new campaign has proven to be a more effective tactic for the elderly unions. Although the power of the elderly has grown considerably, it is still sensitive to reform efforts that split this group, brought together by only their common interest in the AOW, along its most prevalent cleavages of age and wealth.

Abbreviation	Dutch	Description
ANBO	Algemene Nederlandse Bond van Ouderen	Secular elderly union; from BvS and ABvB (1978)
AOV	Algemeen Ouderen Verbond	Elderly party (1994)
AOW	Algemene Ouderdomswet	State pension law (1957)
ARP	Anti-Revolutionaire Partij	Christian-democrat party; reorganized into CDA in 1980. (1879)
CDA	Christen-Democratisch Appèl	Christian- democrat party; from ARP, CHU and KVP. (1980)
CHU	Christen-Historische Unie	Christian-democrat party; reorganized into CDA in 1980. (1908)
COSBO	Centraal Orgaan Samenwerkende Bonden van Ouderen	Deliberative, advisory and lobbying organisation for the elderly unions; from COSO; reorganized to CSO in 1992. (1973)
COSO	Centraal Orgaan Samenwerkende Organisaties	Deliberative and lobbying organisation for the elderly unions; renamed to COSBO in 1973. (1954)
CSO	Centrale Samenwerkende Ouderenorganisaties	Deliberative and lobbying organisation for the elderly unions; from a reorganization of COSBO. (1992)
KBMCO	Katholiek Bureau voor Maatschappelijk en Cultureel Overleg	National coordinating agency for all catholic associations
KNFB	Katholieke Nationale Federatie voor Bejaardenzorg	Catholic national federation for elderly care (1948)
NFB	Stichting Nationale Federatie voor Bejaardenzorg	National association for elderly care. (1954)
NOOM	Netwerk van Organisaties van Oudere Migranten	Elderly union for migrants. (2007)
PCOB	Protestants Christelijke Ouderen Bond	Protestant elderly union; (1960)
PvdA	Partij van de Arbeid	Labour party; from SDAP amongst others (1945)
SDAP	Sociaal-Democratische Arbeiders Partij	Pre-war Labour Party.
SER	Sociaal-Economische Raad	Influential council on socio-economic issues, compromised of Labour unions and employers' organizations. (1950)
Unie 55+	-	Elderly party. (1992)
Unie DKBBG	Unie van Diocesane Katholieke Bonden van Bejaarden en Gepensioneerden	Catholic elderly union; renamed to Unie KBO in 1979. (1954)
Unie KBO	Unie van Katholieke Bonden van Ouderen	Catholic elderly union; renamed in 1979 from Unie DKBBG. (1954)
VUT	Vervroegde Uittreding	Measure for pre-retirement
VVD	Volkspartij voor Vrijheid en Democratie	Conservative-liberal party. (1948)
WAM	Wet Aanpassingsmechanismen	Law linking the minimum wage and social benefits. (1980)

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Introduction

Introduction to the topic

In recent years, the rapid growth of the cost of pension systems due to greying societies has attracted the attention of politicians, opinion makers and scholars. Where pension benefits were but a small expense for mid-century welfare states, the increased number of pensioners and the reduced number of working citizens that pay for those pensions have now grown to a size that makes those below the pension age fear for their financial prospects and those above the pension age fear for the sustainability of a system on which they depend for their income. In the interest of keeping state provided pensions from becoming too costly for younger generations to pay and to maintain a sense of intergenerational justice,[1] initiatives to reform and retrench these systems are and have been proposed. Whether these initiatives succeed depends on a large number of factors, amongst which the relative influence and organisation of the young and the old play an important role. Different age groups in society have different interests, but it is especially the elderly that have a particularly large interest in a well-functioning pension system. They can thus be expected to want to play a significant role in any discussion on pension reform.

The Dutch state pension system *Algemene Ouderdomswet* (AOW) is an interesting case when considering pension reform because it has, until recently, remained relatively unchanged since its start in 1957. Remarkable is the 15 year period between 1994 and 2009 in which the system underwent no reform at all, despite the fact that reform should have become a pressing matter considering that the first members of the 'babyboomers', the largest age cohort in Dutch post-war society, turned 65 in 2005. That period without any reform, then suddenly ended in 2009 with the retirement age being raised to 67 for new pensioners. The literature review shows that although multiple theories exist on why pension reform fails or succeeds, none can

[1] Welfare states in general are considered to have an age-bias towards the elderly. See: Pieter Vanhuysse, 'Intergenerational Justice and Public Policy in Europe', *European Social Observatory (OSE) Paper Series, Opinion Paper No. 16* (2014); C. Sabbagh and P. Vanhuysse, 'Intergenerational Justice Perceptions and the Role of Welfare Regimes: A Comparative Analysis of University Students', *Administration & Society* 42 (2010) 638–667.

answer this problem to satisfaction. This thesis argues that the elderly unions, the organizations that represent the interests of the elderly, have at times had an influential role in shaping the AOW. It is by studying their role in the process of law-making that we can come to a better understanding of the Dutch state pension system.

This thesis is a case study on the relation between the Dutch state pension system (AOW) and its predecessor *Noodwet Ouderdomsvoorziening* on the one hand and the Dutch elderly unions ANBO and Unie KBO on the other. The reasons for choosing ANBO and Unie KBO instead of, for example, the protestant PCOB or the migrant-oriented NOOM, is due to their larger size, the greater availability of sources and the fact that they have both been established before the AOW came into being. Although these elderly unions represent interests much broader than only state pensions, it has been one of their main interests over the last 70 years. If the effect power of a 'grey lobby' is to be studied, they are the foremost candidates to study be considered. Their failures and successes in influencing decisions on the state pension can be very helpful in understanding the forces at work for the interests of the elderly.

Literature review

Who are the elderly, and from what age on would a person be supportive of measures benefitting the elderly for reasons of self-interest? Although an obvious starting point, the available literature spends little time on answering this question. From an economist's point of view, the answer would be to differentiate between those economically active and inactive in society, which defines the elderly as those who are retired. This group is unanimously defined as those aged 65 years and and older, irrespective of both early pension-plans and, somewhat more problematically, the trend of higher pension ages. Yet what makes sense from an economist's perspective on the cost of a larger pension-age population, will not fit a political scientist's inquiry into who constitutes the group of citizens that would support measures benefitting the retired or the elderly out of self-interest. Scholars have remarked that the working elderly may increasingly identify their self-interest with the retired as they near the

retirement age. Subsequently they have identified the elderly as a larger group, aged 55 and up.[2] The introduction of the working elderly to the definition invites further scrutiny of this new addition. To identify with the retired, the working elderly must first become aware of the fact that they are, indeed, part of the elderly.

To understand influence, it is first and foremost important to understand motives and concerns are of utmost importance. What do the elderly want, and what do they not want? Samuel H. Preston is an early advocate of the idea that the young and the old in a society might have contradictory political preferences when it comes to social programmes. Preston argues it can be assumed that the elderly would are more likely to vote in favour of measures and parties that would support their interests such as pensions and healthcare. Other issues such as raising taxes for the purpose of public to support public education, a policy that does not directly support their interests, might not be are less likely to be favoured amongst the elderly.[3] Conversely, younger generations would favour these benefits regarding education while having less interest in raising pension benefits, juxtaposing the interests of both groups and setting the political arena up for generational conflict.[4] Alternative views exist as well: if the elderly believe that younger generations are needed to fund the welfare state, they might vote in favour of issues such as increasing education expenditure or child benefits.[5] An additional question is whether the elderly will vote and advocate solely for their own interests as they have intergenerational connections by way of family and friends and might sympathise with, for example, parents based on their own experiences.[6] Thus altruistic motives might play an important, but difficult to measure role in the political considerations of the older citizens.

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[2] Philippe Van Parijs, 'The Disfranchisement of the Elderly, and Other Attempts to Secure Intergenerational Justice', *Philosophy and Public Affairs* 27 (1998) 292–333.
[3] Samuel H Preston, 'Children and the Elderly: Divergent Paths for America's Dependents', *Demography* 21 (1984) 435–457.
[4] Mr Busemeyer, Achim Goerres and Simon Weschle, Demands for redistributive policies in an era of demographic aging: The rival pressures from age and class in 15 OECD countries (Cologne 2008) 26.
[5] Gosta Esping-andersen and S. Sarasa, 'The generational conflict reconsidered', *Journal of European Social Policy* 12 (2002) 5–21; Fred C. Pampel and Paul Adams, 'The Effects of Demographic Change and Political Structure on Family Allowance Expenditures', *Social Service Review* 66 (1992) 524–546.
[6] Harold L Wilensky, 'Common problems, divergent policies: an 18-nation study of family policy', *Public affairs report* 31 (1990) 1–3.

The demographic factor of a large elderly population and a high average age is of great influence in a democratic political system. The percentage of the Dutch elderly (as defined 65 and older) was just 12% in 2012 but is expected to rise to about 26% in 2040. Added to this is the daunting inactive-to-active proportion of the population that is expected to rise to 51% in 2040. Thus an ageing population in the Netherlands as well as the rest of Western Europe will be a major political and economic challenge in the not so distant future. [7]

What exactly the consequences of this demographic shift will be, is largely dependent on the questions of if and how the welfare state should be reformed to respond to these uncertain circumstances. But will there be democratic support for change? Sinn and Uebelmesser take a very firm position, by stating that if the German elderly vote in their self-interest, and pension reforms generally reduce their benefits, it is only a matter of time before the elderly will become a majority of voters and will block any and all reforms.[8] Gerontocracy, rule in the interest of the aged, would then be achieved and the road would be open for increases in benefits for the elderly at the cost of the younger generation.[9] By contrast, the alternative 'fiscal leakage' theory holds that rather than benefits for the elderly becoming more generous, working voters who lose trust in the system of young-to-old transfers might come to favour reducing pension benefits, which will lead to reform.[10]

As the 'fiscal leakage' theory points out: change to welfare systems is possible, even in the face of a demographic transition. Governments in western democracies have successfully implemented unpopular reforms in a number of welfare programs,

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[7] Rijksinstituut voor Volksgezondheid en Milieu, 'Vergrijzing: Wat zijn de belangrijkste verwachtingen voor de toekomst?', *Nationaal Kompas Volksgezondheid* (zp 2013) [http://www.nationaalkompas.nl/bevolking/vergrijzing/toekomst/].

[8] Hans Werner Sinn and Silke Uebelmesser, 'Pensions and the path to gerontocracy in Germany', *European Journal of Political Economy* 19 (2003) 153–158.

[9] Markus Tepe and Pieter Vanhuysse, 'Are Aging OECD Welfare States on the Path to Gerontocracy?', *Journal of Public Policy* 29 (2009) 1–28.

[10] Assaf Razin and Efraim Sadka, 'Aging population: The complex effect of fiscal leakages on the politico-economic equilibrium', *European Journal of Political Economy* 23 (2007) 564–575; Assaf Razin, Efraim Sadka and Phillip Swagel, 'The Aging Population and the Size of the Welfare State', *Journal of Political Economy* 110 (2002) 900–918.

including pensions.[11] Interestingly, incumbent parties did not always have to pay for those measures at the poll booths.[12] This has happened by using economic crises as a basis for reforms, or through tactics of blame avoidance, by sharing political responsibility or by simply making reforms less transparent.[13] Yet differences did exist amongst states: those with (many) institutional veto players and left-wing governments tend to take longer to pass reforms,[14] while right-wing governments tend to accelerate reforms. Yet regardless of partisanship, all states feel the need to handle the demographic problem by introducing smaller pieces of reform legislation rather than larger programs, Tepe and Vanhuysse argue. It is this smaller- scale reform or 'muddling through', which still lets future social spending grow in overall size, but reduces the amount spent per person. This occurs not because of the pressures of gerontocracy, but rather because of the 'double fiscal-electoral 'straitjacket' of making spending commitments sustainable in the long run, without alienating the elderly.[15] So the influence of the elderly is either dominating the political agenda of the welfare state, or at least large enough to considerably influence legislation.

When discussing welfare, Esping-Andersen's typology of the three types of Welfare States, (which later became four types with the additions of Ferrera, amongst others) is helpful in understanding institutional differences amongst welfare states, which in turn is key to understanding the difference in sheds light on political differences. Lynch agrees with the institutional analysis and did research into two welfare states, the Netherlands and Italy, that both exhibit signs of corporatist institutions, but in which the former switched to a more universalistic, programmatic approach to welfare early on. The result of that shift is according to Lynch that in Italy

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[11] Achim Goerres and Pieter Vanhuysse, 'Forthcoming in: Vanhuysse, Pieter and Goerres, Achim (eds) (2011): Ageing Populations in Post-industrial Democracies: Comparative Studies of Policies and Politics , London: Routledge/ECPR Studies in European Political Science.' (2011) 1–31; Walter Korpi and Joakim Palme, 'New Politics and Class Politics in the Context of Austerity and Globalization: Welfare State Regress in 18 countries, 1975-95', *The American Political Science Review* 97 (2003) 425–446.
[12] Nathalie Giger, *The risk of social policy?: the electoral consequences of welfare state retrenchment and social policy performance in OECD countries* (zp 2011).
[13]Paul Pierson, 'The New Politics of the Welfare State', *World Politics* 48 (2013) 143–179.
[14]Korpi and Palme, 'New Politics and Class Politics in the Context of Austerity and Globalization: Welfare State Regress in 18 countries, 1975-95'.
[15]Tepe and Vanhuysse, 'Are Aging OECD Welfare States on the Path to Gerontocracy?'.

generational transfers This shift, according to Lynch, resulted in generational transfers in Italy that have become subject to highly clientelistic politics that protect both active and retired labour-market insiders and is highly resistant to change. The presence of universalistic programs in the Dutch Welfare State has made the system more responsive to change.[16] Esping-Andersen and Sarasa agree that there is a pro-elderly bias in corporatist southern European welfare states by describing the unusual underdevelopment of benefits aimed at children and families.[17] Tepe and Vanhuysse agree in the sense that they see southern and central European corporatist welfare states engage in more programs concerning 'old social risks' generally benefitting the elderly, while lagging in implementing programs concerning 'new social risks', that generally benefit younger generations.[18] Yet the AOW is universalistic in Lynch's typography and has been fairly resilient to change when change was to be expected. This is contradictory to her conclusions.

Although no clear explanation emerges from the literature to answer the questions on the power of the elderly in relation to the AOW, one important aspect is the influence of institutions on shaping both the welfare state and the debates on how to reform the welfare state. A case study on the historical development of the political power of the elderly unions in the Netherlands could therefore be a valuable addition towards a better understanding of the political dynamics of an ageing society. However, surprisingly little research has been carried out on the subject of the historical influence of the Dutch elderly unions. The main works of relevance focus either on the pre-war period, as is the case with pension movements, or detail the development of individual elderly unions, as is the case with Smolenaars' book on the

[16] Julia Lynch, *Age in the welfare state: The origins of social spending on pensioners, workers and children* (Cambridge 2006) 180–190.
[17] Esping-andersen and Sarasa, 'The generational conflict reconsidered'.
[18] M. Tepe and P. Vanhuysse, 'Elderly bias, new social risks and social spending: change and timing in eight programmes across four worlds of welfare, 1980-2003', *Journal of European Social Policy* 20 (2010) 217–234.

history of the ANBO and Van der Baan's book on the Unie KBO.[19] Of special interest is Winters' book '*Die Staatshulp wenschen wij'* which traces the pension movement until 1990.[20] None of these works are more recent than the 1990's and thus do not provide any help in putting more recent developments into context. The rise of the elderly parties *Algemeen Ouderen Verbond* (General Elderly League - AOV) and the *Unie 55+* has attracted little academic research. No monograph on the topic exists. The attention it did receive was either in the context of explaining the losses of the CDA and PvdA in the 1994 elections or aimed at describing the ferocious infighting in the AOV in the years after 1994.[21] These points of view give the impression that the entry of the two parties into Dutch politics is generally considered no more than an incident in parliamentary history. Although that might be true in relation to the negligible influence the two parties could exercise after they were chosen, these parties have been of great importance to the history of the AOW and the influence of the elderly unions.

Research gap and research questions

The general history of the elderly unions and their influence on the AOW can thus be considered a gap in our historical knowledge. This paper represents a first attempt to fill in that gap. It also aims to offer a new perspective on the influence on the effect that the elderly have on state pensions by way of the elderly unions. As much of the literature on the subject attributes the influence of the elderly to either demographics, in the case of the literature on the effect of 'greying' societies, an analysis of how the elderly organise their political influence can be a valuable addition to the literature.

For these reasons, the main research question to answer in this paper will be: **Has the influence of the elderly unions on the Dutch state pension AOW and its predecessor increased between 1945 and 2009 and why (not)?** As this question is of a rather broad nature, pointed sub questions might be helpful in exploring the specific

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[19] Ellie Smolenaars, *De macht van het getal: honderd jaar pensioen- en ouderenbeweging* (Amsterdam 2000); P. Van der Baan, *Voor ons en door ons. De geschiedenis van de unie van katholieke bonden van ouderen* (s'Hertogenbosch 1989).
[20] Willem Winters, *Die staatshulp wenschen wij...* (The Hague 1990).
[21] Kees Brandts and Philip jr. van Praag, eds., *Verkoop van de politiek: de verkiezingscampagne van 1994* (2nd editio; Amsterdam 1996).

developments that need to be studied in order to formulate an answer. The elderly unions are the main political vehicles for elderly interests in the Netherlands; the question is how they have used their influence. Thus: **How and why did the tactics of the Dutch elderly unions change from the 1940's on?** Apart from the elderly unions, the advent of the Dutch elderly political parties AOV and Unie 55+ in 1994 presented a second channel of advocating for the interest of the elderly. So: **What was the effect of the emergence of the elderly parties in the 1990's on the AOW and how can this be explained?** In understanding the amount of influence the elderly unions have had in the 70 years since their establishment, a sign of strong influence would be the direct influence they might have had on the development of the AOW. Therefore: **Have the elderly been able to impress their views on the AOW and why (not)?** As the AOW has changed their socio-economic outlook in old age it might be relevant to ask: **Has the AOW shaped its own supporters?**

Key terms and Definitions

Before delving into the history of the AOW and the Dutch elderly unions, some further discussion of the key terms and definitions is necessary. As mentioned previously, the elderly, as a group, cannot be clearly defined. In this research, however, those as young as 50 are included as "elderly" As discussed earlier, the elderly will be defined as an amorphous group without a definition, but with a lower limit of 50. To explicitly define the elderly would require specifying what constitutes old age. That is a discussion that has not produced a definitive answer, and lies outside the scope of this thesis. A lower limit will be used in the same way as K. Bijsterveld employs a lower limit in '*Geen kwestie van leeftijd*' to mark the pension age as a social category.[22] The traditional pension age of 65 years will not do however, as younger people can identify with the label 'elderly' or with special effort to maintain the pension system. In order to 'catch' this whole group, the lower limit will be put at 50 years, which is the same

[22] Karin Bijsterveld, *Geen kwestie van leeftijd: verzorgingsstaat, wetenschap en discussies rond ouderen in Nederland, 1945-1982*. Kennis, openbare mening, politiek (Amsterdam 1996) 36–38, 221–253.

lower limit many organizations for the elderly in the Netherlands use for membership.[23] It is important to note that with the lower limit placed at 50 years, there are bound to be a considerable number of people included that do not consider themselves 'elderly'. Yet, they can be considered to have a reasonable shared interest with pensioners when it comes to the AOW, AOW that would make them a valid group for the purpose of this paper.

The word 'elderly' itself is not without controversy. Although the term is common throughout the literature, in non-academic usage, 'elderly' and 'the elderly', are often seen as offensive terms. Especially in the American context it is preferred to refer to older people as 'seniors', 'senior citizens', 'older people' or even not to refer to them as a group at all, as ageing and being old is seen as negative.[24] In the Netherlands, similar sentiments about ageing are present, yet the negative associations with such identifiers are less pronounced. The Dutch word for 'elderly', *ouderen,* bears no significant negative association and is used by many elderly associations to refer to their members. Other terms such as *bejaarden* or *ouden van dagen* are generally more contentious and thus not intended translations of the word 'elderly' in this paper. Considering that the case being studied is the Netherlands, the word 'elderly' is the most suitable general descriptor of older citizens, while 'pensioners' will be used as an auxiliary when referring to those actually receiving a pension. The term '50plus', '50+' or '50plusser,' recently made popular, is less appropriate as a general descriptor as its usage in the context of, for example the 1960's, would be anachronistic.

This thesis uses the term 'elderly unions' to mean all elderly unions: ANBO, Unie KBO, PCOB and NOOM. Although only the ANBO and the Unie KBO are studied in-depth, their experiences are comparable to the other unions as most of the lobbying and protesting efforts are organised commonly through the COSO/COSBO/CSO of which they were all members. When this thesis refers to 'elderly parties', it refers to all

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[23] Omroep Max, *Beleidsplan ten behoeve van de aanvraag tot een definitieve erkenning in het publieke bestel* (Hilversum 2009), Hilversum; ANBO, *Maatschappelijk kapitaal: Volwaardig meedoen tot op hoge leeftijd* (zp 2013); 50plus, ''VERZET en VERBONDENHEID' Beginselverklaring 50Plus' (zp 2014) 4 [, http://www.50pluspartij.nl/images/PDFs/2014Beginselverklaringdefinitief.pdf].

[24] There is no consensus about a neutral term to refer to older people collectively in the US, see: Judith Graham, ''Elderly' No More', *The New York Times* (New York 29 March 2012).

the political parties that have aimed to specifically represent the elderly at that moment in time. In practice, this term is mostly used when discussing the AOV and the Unie 55+ which participated in the 1994 elections.

Research method

In answering the research question (Has the influence of the elderly unions on the Dutch state pension AOW and its predecessor increased between 1945 and 2009 and why (not)?), a comparison between developments in the AOW and actions by the elderly unions is essential. What was the influence of the elderly unions when a change was made to the AOW? And alternatively: was there a response in the benefits or the systematics of the AOW after a large protest organized by the elderly unions? Changes in the law are good indication that some group, in- or outside parliament, uses their influence to affect the AOW. On the side of the elderly unions, the concept of 'influence' is hard to grasp as it can be exerted through a plethora of actions from lobbying to protests. For this thesis, inspiration has been drawn from Charles Tilly and Sidney Tarrow's 2007 book 'Contentious Politics'. This work provides researchers with some tools and concepts to describe and analyse political protest and change. Tilly and Tarrow's theoretical framework is used to classify the elderly movement as a social movement that has used a number of social movement campaigns that consisted of episodes of contentious performances. These campaigns are understood to draw from the elderly as a social movement base. Attention is paid in this thesis to the social and cultural divisions in Dutch society in order to explain changes in the political opportunity structure, which in turn influenced the social movement campaigns of the elderly unions. To keep this thesis accessible to readers unfamiliar with Tilly and Tarrow's work, the following chapter generally refrain from directly using language drawing from 'Contentious Politics'. Only chapter three will use some named concepts from 'Contentious Politics'.

As Tilly and Tarrow stress demonstrations and street protests as important and powerful forms of contentious performance, this thesis interprets protests as the most important 'tool' of the elderly unions to influence policy regarding the AOW. Therefore, protests are strongly emphasized and analysed throughout the text, while

lobbying efforts and consultation are discussed less. Beside the theoretical framework, another reason for this is that public protests are more tangible efforts at influence, while the influence from lobbying is difficult to quantify. The fact that some protests, such as the protest in 1994, had such considerable influence that newspapers and politicians referred to it years after the event, and the elderly unions themselves name that single event as an important basis for their lobbying efforts, means that this choice can be justified.

In an effort not to overemphasize the effect the elderly unions had on the development of the AOW, the two histories are dealt with separately and split into their own chapters. The danger lies in the fact that the law was often changed after the elderly unions wrote petitions or protested, but including the protests and the changes in law in the same text might suggest causation where only correlation can be found. Winters' book suffers from this very problem.[25] The chapter on the elderly unions will deal on some occasions with the effects of their advocacy, as this is essential to understanding the development of the elderly unions. The third chapter will serve to bring cause and effect together and provide a general analysis on the efficacy of the elderly unions' lobby.

The first chapter on the AOW is based entirely on the widely available literature on the subject. Where appropriate it is also based on policy papers that had considerable influence on the law. The second chapter on the elderly unions is based on the few books written about the subject, and is completed using newspaper articles and pamphlets to reconstruct some important events, especially in the period from 1990 on. The third chapter draws from the first two and is supplemented by literature and newspaper articles where appropriate.

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[25] Winters grouped the actions and reactions of the elderly unions together with actions and views of representatives and policymakers (e.g. p. 108-109 & 114-115), creating the illusion that the former influenced the latter. He strengthens this by separating the responses of the elderly unions into a separate paragraph (p. 133-135) when dealing with the retrenchment of the 1980's, reinforcing the illusion that the earlier examples did determine the course of the debate, where the later example did not. See: Winters, *Die staatshulp wenschen wij...*, 108–109, 114–115, 133–135.

Road Map

Chapter one serves as the introduction on the subject: what is the AOW, why was it deemed necessary at the time and what role does it play in the modern welfare state? It is presented in chronological fashion and pays special attention to the parliamentary and institutional actors that shaped its constitution. Also important are the characteristics of the law that have made it a unique social program and that have contributed to its divergent development from other social laws.

Chapter two serves to introduce the elderly unions and trace their development to the present day, both chronologically and thematically. The two elderly unions have different origins and had to deal with different obstacles. That is the reason that their development is not told side-by-side, but in different sections. Another theme of the chapter is the general attitude towards the elderly. The 1994 elections are described in greater detail while earlier protests are described more generally, due to the break in tactics as well as in efficacy of the elderly unions in influencing politics.

Chapter three draws conclusions by combining the first two chapters into a general analysis of the efficacy of the elderly unions in influencing the course of law making on the AOW. It also seeks to explain why some demonstrations and actions failed, where others were very successful. Additionally it proposes that the AOW as an institution affected the creation of a broad coalition of elderly, and reflects on the strengths and weaknesses of that group when it comes to protesting for or against change.

The conclusion sums up the main arguments and considers what this paper can contribute to broader discussions on the welfare state and the influence of the 'grey lobby'. It provides an answer to the research question and points out some indications for further research.

Chapter 1: History of the *Algemene Ouderdomswet*

The first step: *Noodwet Ouderdomsvoorziening*

The post-war political culture in the Netherlands can, at least in part, be attributed to an altered perception of pre-war social institutions. A vision for reform accompanied this new reality.[26] The very gradual and limited implementation of new care facilities and financial help for the elderly before the Second World War was largely deemed ineffective.[27] Although national, state provided provisions for elderly pensions came into being through piecemeal social provisions such as the *Ongevallenwet* (Law on Accidents, 1901), the *Invaliditeitswet*' (Law on Disability, 1913) and the *Ouderenwet* (Law on the Elderly, 1919), the financial position of the elderly remained precarious. These pension schemes provided a very low income, while a voluntary scheme proved to be too expensive for small independent workers (i.e. shop owners,) such as shop owners, and the laws failed to cover about 30.000 elderly.[28] Discontent with the limited effect of the state's efforts on alleviating elderly poverty existed before the war but the political realities of the time made more comprehensive reform impossible.[29] During the war, the exiled Dutch government took note of the Beveridge report, which famously called for the government to provide for 'the abolition from want'. It became an inspiration to the exiled politicians, who commissioned their own research into the matter. The 'commissie-Van Rhijn' as the committee was named, after its chairman, A.A. van Rhijn, produced a report with similar conclusions, in which it called for the government to solve the problem of elderly poverty by instigating a national state pension.[30]

After the war, the idea of expanding the system of social security (or *sociale zekerheid* in Dutch) found widespread support in both the electorate as well as in

[26] Remieg Aerts et al., *Land van kleine gebaren* (Nijmegen 2009) 267–269. -
[27] J. Zwier, 'Het overheidsbeleid ten aanzien van ouderen', *Ars Aequi* 37 (1988) 633–642.
[28] E van Nederveen Meerkerk and J M Peet, *Een peertje voor de dorst: geschiedenis van het Philips Pensioenfonds* (Amsterdam 2002) 45–46.
[29] T. Kappelhof, ''Omdat het historisch gegroeid is': De Londense Commissie-Van Rhijn en de ontwikkeling van de sociale verzekeringen in Nedelrand (1937-1952)', *Tijdschrift voor sociale en economische geschiedenis* 1 (2004) 71–91; Smolenaars, *De macht van het getal: honderd jaar pensioen- en ouderenbeweging*, 23.
[30] Winters, *Die staatshulp wenschen wij...*, 100–101.

parliament. An important factor was the devastation of the war: many citizens had lost family members, their income and/or their houses. The problems were so significant that a structural, government-led plan was necessary to restore the direct needs of and means for living to the citizens of The Netherlands.[31] Amongst the Dutch population, the elderly were often hit exceptionally hard as their pensions had all but disappeared: if the war had not destroyed the organisations that were the source of their pensions and the bank accounts that contained their savings, the post-war currency reform had.[32] The currency reform of minister P. Lieftinck (*Partij van de Arbeid*, PvdA: Labour) successfully brought the amount of money in circulation back to workable levels, but in doing so had drastically changed the fortunes of elderly citizens. As the country was preparing to slowly abolish its emergency food distribution system and return to a monetary based economy, the prospects of the elderly were so bad that the government felt it had to make an emergency provision.[33] That provision became the *Noodwet Ouderdomsvoorziening* (Emergency law [for] elderly provisions), or popularly referred to by its responsible minister, the *Noodwet Drees*. Minister W. Drees of the Department of Social Affairs (PvdA) in the first post-war cabinet took rapid action and the first pensions were distributed in December 1947. The temporary aspect of the law helped garner support for the law: no member of parliament voted against it.[34]

The law had two remarkable provisions: the first was that it was meant for anyone aged 65 and up whose income remained below a certain level, dependent on the living standards in each municipality. This was a radical departure from the ideology of the pre-war *Sociaal-Democratische Arbeiderspartij* (Social-Democrat Labour Party: Labour, SDAP), the PvdA's predecessor, which had opposed state pensions that would cover more than just the working classes.[35] The argument for providing coverage to every needy elderly citizen, including the previously uncovered independent workers, overruled this previously held view. The second innovation was that the law was

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[31] Sociale Verzekeringsbank, *De AOW* (Amstelveen 2006) 25.
[32] Piet de Rooy, *Republiek van Rivaliteiten* (2010th ed; Amsterdam 2010) 210–211.
[33] Jan Luiten van Zanden, *Een klein land in de 20e eeuw. Economische geschiedenis van Nederland 1914-1995* (Utrecht 1997) 94, 172–173.
[34] Winters, *Die staatshulp wenschen wij...*, 104–106.
[35] Smolenaars, *De macht van het getal: honderd jaar pensioen- en ouderenbeweging*, 19.

financed without premiums. The beneficiaries of the state pensions were not required to have paid in to a fund for their own pensions as was common in the pre-war arrangements. This innovation was again due to necessity: the poverty after the war required an immediate solution, and a premium requirement would not offer immediate respite from poverty. The benefits of the pension were rather low, which meant a poor quality of life for the recipient who had no other income. Yet the elderly beneficiaries were very grateful for the measure, as indicated by the many letters of gratitude W. Drees received and his subsequent popularity. An identity formed amongst those receiving these pensions: *'Drees-trekkers'*, or those 'gaining from Drees' became a large group with direct interest in the law. The significance of this common interest grew, especially after the final law, the AOW, was implemented. The success of this first temporary pension law was an important influence in drafting a permanent replacement.[36]

AOW: A unique institution

The journey to a more permanent solution, that would become manifested in the *Algemene Ouderdomswet* (General Elderly Law: AOW), took was longer than expected: the succeeding law was not implemented until 1957. The ten years that it took to draft new legislation new law were characterised by long deliberations on the character of the law due to the culture of consensus that took shape after the Second World War.[37] Support for a broader coverage of the population gained support in parliament, but the problem was to whom an extension of coverage should be granted. Should the pension scheme cover only those needing additional pension funds, or salaried workers, or should everyone be included?

There was support for a broad coverage of the population in parliament. The problem was how broad exactly this law should be: only those needing additional pensions, only salaried workers, or everyone? Following the report of the *commissie*

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[36] M. Westerveld, 'Keuzes van gisteren... een blauwdruk voor morgen?' (The Hague 1994) 117–125.
[37] Frits Noordam, 'Sociale Zekerheid', in: Jacques van Gerwen and Marco H.D.. van Leeuwen eds., *Studies over Zekerheidsarrangementen: Risico's, risicobestrijding en verzekeringen in Nederland vanaf de middeleeuwen* (Amsterdam 1998)at 813.

Van Rhijn, the choice was made to extend coverage to every person living in the Netherlands, not just Dutch citizens.[38] Secondly, the choice between an individual or collective arrangement and an insurance or a state pension was settled by the *Sociaal-Economische Raad* (Social-Economic Council: SER) with a 1954 report that advocated a system of compulsory insurance for all citizens, a so-called '*Volksverzekering'*.[39] This was a compromise between the proponents and opponents of state pensions and national insurance. On the one hand, it was on the one hand insurance in the sense that premiums would be the financial base of the system, meaning the pensions would not be paid out of the general means of the treasury. On the other hand, the maximum pension amount would not be dependent on the total amount of premiums paid, or the number of years in which a premium was paid: only the years of residence would determine the level of the pension. PvdA minister for Social Affairs Suurhof, who introduced the law, defined the exact financial basis: rather than a capital-based system in which the citizens would pay into funds that would manage their money, the system would be an *omslagstelsel* - a pay-as-you-go system - in which the workers pay directly to the elderly.[40] Somewhat controversial was that every inhabitant qualified for the AOW, even the richest amongst them, or those that already enjoyed good pensions. This was countered by the argument that the work involved in excluding those groups would make the process of handing out the pensions too complicated. That unfairness was in part compensated by the built-in possibility for company pension funds to calculate the AOW into their own pensions. The result would be (and was) that pension funds would subtract the AOW from company benefits, thus creating the 'cappucino model' of state and company provided pensions topped off with private savings.[41] The AOW was, in Suurhof's proposal, a 'bottom pension': a low minimum that had to be complemented by other means. Important to Of notable importance would be that the

[38] Westerveld, 'Keuzes van gisteren... een blauwdruk voor morgen?', 111.
[39] Sociaal-Economische Raad, *Advies inzake de wettelijke ouderdomsverzekering* (The Hague 1954).
[40] Westerveld, 'Keuzes van gisteren... een blauwdruk voor morgen?', 120.
[41] Winters, *Die staatshulp wenschen wij...*, 113.

AOW was meant to increase as the average wage increased, so that the elderly would profit from improvements in the economy.[42]

The result was that the AOW became a modern and national pension provision, the first of its kind for the Netherlands. The *'Volksverzekering'*, or universalistic aspect of the AOW made it the first of its kind for the emerging welfare state and created in effect a social program in which the whole population aged 65 and older, was dependent upon a government program. The '*Drees-trekkers'*, as the recipients would be called long after the introduction of the AOW, became heavily invested in the future of the law, which at the time translated to an interest in increasing the amount of the benefits.

The Social Minimum and equality with the minimum income

The AOW had one issue however: the height of the pension maximum. The idea of a bottom pension, which had to be supplemented with an additional pension from a former employer had been an elegant idea, which both stimulated the latter and made for relatively low costs of implementing the former, a tactic that had been useful in a time when the government had little financial means to establish such programs. That practical reason became a less convincing argument with the growth of prosperity in the 1960's.[43] The aim of preventing poverty at an old age, however, was not achieved for those elderly who only received AOW and no additional pension or private savings. This group was still dependent on other benefits and charity to attain a liveable income. Secondly, demands for the AOW to be more than a 'bottom pension' arose from the labour unions represented in the SER. This demand found broad support because the system of company pensions, that was expected to spring up quickly, took longer than expected. Coupled with this demand was the rise of a new programmatic idea: that the AOW should function as a means for the elderly to live on: a 'basic pension' that was at the level of 'a social minimum'. This was a term that indicated a socially acceptable minimum income for any person or family to live off. The argument for a social

[42] Van der Baan, *Voor ons en door ons. De geschiedenis van de unie van katholieke bonden van ouderen*, 61.
[43] Noordam, 'Sociale Zekerheid', 822, 846; Sociale Verzekeringsbank, *De AOW*, 30.

minimum in a 15% increase in the benefit, in 1962, and in 1965 in a further increase that brought the benefit to 70% of the gross minimum wage.[44] In order to make this and further increases possible without asking too much from workers in terms of premiums, the state started to pay into the AOW from the general funds.[45] The AOW at the level of 'a social minimum' still left some elderly in conditions of poverty, which caused the labour unions and some of the political parties to demand to raise the AOW to the level of the minimum wage. In June of 1970 minister Roolvink of the orthodox protestant *Anti-Revolutionaire Partij* (Anti-Revolutionary Party: ARP), in a coalition with the liberal *Volkspartij voor Vrijheid en Democratie* (People's party for liberty and democracy: VVD) said that in his mind, the social security system should provide an income at a level that an appeal to poverty relief should be unnecessary. This statement shows the broad support that existed for raising the benefits of the AOW at that time.[46] At the discretion of the subsequent ministers of Social Affairs, the AOW increased rapidly until it reached parity with the minimum wage in 1974. This parity was later formalised in the *Wet op de Aanpassingsmechanismen Minimumloon en Sociale Uitkeringen*, (Law on the adjustment mechanisms for the Minimum wage and social benefits: WAM) in 1980, which was known as the so-called *netto-netto koppeling* or the linkage that made the net minimum wage and the net AOW connected to each other.[47]

Equality and retrenchment

The formalization AOW benefits at the minimum wage level through the WAM represented the attainment of the goal of goals set by parliamentary politicians, labour unions and elderly unions: an AOW that provided an income that not only lifted the lowest class of elderly from poverty, but gave all elderly independence in old age. Yet other injustices came into focus, notably the sexism inherent in the pension law. In 1957, when the AOW came into being, the politicians viewed the family as the natural basis of any living arrangement; with the man the breadwinner and his wife at home.

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[44] Smolenaars, *De macht van het getal: honderd jaar pensioen- en ouderenbeweging*, 57.
[45] Sociale Verzekeringsbank, *De AOW*, 31.
[46] Winters, *Die staatshulp wenschen wij...*, 117.
[47] Westerveld, 'Keuzes van gisteren... een blauwdruk voor morgen?', 272.

By this logic, a married woman was covered by the *Volksverzekering*, but did not pay premiums nor received her own benefits. Instead, the husband would receive a higher AOW for the family.[48] The changing dynamics of gender, the increased participation of married women in the labour market and a European anti-discrimination guideline led to a modernisation of the law in 1985.[49] In the new version, both partners would be treated equally, as well as those living together unmarried even if they were unmarried cohabitators, in same-sex couples and, or family members (i.e. siblings) living together. A provision was also included for those cases in which one partner was receiving AOW while the other was still under 65: in that case, a means-tested assessment would determine the height of the older partner's benefits. The change meant an improvement for equality, but the complexity of the law had increased dramatically. The introduction of means-tested principles diluted the *Volksverzekerings* aspect of the law that made every inhabitant the eventual recipient of an AOW pension.

The economic downturn of the 1970s, in which the Netherlands felt the harsh effects of the oil crisis coupled with deindustrialization, country was trapped since the oil crises and de-industrialization of the 1970's, had a profound impact on the outlook and ambitions of the Dutch welfare state. The economic realities of the time, in which mass unemployment was the primary concern of the government, made the growing social expenditure untenable.[50] With more citizens dependent on benefits and fewer citizens to pay for those benefits, the redistribution of income became harder to maintain. The tide had turned against the expansion of the welfare state and the expansion of the AOW in particular. The elderly unions quickly found out that tight budgets made for cuts in social programs after 1980: financial help for housing was decreased, the deductibles for health- and elderly care were increased and the eligibility for additional benefits was tightened. Yet the AOW was largely spared from cuts, as the systematics remained unchanged. The word 'largely' is appropriate here,

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[48] Ibid., 124.
[49] Sociale Verzekeringsbank, *De AOW*, 34; Raad van de Europese Gemeenschappen, *Richtlijn 79/7/EEG* (zp 1979) 10–12.
[50] *Hoofdlijnen van het financiële en sociaal-economische beleid voor de middellange termijn (Bestek '81)*, (zp 1978); Frits Bos, *De Nederlandse collectieve uitgaven in historisch perspectief* (The Hague 2006).

because the elderly were aware of the effects of retrenchment in the AOW they received. Having been granted the wish for the *'netto-netto koppeling'* with the minimum wage in the WAM, that wish now turned against the interests of the elderly. To get more citizens to work, the minimum wages were subjected to strict wage moderation, the effects of which kept the AOW benefits from rising. The minimum wage was kept low, but prices continued to rise. The effect was that the height of the AOW remained unchanged and as the minimum wage was kept low, while prices rose at the same time.[51] Although some new social programs were instituted such as the early retirement scheme VUT, these were introduced with the aim to produce economic growth, rather than to achieve social justice or alleviate poverty. The growth of the AOW had found its definite end in the 1980's.

The challenge of a Greying Society

The economic troubles of the time did not lead to any serious revisions in the systematics of the AOW, apart from the adjustments of 1985. But soon, the problems of the past were subsumed by the problems of the future: a greying society. Demographic imbalance between active and inactive citizens, in which the latter were expected to tip the scales, prompted worries about whether Dutch society could afford the AOW in the future. At the end of the 1980's the 'looming doom' of a society in which a high percentage of citizens was eligible for an AOW, spawned a discussion that has continued in the ensuing decades.

The problem was localised targeted problem was the 'pay-as-you-go' financing of the system: because an increase in the number of pensioners would directly increase the burdens on those who work, or require more state co-financing. One solution was to change the system in favour of a funded system, so that an upset in the active/inactive ratio would not lead to problems. Although that would be a solution for the problem, the additional money for this expensive variant would still need to be collected somehow. Other solutions included stimulating younger citizens to participate in the labour process; increasing the pension age or making it flexible;

[51] Loek Groot, 'Koppelingsbeleid in crisistijd', *Economisch-Statistische Berichten* 94 (2009) 588–590.

making the elderly contribute as well in paying for premiums for the AOW; and remaking the collective system into an individual one.[52] Despite the numerous ideas and the urgency for reform, Dutch politicians made no serious attempt to implement a large overhaul of the system, while some European countries started on reforming their pension systems to deal with the greying of society.[53] One of the reasons for the inactivity was that a reform of the AOW had become a serious political risk after the events of the 1994 general elections which antagonised the a sizeable part of the Dutch population that had a vested interest in the AOW, as is described in chapter two.

A blip on the radar was the erection of the *AOW Spaarfonds*, a fund for the AOW that would serve to invest an annual government contribution in order to dampen the future increases in premiums. This fund however, was disestablished in 2011 when it turned out that the institution was more of an administrative trick rather than a funded option for the AOW.[54] In 2006 the leader of the PvdA, Wouter Bos, advocated that for elderly to pay pension premiums as well, the so-called *'fiscalisering'*, but the following coalition government did not implement the plan. In 2009 the government introduced legislation to gradually increase the AOW age from 65 to 67 over a period of fifteen years. In the throes of an especially deep recession, the financial concerns of a now rapidly ageing population provided the government with the support it needed to introduce the legislation. The SER, so influential in earlier changes to the law, was unable to come up with a solution, being heavily due to heavy division between employers and labour unions.[55] This marked the first change to the systematics of the law since 1985. Since then, another change took place in 2011, increasing the AOW-age faster, to reach 67 in 2021. Further discussion on increasing the pension age along to correspond with life expectancy has since been part of the political debate.

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[52] Winters, *Die staatshulp wenschen wij...*, 129–131.
[53] Jan Selén and Ann Charlotte Ståhlberg, 'Why Sweden's pension reform was able to be successfully implemented', *European Journal of Political Economy* 23 (2007) 1175–1184.
[54] K.P. Goudswaard, 'Is de vergrijzing erg ?', *AE Communicatie* (2007) 2–8, 3; C.A. de Kam, 'Hoofdstuk 2: 'Sociale Zekerheid'', in: *Jaarboek Overheidsfinanciën 2011* (The Hague 2012) 59–74, 67.
[55] 'SER worstelt met AOW-advies', *Het Parool* (29 September 2009); Sociaal-Economische Raad, 'SER bereikt geen overeenstemming over AOW-advies' (2009) [http://www.ser.nl/nl/actueel/persberichten/2000-2008/2009/20090930_2.aspx].

Chapter 2: The history of the elderly unions

Introduction

Although the Dutch system of government has traditionally awarded an important role to consultation with social partners and societal organisations, the '*Bond voor Staatspensionering'* (BvS), the Union for State Pensions and the '*Algemene Bond van Ouderen van Dagen/Bejaarden*' (ABvB) - the General Union for the Elderly/Pensioners - had no say in the implementation of the first (temporary) state pension, the '*Noodwet Drees,*' in 1947. This was typical during the early years of Dutch welfare development, especially when the pension system was implemented. Consultation for creating welfare programs in the first few decades after the war was generally with professionals and organizations belonging to the different religious and secular communities, rather than pressure groups of the elderly which occurred later.[56]

The early years of the Dutch welfare state grew in a relatively stable political climate in which important political actors could count on sizeable support due to the 'pillarized' nature of Dutch society. Ensured of continued political support, politicians could work on their ideological agenda without having to court the support of such organisations as the BvS and the ABvB for the necessary votes for re-election. Pillarisation, the segmentation of society along the limits of religious and secular communities, enveloped every aspect of society, resulting in pillarized elderly organisations that generally stuck to policies set out by their associated political parties, rather than challenging them.

Apart from direct political considerations, the nature of discussions on the elderly and what it meant to be elderly was academic rather than based on popular rhetoric. The result was that discussions on how the elderly should be characterised and how services for them should be organised became discussions *on* the elderly, *without* the elderly. This of course had its repercussions on how effectively the elderly could take control of policy that concerned them. To prove this point, a slight detour to the policy

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[56] Smolenaars, *De macht van het getal: honderd jaar pensioen- en ouderenbeweging*, 27–29; Peter Van Dam and Paul Van Trigt, 'Religious Regimes: Rethinking the Societal Role of Religion in Post-War Europe', *Contemporary European History* 24 (2015) 213–232, 222–223.

making process in the field of elderly housing after the Second World War can be analyzed. The absence of representatives from the elderly and the attempts by professionals and representatives to keep the elderly out of discussions concerning the housing in which they should come to housing that directly affected their living situation is illustrative of the marginal political position of the elderly in the 1940's and 1950's.

Discussions on, not with the elderly: building a system of pensioner's homes.

The housing situation for the elderly was precarious in the 1940's, with little housing available and many of the institutions for the elderly offering low quality housing and care. During the Second World War, reports had begun to surface written by municipalities and experts alike, taking note of the problems concerning inadequate housing for the elderly poor. These reports took note that the efforts to increase housing for this group had largely failed. [57] Even before the war, researchers had taken note of the growth of the elderly population due to falling fertility and increasing longevity. In 1930, 6.2% of the Dutch population was aged 65 and up, but by 1950, that number had grown to 7.8%.[58] Thus the government was faced with a myriad of problems that stemmed from pre-war shortages of elderly housing, general housing shortage caused by the war itself, and new demands for housing after the war in response to a growing population of elderly citizens.[59] The 'greying' of Dutch society and subsequent demand for housing for the elderly came on top of the pre-war shortages in elderly housing compounded with the general housing shortage caused by the Second World War. As the financial position of the Dutch elderly in general made large-scale private solutions

[57] Commissie tot het instellen van een onderzoek naar de oudeliedenzorg te Amsterdam, *De Oudeliedenzorg te Amsterdam* (Amsterdam 1942), Amsterdam; J. Everts, 'De huisvesting en verzorging van bejaarden', *Economisch-Statistische Berichten* (1944) 77–80.
[58] Van der Baan, *Voor ons en door ons. De geschiedenis van de unie van katholieke bonden van ouderen*, 17.
[59] Van der Baan, *Voor ons en door ons. De geschiedenis van de unie van katholieke bonden van ouderen*, 17.

impossible, this was reason enough for the post-war government to build new housing for the elderly on a national scale.[60]

The plan to build new housing for the elderly was part of a larger plan to reconstruct the Dutch housing supply. The exception with housing for the elderly was that, in contrast to housing for other categories, that the government reimagined both the scale and aims on which elderly housing would be constructed. Rather than building new elderly housing of the type that was common in the antebellum, the government set out to reinvent elderly housing along new insights as qualitative, nice housing where the elderly would want to live. *Age* and *Validity* became the most important concepts: housing should not resemble the existing large dormitories or hospital-like settings, but rather aim to allow the individuality and independence of the healthy elderly to remain intact by providing rooms for each person. The professionals' discussion decided the 'pension-type' facility would become the elderly housing of the future, but the exact configuration of individual facilities was left to the housing corporations and private foundations for elderly care, which were often church-associated. The elderly themselves, the prospective users of these new facilities, were not consulted in the process.[61]

This process was initiated by the *Centrale Directie van Wederopbouw en Volkshuisvesting* (Central Board of Reconstruction and Public Housing), a government agency, and was coordinated with the *Nationale commissie voor de Oudeliedenzorg* (National Committee for the Elderly Care for the Elderly), which was a cooperation between the *Nederlandse Vereniging van Maatschappelijk Werk* (Dutch Association for Societal Works) and the *Nederlandse Vereniging voor Gerontologie* (Dutch Association for Gerontology) to create a policy for building a national system of elderly homes. Both of these associations were professional and academic in origin, giving their members a voice in establishing policy in their respective areas. In 1954 the *Nationale commissie voor de Oudeliedenzorg* changed its name to *Stichting Nationale Federatie*

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[60] Bijsterveld, *Geen kwestie van leeftijd: verzorgingsstaat, wetenschap en discussies rond ouderen in Nederland, 1945-1982*, 163–166.
[61] Ibid., 166–173.

voor Bejaardenzorg (National association for elderly care: NFB), which became an organisation that included professionals as well as representatives of the 'pillarized' elderly care organisations.[62] These organisations, such as the *Katholieke Nationale Federatie voor Bejaardenzorg* (Catholic National Federation for Elderly Care, KNFB) left no room for the representation of the elderly, and had taken a patriarchal stance against these elderly unions from their own 'pillar'. Only in 1957 was some representation from the elderly was allowed by admitting the *Centraal Orgaan Samenwerkende Organisaties* (Central Organ [of] Cooperating Organisations), a cooperation between neutral, socialist, Catholic and Protestants elderly unions, to have one shared representative at NFB meetings. Organizations such as the KNFB actively lobbied against representation from the elderly, fearful for their own influence. A proposal to have each elderly union present at these meetings was quickly dismissed by the members of the NFB with the argument that 'it would make the organization sluggish'. The elderly unions did not protest this argument.[63] The exclusion of the elderly themselves by professionals and elderly care organizations is an example of the limited influence that the elderly as a group could exert on a process that heavily influenced their way of life. Rather than a discussion *with* the elderly, it became a discussion between experts and representatives from the communities *on* the elderly, which is typical for the period between 1945 and 1970.

'Pillarization' and ideology: Unie DKBBG/Unie KBO

The reasons that the elderly and their unions would accept to remain relatively unrepresented in issues concerning them can be found in the dominance of the pillarized society and the prevalence of ideology over (age) group demands. Movements to represent elderly interests, commonly organised in elderly unions, were especially stymied by the divisions between the communities and the technocratic tendencies of government institutions. The *Unie van Diocesane Katholieke Bonden van*

[62] Karel Loeff, Leon van Meijel and Pauline Opmeer, *Bejaardentehuizen Categoriaal onderzoek wederopbouw 1940-1965* (Zeist 1965) 16–17.
[63] Van der Baan, *Voor ons en door ons. De geschiedenis van de unie van katholieke bonden van ouderen*, 24,52.

Bejaarden en Gepensioneerden in Nederland (Union of Diocesan Catholic Unions of the Elderly and Pensioners in the Netherlands, Unie DKBBG, the later Unie KBO) is the best example of the complicated interplay between religious interests, ideology and (semi-) governmental institutions that prevented representation at the national level.

When three members of a local section of the neutral *Algemene Bond van Ouden van Dagen* (General Union of the Aged, ABvB) in the southern city of Breda visited the national congress in 1948, they noted that the feared union *Eenheidsvakcentrale* had a presence in the national organisation. They came to the conclusion that the organisation as a whole functioned as a cover for the communist union and sought contact with their local Catholic labour union. With the support of the local bishop, who feared that the Catholic elderly in the city might be at risk of being exposed to socialist propaganda through the ABvB, the Breda chapter became the first local Catholic elderly union in December 1948.[64] More local sections followed and in 1949 the Catholic labour union KAB was asked to support the creation of a national Catholic elderly union. In 1950, when the KAB advised to establish an elderly union *within* the labour union, the issue was elevated to a higher level, to the *Katholiek Bureau voor Maatschappelijk en Cultureel Overleg* (Catholic Bureau for Societal and Cultural Consultation: KBMCO), a national coordinating agency for all Catholic associations. The KBMCO discussed the idea for a national Catholic elderly union at length, noting that the danger lurked that the union would 'offer a podium for the complaints and exaggerated wishes of the elderly'. The process could only continue with the assurances from one of the board members of the Breda section that no such activity took place in his section.[65] After a year of discussion, a compromise was reached: an independent elderly union would be established, but representatives of other Catholic associations such as the KAB and the Catholic women's movement would have to be represented in the board to make sure the elderly union would maintain ties with other Catholic organisations. The Unie DKBBG was finally established after years of delay in

[64] Ibid., 28–29.
[65] Ibid., 39–41.

March 1952, based upon a charter designed by the KBMCO.[66] Supplied with board members from other Catholic associations and with goals and a charter designed by the elite of the Catholic pillar, the Unie DKBBG had little space to advocate the political goals of the (Catholic) elderly.

Representation of the elderly proved to be difficult from the outset. The Catholic organisation for elderly care KNFB was not charmed by the idea of an independent elderly union and prohibited the acquisition of subsidies from the Ministry of Societal Works. A compromise was finally reached in 1955, when Unie DKBBG had to promise to only contact the national government through the KNFB. Still, some representation at the national level was achieved through cooperation with other elderly unions through the *'Centraal Orgaan Samenwerkende Organisaties'* (Central body cooperating organizations: COSO), an organization established in 1954 to help the elderly unions combine their lobbying efforts. The Unie DKBBG functioned as a cautious and conservative element in the cooperation, ridiculing proposals from the 'communist' ABvB such as raising the state pension *Algemene Ouderdomswet* (AOW) to 80% of the social minimum.[67] Internally, the Unie KBO also suffered from strict control from the elites of the pillar: 'a spiritual advisor', (a priest) was attached to the national board, playing an active role in establishing policies and settling conflicts between board members. For larger conflicts, the charter held a provision that the Archbishop of Utrecht would settle the issue. Apart from the strong discipline in the Catholic pillar, the union also suffered from relative indifference from other Catholic organisations, such as the Catholic political party, the *Katholieke Volkspartij* (KVP). Pleas for a lower contribution for elderly members over 65 were ignored, as well as a letter of protest over the 1962 ruling that elderly members would no longer be eligible for seats in municipal councils.[68]

The position of the Unie DKBBG improved in the 1960's. Where the Episcopal Direction, or *'Bisschoppelijk Mandement'* of 1954 declared it illegal for Catholics to be

[66] Ibid., 43.
[67] Ibid., 50.
[68] Ibid., 65.

members of socialist associations and had relegated them to Catholic organisations instead, the power of the elites in charge of the 'pillars' to contain their members within and control their associations decreased in the 1960's. For the Unie DKBBG, this meant that the Catholic elderly could choose to become members of other elderly associations, but also that the strict controls on its policies were slowly loosened. Changes in the charter reduced the influence of the 'spiritual advisor', relinquished the need for the Archbishop to approve its charter when it was changed and opened the association to non-Catholics. Catholic associations for elderly care recognised the need to have elderly representation in their policy-making process, and the KNFB and the KVB, a housing organisation for the elderly, acknowledged the Unie as the voice of the Catholic elderly. By 1969, the situation had changed so much that the KVP sought to improve their connection with the Unie by rescinding their 1962 decision and offering the elderly union to send two permanent representatives to help establish policy for the elderly and allowed them to make commentary on the party program.

With the gradual depillarization of Dutch society, many of the patriarchal and ideological institutions that curtailed the influence of elderly unions, especially true for the religious elderly unions, came to an end. As shown in the case of the Unie DKBBG, which was heavily restricted by other Catholic organisations in the first decades after the Second World War, the process of depillarizaton had an emancipatory effect on the organisation, as it had on similar elderly unions in other pillars. At the end of the 1960's, the search for a new *modus operandi* of organising the previously very loyal members of their pillars, political parties such as the KVP, allowed for the elderly to be represented in their party. This development was most likely a response to the more independent, assertive and politicized elderly unions that sought and found new methods to make their wishes known. A juncture between the docile elderly movement of the first decades of the post-war era and the mature elderly unions of the 1970's and 1980's, was identified by the elderly unions themselves: their joint national protest for an increase in the AOW pensions in Utrecht in 1964.[69]

[69] Ibid., 87.

Secular elderly associations: BvS and ABvB/ANBO

As with the religious elderly unions, the 'neutral' unions were also ineffective and isolated during the rebuilding period after the war. Although they experienced less interference from pillarized elites that sought to control their actions and aims, these elderly unions could not gain real influence in national politics. Politicians might visit their congresses and pay lip service to their causes; they would, then just as easily ignore their pleas.[70] Unlike the Unie DKBBG, however, secular elderly unions *Bond voor Staats-Pensioneering* (Union for State Pensions, BvS) and *Algemene Bond van Ouden van Dagen* (General union for the elderly, ABvB), had histories of mass actions, lobbying governments and direct demands. This is especially true for the BvS, which had existed since 1901 with the specific goal to of establishing premium-free state pensions, and had amassed considerable support before the Second World War. The BvS had been able to amass collect more than half a million signatures in the 1920's for a petition for state pensions.[71] The petition, however, did not result in the establishment of a state pension. The ABvB, established in 1949 by old members of socialist labour unions, also lacked influence at the national level but did succeed succeeded in getting a representative into the Social Council of The Hague.[72] Small victories were all that was within reach for these sizeable elderly unions, who, despite a combined representation of nearly a 200,000 elderly. This changed in 1964.

The level of benefits provided by the AOW was less than the minimum necessary to sustain an elderly's needs in 1964. As wages increased drastically after two decades of strict government instigated wage-controls, the elderly unions saw political opportunity to raise the income of pensioners as well. On the 9th of May 1964, the COSO, in which all the elderly unions participated, organised a demonstration in Utrecht, where over 25,000 elderly came to demand an increase of 3% in the AOW. Although their demands were not met,[73] which the participating elderly unions deemed

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[70] Smolenaars, *De macht van het getal: honderd jaar pensioen- en ouderenbeweging*, 52–53.
[71] Ibid., 51.
[72] Ibid., 54.
[73] The COSO demanded a 3% increase, but the increase ended up being only 1%, which they themselves deemed a failure. See: Ibid., 57.

a failure, the show of strength was unprecedented and impressed all parties involved. The elderly unions gained confidence that they could play a significant role in the future. As the Unie DKBBG noted: '1964 is maybe the most important year in the history of the Unie. A new generation of elderly has risen. They are no longer the "oldies" of the past. They want to be involved with all affairs that concern them.' [74] From 1964 on, demonstrations became an integral part of the action repertoire of the elderly unions. More demonstrations on other issues, organized by the COSO, were held in 1966 and 1969. Partly due to these demonstrations, the voices of the elderly unions were increasingly heard in parliament, which then started to acknowledge the elderly unions as representatives of the elderly. Simultaneously, parliament passed more improvements to the AOW, such as the holiday surcharge in 1974. With that, most of the demands of the elderly unions at that time were fulfilled.[75]

Actions in the period leading up to 1974 can be seen as one in the pursuit of two separate goals by the elderly unions. The first one was political emancipation: the elderly wished to be recognized as equal to other citizens in all respects instead of being regarded as a needy, dependent group in society. A second goal was to alleviate the poverty that was so much associated with the 'condition' of being of older age. The elderly unions campaigned for both goals in these years and significant success was achieved, although the elderly did not have a large hand in achieving the second goal because the political parties that introduced the AOW mostly did it for them.

The character of the elderly unions' actions changed as the economy took a dive due to the oil crises of 1973/1974 and 1979. Added to this was the deterioration of Dutch exports as the guilder and wages became relatively expensive. The elderly unions now became defensive of their acquired social rights. Especially after the government called for decoupling the AOW from the inflation rate in 1978, activism increased. To coordinate their efforts they reinforced their coordinating organization COSO and renamed it to *'Centraal Orgaan Samenwerkende Bonden van Ouderen'*

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[74] Van der Baan, *Voor ons en door ons. De geschiedenis van de unie van katholieke bonden van ouderen*, 87.
[75] Smolenaars, *De macht van het getal: honderd jaar pensioen- en ouderenbeweging*, 58.

(Central body [of] cooperating elderly unions: COSBO) to increase its recognisability. An important demonstration took place in The Hague in January 1982 marking the moment in which elderly unions began using more militant rhetoric to voice their concerns: 'The elderly should not wish, but demand!'[76] The 'demand' in this case was for the government to not sever the linkage between the minimum wage and the AOW, which was successful. The 1980's proved to be a difficult time for the elderly unions to get their financial demands met, and the elderly unions ironically could not prevent cuts in the AOW due to the coupling by way of the WAM.[77] This was not for lack of trying: activism remained relatively high during the 1980's. The elderly unions, however, did succeeded in making cuts to the AOW politically costly, and were also able to keep the repair of the elderly incomes on the political agenda, which was accomplished in the 1990's.[78]

From 1974 on, a third goal appeared which grew to completely overshadow the second one: maintaining the AOW in the face of retrenchment. The elderly unions, who had enjoyed a favourable political atmosphere in parliament before 1974, now found themselves increasingly on the defensive and started campaigning against the government's plans for reform. This led to a more militant and negative tactic in which demonstrations increased in importance.

As recognition of the elderly unions grew during the 1970's, the unions started a parallel strategy: to take part in the sizeable consultative scene in the Netherlands. They strengthened their positions in the organisations they were members of, started extensive campaigns to educate their members to be effective in consultative organisations and set goals to get accepted into more organisations. An extensive organisation came into being to influence administrators and politicians at local and provincial levels.[79] The BvS and the ABvB, who had merged into the *Algemene Nederlandse Bond voor Ouderen* (General Dutch Union for the Elderly, ANBO) in

[76] Ibid., 32.
[77] See chapter one for explanation.
[78] Ibid., 31–34.
[79] Van der Baan, *Voor ons en door ons. De geschiedenis van de unie van katholieke bonden van ouderen*, 111–117; Smolenaars, *De macht van het getal: honderd jaar pensioen- en ouderenbeweging*, 63–65, 91–92.

1978, also became more institutionalised at the national level, with representatives in numerous advice councils on health, (medical) insurance, housing and elderly care. Slowly the importance of participating in the consultative scene overtook direct political influence through protests in importance. Illustrative of this view is that the ANBO repeatedly took up the position against the formation of a separate political party for the elderly from 1980 onward. In an effort to remain politically independent, the elderly unions did not establish links to the first political parties running on pro-elderly platforms such as the *Algemeen Ouderverbond* (AOV) and the *Unie 55+*. The ANBO maintained their role as societal partners on consultative boards up to the In maintaining their role as societal partners on consultative boards while shunning the elderly parties, the elderly movement split over different views on tactics.[80]

The 1990's

'Only three years ago I would be fobbed off with a member of staff any time I would make a call to a party in parliament. Any better than that would be impossible. Nowadays, it's easy enough to speak with Brinkman or Van Mierlo."[81]

The development of elderly power in the Netherlands since the 1990's, can be seen in terms of continuity and of disruptive change. Continuity: because the process of institutionalisation continued. Change: because the methods of influence and the trajectory and growth of the elderly's influence changed dramatically. This change can be largely attributed to the formation of political parties to represent the elderly directly, rather than the established method of the elderly parties who preferred to lobby the main political parties. The result was that the elderly movement experienced a temporary split, with little cooperation between the elderly unions and the elderly parties. The two new elderly parties, *Algemeen Ouderen Verbond* (AOV) and Unie 55+, got won 7 seats at the 1994 general elections, even without the support of the

[80] Ibid., 43–44, 63–66.
[81] CSO Boardmember J. Sturkenboom on the political contacts of his organization with the CDA and D66. See: Wilma Kieskamp, 'Grijze macht dwingt Haagse politiek te luisteren AOW geeft ouderen een stem', *Trouw* (zp 8 March 1994) 7.

elderly unions. In the long run, the two '*ouderenpartijen*' fell away, but the influence of the elderly unions was boosted by the fear that the elderly might organise again.

Instead of identifying themselves along 'vertical' lines (i.e. religious or ideological affiliation) of religion community or ideological affiliation, elderly citizens started organising themselves around the 'horizontal' identifier of old age. The emancipative efforts of the elderly movement had made the term easier to identify with. An image of active and healthy elderly citizens that would fully participate in society at old age became an identifier to rally around. With this new image, a more assertive approach to politics became apparent, as newspapers in the 1980's mentioned in discussions on the 'new elderly.[82] An important change is that the elderly themselves redefined the limits of 'being elderly': the threshold age was lowered to 50 in a number of organizations and the tenets of being old were changed accordingly.[83] The changes set the context for the radical change in methods that took place in the late 1980's and early 1990's.

Protests against cuts to the AOW

By the early 1990's, the state pension AOW had become a basic and undisputed feature of the Dutch welfare state. As the 'first pillar' of a three-pillar system of state pensions, additional pensions from a company pension fund and private savings, the AOW was the basis of every pensioner's income. The single issue of adjusting the AOW upwards or downwards bridged divides amongst pensioners, regardless of status, education, wealth and/or gender. As such, retrenchment of the state pension became a precarious enterprise for the main political parties. Protests had occurred every time the government tried to change the text of the 1957 law. But the upheaval was never felt more than in 1994 when the centre-right *Christen Democratisch Appèl* (CDA) proposed to 'freeze' the level of the AOW pensions. This initially minor detail in a political campaign that featured new styles of campaigning and severe cuts to numerous

[82] 'Emancipatiedrift drijft ouderenbonden Nieuwe generatie is mondiger en laat niet met zich sollen', , *Reformatorisch Dagblad* (zp 21 November 1984) 4.
[83] For examples of the 'new elderly', see: Omroep Max, *Beleidsplan ten behoeve van de aanvraag tot een definitieve erkenning in het publieke bestel*; Joost Timmermans, *Rapportage Ouderen 1996* (The Hague 1997).

programs, would become a juncture in both the methods of representation for the elderly as well as in the amount of influence they had been able to wield.

Against a backdrop of economic difficulties stemming from the crisis of the 1980's, the campaigns for the 1994 national elections were all about cuts to government programmes. Debate ensued as to which (social) programs would be cut and what the total amount of savings would be.[84] This austerity program was justified, especially amongst social democrats, by the (expected) positive economic developments in the labour market following the retrenchment.[85] The 1994 election programme 'Wat echt telt' ('what really counts') of the governing CDA prescribed a medicine of wage-restraint and a reduction of tax burdens on income as the solution to the economic problems of the moment. The cost of these plans had to be paid for by a 'freezing' of all benefits, which would have the additional effect of stimulating more citizens to work.[86] At a press conference of the party congress of the at the CDA party congress on the 27th of January, Chairman Van Velzen was asked whether the AOW would be included in the benefits that would be 'frozen'. The chairman answered that as the AOW is a benefits like any other, it too would not see increases in the coming years. With that, the state pension would feature prominently on the agenda of the national elections.[87]

The idea that the AOW would be included in cuts to social security was deemed unreasonable by the elderly unions. They had left their working lives behind them, why should their pensions be affected if they could not enter into the labour market again? The income-security of the state pension was also questioned: as the adjustment of the AOW was linked to the development of the minimum salary in 1980, it underwent the same relative depreciation in due to inflation. The elderly unions had already publicised an 'alarm' in the summer of 1993 that pensioners had lost 10% of their

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[84] Brandts and Praag, *Verkoop van de politiek: de verkiezingscampagne van 1994*, 13.
[85] Christoffer Green-Pedersen, 'Welfare-State Retrenchment in Denmark and The Netherlands', *Comparative Political Studies* 34 (2001) 963–985.
[86] Christen-Democratisch Appel, *Wat echt telt, Verkiezingsprogramma's 1994* (Leiden 1994), Leiden.
[87] Brandts and Praag, *Verkoop van de politiek: de verkiezingscampagne van 1994*, 15.

income since 1980.[88] The ANBO and the Unie KBO immediately denounced the CDA's plans. They accused the CDA leader E. Brinkman of breaking his word, citing his promise to not to change the 'systematics' of the AOW.[89] Internally too, the plan received harsh criticism from local CDA officials who demanded the elderly would not be made to pay for the plans.[90]

The CDA, which already struggled with leadership issues, would face the consequences a few weeks later at the municipality elections on the second of March. The voters punished the Christian-Democrats in the election reducing their seats to 2741 (21,59%) from a 1990 high of 3515 seats (28,96%) while in 1990 the party received 28.96% and 3,515 seats, they were reduced to 21.59% and 2,741 seats.[91] Prominent CDA members from the southern provinces quickly made the connection between the loss and the state pension freeze. The party had suffered heavy losses there that were considered especially grievous, as the two catholic provinces of Limburg and Brabant were known for being very loyal to the party. A local party official must have been thoroughly spooked by the results and presented an unusually harsh and public call for the party to review the proposed cuts to the AOW. He found his demands supported by a poll that stated that 72% of the CDA voters opposed the plans.[92] The effect was immediate: that night, one week after the municipal elections for the municipalities, Chairman Van Velzen resigned his position, because he 'felt he had explained the plan wrongly'.[93] A party council was called to review the position, but it did not result in a reversal of the policy. The party felt itself forced to promise extra compensation for pensioners in order to save the situation with only two months to go

[88] ''Ouderenbonden: AOW optrekken voor welvaartsstijging', *Algemeen Nederlands Persbureau* (2 June 1993).
[89] 'AOW-plan van CDA wekt woede ouderen', *Algemeen Dagblad* (28 January 1994) 1,3.
[90] 'CDA schrikt van felle kritiek op AOW-plan', *Algemeen Dagblad* (28 January 1994) 1,3.
[91] Kiesraad, 'Vergelijking Gemeenteraad 1994 met Gemeenteraad 1990 - Nederland' (zp 1918); J. Hippe, P. Lucardie and G. Voerman, 'Gemeenteraadsverkiezingen 1994', in: G. Voerman ed., *Jaarboek 1994 Documentatiecentrum Nederlandse Politieke Partijen* (Groningen 1995) 16–19.
[92] 'Driekwart CDA tegen bevriezen van AOW', *Algemeen Dagblad* (7 March 1994).
[93] 'Van Velzen valt in AOW-crisis CDA- voorzitter treedt af na forse kritiek op zijn presentatie Premier Lubbers : Elco Brinkman zal het goede antwoord geven',*Trouw* (8 March 1994).

until the polls opened.[94] This response illustrates that the party recognized the importance of the AOW in the election campaign.

A powerful position for the elderly unions.

The elderly unions had chosen the route of representing the elderly by way of consultative organisations because it was a practical and attainable goal and because they felt they were not in a position to attack and possibly alienate the main political parties. The result was a somewhat 'tame' and 'decent' style of campaigning. ANBO president Van der Burgh wondered in 1980 if his group was not too decent to get its viewpoints across in comparison with other organisations.[95] Indeed, even when the elderly unions organised demonstrations, they took place outside of election campaigns, reducing the impact that such a protest would have. This happened in 1964 and 1982. A strong showing during the campaigns for a national election was not attempted until 1994, when the elderly unions went on the offensive. The cut to the subsidies of the COSBO in 1992, which crippled the professional lobbying and initiated the transformation to a more federated CSO, might be related to the choice for a more aggressive campaign.[96] The language used was more aggressive than ever before, stating that the CDA lied to them in regards to their plans with the AOW.[97] But the elderly unions did not leave it at words alone and organised a large demonstration in the Philips football stadium in Eindhoven, in the midst of the traditional CDA base in the southern provinces. They were emboldened by the support of thousands of new members in the weeks following the announcement of the Christian-Democrats pension plans.[98] The demonstration was planned for the thirteenth of April: just weeks before the general election which meant that the gathering was meant to directly influence the outcome of the elections. The fact that the ANBO, Contrary to its policy

[94] J. Hippe, P. Lucardie and G. Voerman, 'Kroniek 1994. Overzicht van de partijpolitieke gebeurtenissen van het jaar 1994', in: G. Voerman ed., *Jaarboek 1994 Documentatiecentrum Nederlandse Politieke Partijen* (Grongingen 1995) 33–45.
[95] Smolenaars, *De macht van het getal: honderd jaar pensioen- en ouderenbeweging*, 65.
[96] Rik van Berkel et al., *Ouderen en uitkeringsgerechtigden in beweging* (Utrecht 1992) 57,59.
[97] 'CDA schrikt van felle kritiek op AOW-plan'.
[98] Van der Bijl, 'Duizenden nieuwe leden voor ouderenbonden', *Algemeen Nederlands Persbureau* (16 March 1994).

to not not to give out voting advice to its members, the ANBO indicated that a choice for Social-Democrat Van Otterloo of the PvdA would be a vote for maintaining the AOW. This showed the willingness of elderly unions to try out new tactics.[99]

The demonstration in Eindhoven was rather large for the standards of the elderly unions. About 5,000 to 10,000 attended the demonstration out of the combined half a million members. That was only, a fifth of the number of participants in the 1964 protest. The program of the demonstration consisted of speeches held by the leaders of the elderly unions, showings of unity and interviews with the representatives of the main political parties. The format chosen by the organisers did not allow for the prominent guests, such as J. Wallage, PvdA State Secretary for Social Affairs, E. Heerma, CDA State Secretary for Public Housing, and E. Terpstra, VVD member of Member of Parliament, to give lengthy speeches. Instead they were only allowed to give short answers, so the organisers could steer the discussion and force the politicians to concede whether their plans included cuts to the AOW. This was an unprecedented assertive approach for the elderly unions, but yielded no concessions like they had hoped.[100]

Although the demonstration could not change the big parties' policy plans in the short run, the debate that was brought forth by the demonstration had a profound effect on the Dutch political system. First, the demands of the elderly unions were now heard and the parties would provide more ways for the elderly to make themselves heard after the election, such as a platform for elderly issues: *CDA Senioren*.[101] This would be the first of many such platforms and working groups in all kinds of Dutch political parties and societal organisations. Secondly, the new elderly parties could unofficially present themselves at the rally, which helped them spread their message.

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[99] 'ANBO wil dat leden op Van Otterloo stemmen', *NRC Handelsblad* (30 March 1994) 2.
[100] Dita Brakel, 'Na elke toespraak de ' wave '', *Dagblad, Reformatorisch* (14 April 1994) 16; Meershoek, 'Ouderenprotest : Handen af van aow Samenvatting met nieuwe gegevens', *Algemeen Nederlands Persbureau* (13 April 1994).
[101] CDA Senioren, 'Ontstaan CDA Senioren', *cda.nl* (zp 2015) [, https://www.cda.nl/senioren/organisatie/ontstaan-en-organisatie/].

Elderly Parties in 1994: AOV and Unie 55+

The 1994 elections meant the emergence of a bifurcation in the elderly movement that started in the 1970's when discontent with the methods, focus and results of the elderly unions led some elderly citizens to organise as a political party.[102] A number of failed attempts to win seats in the national elections of 1989 led to the start of 'Unie 55+' in the fall of 1992. The party was deemed necessary by its founding members because they thought that the elderly unions lacked the will to make a powerful stand for the interests of the elderly and instead had developed themselves to 'recreational clubs with bingo-nights'. Understandably, the response of the elderly unions was largely negative.[103] Though small, the existence of Unie 55+ and even smaller, mostly local parties for the elderly meant that there was an undercurrent of elderly citizens who felt marginalised and unrepresented by politicians and elderly unions. Therefore, the party organised itself under banner of 'horizontal' representation: representing the elderly in its whole breadth, rather than adhering to political parties who had their origin in the segmented pluralism of the past.[104] The new single-issue party was widely publicised and national newspapers acknowledged the potency of forming a new political party based on the needs of the elderly.[105]

The Unie 55+ might have served as an example for the other elderly party, the AOV. The latter was a very sudden sprig on the tree of the elderly movement as it was only established on the first of December 1993. Although later research pointed out that half the votes the party received were cast by citizens who did not identify with the party, and that the AOV could thus be considered a 'protest party', this should not be considered a reason to dismiss the party as such. Like its political 'twin', the AOV had its roots in discontent members of the elderly unions, who felt they were too closely

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[102] Riet Diemer, ''In de troonrede staat geen woord over ouderen'', *Trouw* (14 October 1992) 1–3.
[103] 'Na geflopte Ouderenpartij toch nieuwe vereniging', , *Trouw* (8 October 1992) 1–2.
[104] Hippe, Lucardie and Voerman, 'Kroniek 1994. Overzicht van de partijpolitieke gebeurtenissen van het jaar 1994'; Diemer, ''In de troonrede staat geen woord over ouderen''.
[105] Derk-jan Eppink, Kees Versteegh and Rob Meines, 'De 55+'er als gat in de markt', *NRC Handelsblad* (15 November 1993) 2.

associated with the main parties in parliament to properly defend their interests.[106] The affair that sparked the argument were the cuts to the housing of pensioners that minister d'Ancona of Public Health had announced in 1993.[107] M.C. Batenburg, the 71-year old pensioner that founded the party from his residence in a pensioners home in his native Eindhoven indicated directly that the party would not only aim to stop cuts involving programs aimed at seniors, but would also try to represent the views of all older citizens and offer 'constructive opposition' to the cabinet. The election program '*Er is nu geen andere keus meer*' (Now there is no other choice left) also aimed to represent younger citizens, but would do so because they would 'constitute the elderly of tomorrow'.[108] The party chose a more cooperative, softer line compared to the Unie 55+, choosing less ambitious goals. Where the Unie 55+ also made rather provocative statements on issues such as immigration, the AOV chose a more centralist position in the political spectrum, between the CDA and PvdA, the parties in which they felt let down by.[109] The AOV also profited from the support of local pensioned businessman F. Philips, who provided the financial basis on which the party could be built.[110]

The municipality elections, which were dominated by national issues, saw the AOV win 12% of the votes in its native Eindhoven, The CDA's fear that this would lead to further loss in the national elections was quickly confirmed three weeks later when the AOV won six seats and the Unie 55+ won one seat in parliament.

Elderly Power: Beyond the AOV and Unie 55+

The two parties' impressive victory at the polls did not translate into effective political representation. Failed mergers between the two parties and endless infighting in the AOV marked the years after the 1994 election. The two parties quickly lost relevance in parliament and faded into obscurity at the next elections. Although since

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[106] Centraal Bureau voor de Statistiek, *Nationaal Kiezers Onderzoek 1994* (Voorburg/Heerlen 1994); Bas Boeker and Karolijn van den Heuvel, 'Ouderen voor ouderen', *Rooilijn* (1995) 136–139.
[107] J. Hippe, P. Lucardie and G. Voerman, 'AOV jaaroverzicht 1994', in: G. Voerman ed., *Jaarboek 1994 Documentatiecentrum Nederlandse Politieke Partijen* (Groningen 1995).
[108] Algemeen Ouderen Verbond, *Er is nù geen andere keus meer* (Eindhoven 1994), Eindhoven.
[109] Hans Hoestra, 'Een oor aangenaaid', *Het Parool* (zp 20 April 1994) 9; Politieke Unie 55+, *Concept Verkiezingsprogramma/Partijprogramma van de Politieke Unie 55+* (Enschede 1994), Enschede.
[110] 'Ouderenpartij maakt met steun Frits Philips jacht op kamerzetel', *Het Parool* (7 March 1994) 1–2.

1994 elderly parties have had continued representation in some municipalities, national representation has returned to the elderly unions. Although they were not able to prevent the organisation of a parallel structure of representation of elderly citizens, the election victory of the two elderly parties would go a long way in boosting the influence the elderly unions would have on Dutch politics. The 'grey lobby' would profit from cooperation with the main parties and regularly saw its views translated into national policies.[111]

The memory of the election campaign of 1994 remained a strong weapon against any changes to the AOW. In 2001, deputy minister W. Bos commissioned a study into the '*fiscalisering*' of the AOW, or the change from a system based on premiums to a system that would pay the pension benefits from the general funds. The advantage of the change would be that wealthy pensioners would start to pay into the AOW system, thus reducing the pressure on the working population. However, with the general elections in less than a year, the report was quickly suppressed and the public was assured that the report was not indicative of a political wish to change the AOW.[112]

In the summer of 2006, W. Bos, now leader of the PvdA, reused the 2001 plan for the *'fiscalisering'*. It proved to be too risky a move for the plan to be put into action with an election in the fall of that year. The PvdA was immediately criticised for cutting the AOW of elderly that needed the income, and the first attacks came from inside the party.[113] The other political parties quickly elevated the AOW to a top priority for the elections. The CDA, the party who suffered a large defeat in 1994 for plans to cut the AOW, now became its primary defender. That pressure made the PvdA back down on

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[111] Bas de Vries, 'Ook zonder zetels doen ouderen zich gelden ; Grijze invloed', *Trouw* (5 June 1999).
[112] 'Bos wil ook voor ouderen AOW-premie', , *Het Parool* (28 August 2001) 3; Kees Tamboer, 'Wouter Bos moet niet bang zijn voor ouderen', *Het Parool* (6 September 2001) 9; Ferry Haan, 'Toen Paars problemen kreeg , werd hervorming AOW taboe; Rapport over fiscalisering AOW stil gehouden', *De Volkskrant* (14 February 2005) 3.
[113] Ed Groot, 'Oud rood kraakt Wouter Bos', *Het Financieele Dagblad* (4 May 2006) 3; 'De Geus : AOW-plan Bos kost koopkracht', *NRC Handelsblad* (16 May 2006) 1; 'Balkenende : Bos is 'laf ' in AOW-kwestie', *NRC Handelsblad* (7 June 2006) 3.

the plan and publish a revision that delayed and reduced the impact of the measure that the plan became inconsequential and died a silent death in the next year.[114]

The proposal was a mixed bag for the elderly unions. On the one hand had the fear of another '1994' and the pressure they applied neutralised the threat to the AOW. They also experienced a great number of new members. On the other hand the role of the elderly unions was much diminished compared to the one in 1994, with the major political parties being the principal voices in the debate instead of the elderly unions themselves. This was in part caused by the fact that the elderly unions were dived amongst themselves and failed to come up with a joint response. The diversity amongst the members of the elderly unions was demonstrated by this proposal: each union chose a different stance on the issue: the Unie KBO outright denounced the plan; the smaller protestant elderly union PCOB was in favour; and the ANBO proved willing to discuss the idea. Ideological views clashed within the unions too, with left-leaning members favouring the PvdA plan and right-leaning members refusing reform or favouring a higher pension age.[115]

The question of the sustainability of the AOW remained, which channelled reform efforts toward the other solution proposed at the time: the raising of the pension age. The 2009 law passed without much interference from the elderly unions. Containing a clause that raised the AOW age to 67 incrementally, the government either anticipated and avoided criticism or consulted with the elderly unions. That is not to say that the law passed without criticism - on the contrary: several parties were deeply critical and, in a parallel to 1994, spawned a new political party named '50plus'. The implications of this new political party remain to be seen.

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[114] Roel Janssen, 'Na kneedwerk van CDA blijft ook PvdA van AOW af ; Grote politieke partijen laten basispensioen voorlopig ongemoeid ;', *NRC Handelsblad* (1 September 2006) 3; 'Akkoord over AOW in formatieoverleg ; Deel 65-plussers moet meebetalen', *NRC Handelsblad* (2 February 2007) 1.
[115] Yvonne Doorduyn, 'Het front grijze', *De Volkskrant* (11 July 2006) 1, 11; Rita van Veen, 'Veel ouderen boos op hun bond ;', *Trouw* (30 August 2006) 2–3; Esther van Rijswijk, 'DOSSIER AOW : STAATSPENSIOEN- EXPLOSIEF MATERIAAL', *Elsevier* (2006) 66–71.

Chapter 3: The elderly movement and their influence

Influencing legislation

The influence of the elderly movement has increased and weaned since the *Noodwet Ouderdomsvoorziening* was introduced in 1947. Comparing chapters one and two offer some insight whether the influence of the elderly unions on the Dutch state pension AOW and its predecessors increased since 1947. As the views of the elderly unions and political parties changed over time, so did the outcomes of the interactions between the two. Four distinct periods can be distinguished over time: a time of discussion on systematics and goals of the AOW between 1945 and 1957; a time of embracing the social minimum and increasing the height of the benefits of the AOW between 1957 and 1974; a time of relatively radical reform and retrenchment and a defensive response with small-scale actions by the elderly unions between 1974 and 1994; and lastly a time of cautious reform and retrenchment and a defensive response with incidental large-scale actions by the elderly unions since 1994. This section explores the degree to which the elderly unions have influenced the legislative process and contextualises that influence amongst other important factors that affected the decision-making processes.

The first period, 1945 to 1957, is characterised by broad consensus between the political parties and between parliament and the elderly unions. The passage of the *Noodwet Ouderdomsvoorziening* with unanimous support in parliament is a fitting example of the broad recognition of the need to provide some kind of state pensions for the elderly.[116] The years after 1947 were dominated by discussions on what the foundations of the permanent law should be. The attempts to influence legislation in these years by the elderly unions were generally on a small scale and of limited influence: the *Bond voor Staatspensioneering* (BvS) and the *Algemene Bond van Ouden van Dagen* (ABvB) could count on a few audiences with the Minister of Social Affairs, would write letters to parliament and hold congresses declaring their views, not to much avail. The BvS remarked that they had been 'left in the cold' by the leftist parties

[116] Winters, *Die staatshulp wenschen wij...*, 106.

that now embraced a system based on premiums, and its members increasingly accepted the need for compromise.[117] Other elderly unions, such as the Unie DKBBG, did not come into full function until halfway the 1950's. As a consequence, the cooperation in the COSO in the early phase was of little consequence before the passing of the AOW. In the face of such relative weak advocacy from the 'grey lobby', other institutions could have exceptionally large influence. The SER, the official advisory organ of the labour unions and employer's organisations, played a crucial role in 1954 by way of its report advocating compulsory insurance for all inhabitants of the country.[118] Given that the compulsory insurance made it into the final law, while the premium-free state pension was abandoned, we can conclude that the influence of the elderly unions was minimal, or, at least insufficient to change political discourse in relation to the law.

The following period, stretching from 1957 to 1974, saw the embrace of the law as pensioners started receiving the benefit. The newly eligible pensioners proved grateful and turned to support the design of the AOW. Discussion shifted to the height of the benefits, and the question whether the state should provide a 'bottom', or a 'basic' pension. The demand for the latter, based on 'a certain social minimum', was strongly voiced by the elderly unions. Those unions, whose cooperation in the COSO had matured over the years to allow for a more common lobby, showed their new strength in 1964 with the largest demonstration ever held by them, with 25,000 elderly attending the protest meeting in favour of raising the benefit of the AOW to the social minimum. Although the COSO campaigns have provided support to those politicians in favour of improving the AOW, the exact influence of the elderly is hard to measure. Broad majorities in parliament already expressed support for higher benefits at the level of a social minimum in 1962 and 1963, as well as in the SER reports of 1962 and 1964 on the matter.[119] Even without the elderly unions' support, the law might have been

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[117] Ibid., 108–109.
[118] Sociaal-Economische Raad, *Advies inzake de wettelijke ouderdomsverzekering*.
[119] Sociaal-Economische Raad, *Advies inzake een verhoging van de A.O.W. pensioenen tot een sociaal miniumum* (The Hague 1964); Sociaal-Economische Raad, *Advies over een verhoging van de uitkeringen*

changed in the same way. The matter of further raising the level of the AOW is a narrative of aligned political views of the governing parties and the elderly unions. Demonstrations for the equalisation of the AOW with the level of the minimum income in 1969 went hand in hand with commitments from the governing parties to do the same, and just supported government policy as a consequence.[120]

A third period starts with the oil-crisis of 1974 and lasts until 1994. Where the two earlier periods saw roughly similar sentiments in both parliament and the elderly unions, the economic downturn of the second half of the 1970's brought an end to their agreement. With the exception of the WAM in 1980, which regulated that the AOW would be adjusted along with the minimum wage, the law saw no further improvements to the level of its benefits.[121] The government's concern to control the rising costs of social security drove the elderly unions into a defensive position. The 1980's saw a long sequence of laws aimed at controlling the growth of social security spending, which also affected the elderly through the temperance of the growth of the minimum wage, the AOW. The elderly unions worked out a response through COSBO, their coordinating organ to which the COSO was renamed in 1973.[122] The result of that response was a number of protests throughout the 1980's, most notably in January 1982 when the elderly protested in The Hague with the slogan *'De maat is vol'* (Enough is enough) against the proposed end of the linkage with the minimum wage by way of the WAM. The protest and the wider campaign to influence the government can be regarded as a failure: although the WAM was not scrapped, it was instead used to temper the growth of all social benefits including the AOW by way of 'freezing' the minimum wages to which the benefits were coupled.[123] This resulted in a relative loss

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krachtens de algemene ouderdomswet per 1 juli 1962 met 15% (The Hague 1962); Winters, *Die staatshulp wenschen wij...*, 115.

[120] Van der Baan, *Voor ons en door ons. De geschiedenis van de unie van katholieke bonden van ouderen*, 87.

[121] The advantage of the WAM can be found in the fact that the growth of the minimum wage was linked to the growth of the market based contract wages. See chapter one.

[122] Smolenaars, *De macht van het getal: honderd jaar pensioen- en ouderenbeweging*, 58.

[123] J C Vrooman and A A M De Kemp, 'Beneden minimumpeil - Bestaansonzekerheid in de jaren tachtig', *Sociaal Maandblad Arbeid* 45 (1990) 642–652.

of purchasing power that was calculated to have reached 11% in 1992.[124] If this is considered to be a victory, it is rather a pyrrhic one. The new adversarial relationship between government policy and the views of the elderly unions challenged the latter to respond with actions to counter the government, something the COSBO did not have experience with. The chosen course of 'institutionalisation' granted influence on other areas that were important to the elderly, but proved to be ineffective with regard to influencing the course of the AOW.

In the last period, since 1994, the adversarial relationship between the governments' AOW policy and the elderly unions' lobby remained the same as the end of the crisis did not bring back the state's willingness to expand the generosity of the pension system. The incurred relative losses since 1982 became a weapon and a rallying cry for the elderly unions that they could use when opportunity struck in the 1994 elections. The already weak performance of CDA leader E. Brinkman presented to showcase 'the power of the number' and used it to directly affect the outcome of the election. The rallying around the issue of the AOW proved a way to translate the theoretical power of millions of elderly voters into the loss of real seats in parliament. This event can be categorised as a turning point in the influence of grey power in Dutch politics. Since 1994, all established political parties have considered the elderly a factor of importance. Proof of this new disposition can be found in the incorporation of the elderly in decision-making processes of the major political parties; further access to important institutions; and a relatively long time without significant changes to the systematics or the height of the AOW.

This leaves the historiography of the elderly unions at a difficult point: elderly power has risen to a new height in the 21st century compared with the previous decades. Yet, it has not been able to halt the most radical change in the AOW since its inception, namely the rise in the entrance age for the AOW. Since the legislation responsible for this raise has only first been introduced in 2011, and is still subject to

[124] 'Ouderenbonden: AOW optrekken voor welvaartsstijging'.

change, this change will not be considered in this paper. Yet the factors that are behind this development have historical roots and can be considered as such.

Tactics and claim-making

Considering the factors that determined success and failure of the elderly unions' protests, it is useful to include the character and tactics of the elderly unions and their campaigns into the equation. Since the Second World War, the elderly unions have pursued a long-term goal to remake the elderly phase one of equal quality with other life phases in terms of independence, health, social life and political participation. To achieve this goal, the elderly unions have organized all kinds of actions, such as demonstrations, petitions and protests, that can be grouped into what Tilly and Tarrow dubbed 'social movement campaigns': sustained challenges to the political powers that be.[125] The total of these actions can be grouped in three distinct social movement campaigns, of which the means and goals will be described here in broad strokes.

A first campaign was aimed at the recognition of the elderly as independent and fully able citizens with the elderly unions as their legitimate representatives. The means through which that recognition should take place was the inclusion of the elderly unions' representatives in the institutions that regulated its member's lives and by getting its opinions heard by the political elites. These institutions were such agencies as the NFB mentioned in chapter two, but the elderly unions' more ambitious goals included influential advisory boards such as the SER.

A second campaign was to provide the elderly with the means necessary to alleviate the poverty and (medical) discomfort from which they suffered. In this campaign the AOW came to be viewed as the primary tool to providing those means. Its immediate goals were constantly shifting as goal after goal was reached, but consisted of demands that were abstract and idealistic in character. Examples can be found in petitions and demonstrations to first establish a state pension system, then to raise it to a social minimum and finally to raise it to equal the minimum wage.

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[125] Charles Tilly and Sidney Tarrow, Contentious Politics (New York 2007).

The third campaign is aimed at maintaining the obtained social rights by resisting governmental cuts to these programs. The goals were pragmatic and clear: conserving the program under threat of retrenchment. Although reactive in nature through the fact that other political forces would choose which program to attack, this too can be considered a campaign because it involved long episodes in which numerous programs would come under political scrutiny and had to be defended. The AOW is in this campaign an important factor.

The first two campaigns share many characteristics and came about in the first years after 1945. They are alike in that they are positive, offensive and emancipatory in nature. Although the first was oriented towards political rights and the second towards social rights, both aimed to remake the concept of being elderly into something that is to be enjoyed rather than dreaded, emancipating the elderly from a backward position in society. They are positive in the sense that they tend to provide support for politicians that chose to pick up the plight of the elderly, boosting a politician's status and ability to get elected. Both campaigns are offensive in the sense that they made new demands and involve new claims to political and social positions, possibly at cost to other social and political groups. The goals of these two campaigns were idealistic, intending to make the elderly independent and well off, which was then refined into specific goals such as getting representation in a certain organisation or having pension at a level that would correspond to a certain lifestyle, such as 'a social minimum'.

The third campaign was different in nature and goals and contrasts with the second campaign. The third campaign found its beginning in the late 1970's when the Dutch governments sought to reduce public expenditures. As a reaction to that development it largely, but not completely, replaced the second campaign as the focal point of the elderly unions' attention. The third campaign was negative and defensive in nature as it posed a direct challenge to politicians that dared to threaten the elderly's interests, and could damage a politician in response to retrenchment. As a defensive campaign, it sought to conserve established programs and impede change to them, discouraging discussion on social programs, where the elderly unions sought to encourage discussion in the first two campaigns. The goals of the campaign were rather clear and pragmatic, which contrasts with the idealistic and abstract goals of the first

two campaigns. Furthermore, due to the conservatism of the third campaign, it hit different political chords and could rely on both progressive and conservative politicians to at least pay lip service to its goals, where the first two campaigns were more reliant on progressive forces.

In the previous section, we have defined the four characteristic periods of the post-war elderly movement: we can now lay these three campaigns on them to use them as analytical tools. The first campaign can stretch all periods, with some early successes in the 1950's, but goals such as being represented in the SER were not being reached until the 2000's.[126] The second and the third campaign each have their own domains: 1945 to 1974 for the former, 1974 to the present for the latter. This is not an absolute demarcation, but should serve as an indication of the types of actions the elderly unions chose. The 1964 demonstration fits the characteristics of the second campaign very well; the 1982 and 1994 protests fit the third campaign. As a positive action, '1964' provided support to those politicians that could use it, but never provided the critical challenge to power that the negative actions of '1982' and '1994' did. Politicians in 1964 never faced harsh opposition in parliament nor outside parliament that they would need to rely on, or protect against like a politician in 1982 or 1994 would need to, even though the latter demonstration was five times smaller than the first one. These latter campaigns being decidedly defensive provided them with clear goals that the elderly could rally around and were already engaged with due to fear of losing income. 'Keep the AOW', would mobilise more elderly citizens in supporting the protest, even if it were only at the ballot box. The conservatism inherent in the third campaign meant that the elderly unions could draw on a wider range of elderly citizens and political parties for support as progressive and conservative forces could support their agenda. This is evidenced by the support that the VVD gave in the 1994 elections.[127]

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[126] 'Ouderenbond en FNV slaan handen ineen ; Anbo hoopt op meer invloed', *Trouw* (10 January 2007) 1.
[127] 'AOW-plan van CDA wekt woede ouderen'.

The conclusion we can draw from the shift from the second to the third campaign is that the third campaign made for more effective protests. It is this strategy that made the 1994 protest successful. Yet, it has to be remarked that the usage of the third campaign has empowered the elderly politically and thus helped them realize their emancipatory aims. All the while the language used in the first two campaigns exists in contrast with the latter. Where for years the elderly asserted they would no longer be a 'weak' group in society and tried to rid themselves of the '*oud=arm'* or 'old=poor' adagio, the third campaign employed that very principle to make out that they, in fact, were a 'weak' group deserving societal support. It was a necessary strategy, as a strong socio-economic group could be called on to sacrifice along with other groups, but it made for a difficult message to convey: the elderly as an emancipated and fully participating societal group, or the elderly as weak an in need of help?

AOW: binding together a diverse group

The novel approach to alleviating elderly poverty and providing pensions to all senior citizens aged 65 and up, by way of the AOW, created a new social group dependent on the law. Although it is common to speak of 'pensioners' or 'the elderly' as if tit were a coherent group, this social group is anything but natural, when considering the vast diversity that exists in this group that only binds people together based on age. The differences within the group are immense: in age; in gender; in wealth; in origin; in religion and in ideology. Yet for all of them, it is the basis of their pension, whether or not they enjoy (considerable) additional pensions and/or personal wealth and savings. Whatever their difference, they all share a similar interest in the form of the AOW. This group of people has become the basis for the elderly unions to argue for expansion of the AOW and against cuts to the law. No other law aimed at the elderly has had such a large group of recipients: laws on (special) health care, elderly care and elderly housing are generally targeted at segments of the elderly. Even when protesting against cuts to those programs, the elderly unions can rely on the larger group brought together by the AOW to add force, by way of polls showing support, or threat, by way of possible electoral defeat, to their lobbying. It is the AOW that is the

binding factor for those that would be considered the elderly, and it is this very group that is the potential of the elderly unions.

Consider the situation before the introduction of the AOW: the patchwork coverage of pension laws provided support to some, such as workers in salaried service, but not to independent workers such as shop owners and other self employed workers. Some laws only covered the needy while making the rich elderly pay for them through taxes. Laws such as the *Invaliditeitswet* treated citizens differently based on age. Some laws were entirely voluntary, dividing those who could insure themselves from those who could not do so. Lastly, due to distinctions made on moral grounds, some elderly received pensions due to being deserving, where others undeserving, such as drunkards, and were thus left without help. Although an elderly movement existed at the time: the *Bond voor Staatspensioneering',* that movement was united by a common demand for state provided pensions, not by the shared dependence on one social law. This mobilised a much smaller group of elderly on an ideological basis, rather than on their common need. A common need or dependence can be argued to form a stronger binding factor, especially when it comes to defending its means of subsistence.

This is the profound social effect that the AOW has had: through dependence and the shared experience of receiving a pension through the AOW, it united the elderly in a common interest. We can consider this an institutional effect of the AOW. This common interest has motivated the largest protests for the increase of benefits, and later on, for the defence of the pension law. The strength of this common interest is enormous: it has bound millions of citizens and voters together in a powerful bloc that can influence important decisions on the subject. The primary show of force was the 1994 general election, where the elderly played a major role because of the great number of voters that could be mobilised by the elderly movement. The elderly movement is a factor of importance in Dutch politics primarily because of the power of the number: *'de macht van het getal'* as it is commonly referred to by the elderly unions, represents both the experience and talents of older people, as well as the impressive share of the population they make up.

'De macht van het getal' is only applicable if the elderly are united in support. They will come out *en masse* when politicians discuss plans to scrap, or lower the

AOW: that would be a direct attack on their common interest that hurts all members of the group. The danger for the elderly unions lies in political attacks that aim to split the group up along internal cleavages. The most prominent was the 2006 initiative by PvdA leader W. Bos, who proposed to make the wealthier elderly pay premiums for the AOW. The cleavage between the poorer and wealthier elderly divided the elderly unions: the Unie KBO was against; the ANBO was willing to discuss it and the smaller Protestant elderly union PCOB was in favour of the idea. Had coalition partner CDA not spoken out against Bos' plan, the division might have well been used to change the AOW radically.[128] This is in approach similar to the pension reforms in Sweden, which sought to divide the group by creating a larger group of 'winners' so that the 'losers' could be overruled.[129] The 2009 raise of the pension age also exploited cleavages in age. By not affecting existing recipients, the government won their support as the prospect of a future cut on the AOW pensions could possibly be averted by the measure. With a tiered system where the pension age was now determined on birth year, with the age being higher the younger the inhabitant was, it was an acceptable concession for those who were close to their pension age, while younger generations would feel the effects in their 'third age'. This tactic worked by dividing the elderly amongst themselves along the age-cleavage: avoiding hurt to the interests of current pensioners, while affecting the younger generation. This tactic has been considered successful by Dutch politicians, seeing as how it was exploited to raise the pension age more quickly in 2011 and how plans exist at the time of writing to make the pension age dependent on life expectancy.

From this recent episode, the conclusion can be drawn that the cleavages in the group bound together by the AOW leaves the elderly unions vulnerable to attacks that exploit those differences.

[128] Doorduyn, 'Het front grijze'.
[129] Selén and Ståhlberg, 'Why Sweden's pension reform was able to be successfully implemented'.

Conclusion

Findings and Statement of Claim

Through recounting and analysing the histories of the AOW and the elderly unions, this paper has demonstrated that in broad terms the influence of the elderly has indeed increased between 1945 and 2009. The elderly unions have, at times, fulfilled a pivotal role in change to the AOW. Over the seventy years since the Second World War, the elderly unions have gone from a marginal role in the construction and expansion of the AOW to an important and at times feared political force for the retention of state pension benefits. This was not a linear progression from a group without a voice to a factor of importance in elections, nor is the influence of the elderly unions in more recent times without nuance. Yet these nuances do not change the overarching answer to the research question. The 'how' part of the question, and the sub questions are answered in the following paragraphs.

Chapter one tells the story of the development of the AOW from its birth out of the emergency measure for the elderly directly after the Second World War, to the raising of its entrance age in recent times. In between, it is a story of political consensus to expand the law to cover more elderly and give them a better life than ever before, which in turn redefined what it meant to be elderly. At the same time it is also a narrative in which democratic participation and consultation with those involved often took a backseat to technocratic committees and formalised advice councils, a process which stood out for its slowness. In the 1970's a reversal of fortunes in the Dutch economy triggered retrenchment in what previously was a generous system of social programs. The integrated nature of the height of diverse benefits and social measures meant a gradual relative reduction in the height of the AOW that lasted throughout the 1980's, while the state pension itself was never targeted for retrenchment. The crisis itself saw some alteration of the systematics of the law in the form of responses to the societal change from a patriarchal system towards more individuality, which introduced some limited means-testing. Yet after the upheaval of the 1980's, the law survived the following twenty years without change in a time when many other social

programs underwent retrenchment. The first chapter ends with the raising of the age limit from 65 to 67 in 2009, the beginning of a radical change that has yet to end.

The second chapter tells of the development of the elderly unions and their standing in relation to parliamentary politics in the Netherlands. It can be considered to be an overall increase in influence, but the situation of the 1940's and 1950's was one in which the elderly were still poor, and generally ignored when it came to their opinions, which meant they came from a very backward position. Gradual depillarization ended some of the hindrances that especially the Catholic Unie KBO dealt with, but can be analogous for other elderly unions such as the Protestant PCO, and to a lesser extent applicable to the secular elderly unions as the emerging political order became more sensitive to pressure groups such as the elderly unions. At the same time cooperation amongst the elderly unions increased, which resulted in the COSO in 1954, which grew into COSBO in 1973 and was reconstituted as CSO after a heavy cut in subsidies in 1992. Through this central organization the elderly unions could coordinate their actions, as they did with demonstrations related to the expansion and defence of the AOW in 1964, 1982 and 1994. The 1964 demonstration was the first time the elderly unions could impress national politics and media, which increased the elderly unions' political power. With the change in economic circumstances in the 1970's, protests became more oriented towards maintaining the acquired social rights than to acquire new ones. The 1982 protest to keep the linkage between the AOW and the minimum wage ultimately resulted in a net loss in income because the linkage was maintained, but the minimum wage decreased in real terms in the 1980's. Parallel to the protests grew a second tactic, namely the institutionalization in representative and consultative organizations. The result of this second tactic on the AOW has not been researched in this thesis, but the elderly unions appreciated this institutionalization to a degree that they wished to avoid a direct confrontation with the main political powers by participating in general elections. That resulted in a small undercurrent of elderly citizens that would try to represent their age group directly. The lack of cooperation between the elderly parties and unions did not affect the political upset that was the 1994 election. For the first time since the Second World War the elderly unions had a decisive influence on the future of the AOW, which resulted in at least a decade

without serious reform attempts to the social program. Remarkable that this influence was due to the largest political parties fearing another electoral defeat like the CDA suffered in 1994, rather than the presence of the elderly parties AOV and Unie 55+, which quickly collapsed in the years after the election. The renewed discussion since 2006 on reforming the AOW has posed a more difficult challenge to the elderly unions, as they have been unable to take control in the discussion like they did in 1994. Their role in the 2006 elections and the 2009 parliamentary debates was relatively unimpressive compared to their strong showing in 1994. Chapter two answers the sub question 'What was the effect of the emergence of the elderly parties in the 1990's on the AOW and how can this be explained?' The answer to the first part of the question is that it created a lasting caution to reform the AOW in the major political parties.

Chapter three analysed the development in four periods: 1945-1957, 1957-1974, 1974-1994 and 1994 until now. The first period was formative, in which the elderly unions generally failed to impact serious change on the law-making process that went into the AOW. The demand for premium-free state pensions for example, was ignored for a model that proved more acceptable to the parties in parliament. The second period saw the quick embrace of the AOW even by those who previously advocated the premium-free pension. Efforts to change the AOW into a more comprehensive pension plan enjoyed wide support in parliament. The elderly unions had a strong showing in this discussion, but their political points were generally the same as those of the government, which makes it difficult to asses their input: wouldn't the government have initiated the same policy without the elderly unions' advocacy? Whatever the input: the output at least was positive for the elderly, with very significant gains in that period. These social gains came under attack in the third period when the economy deteriorated, but the elderly unions were incapable of defending the AOW against the retrenchments of the 1980's. The fourth period, starting in 1994, saw a reversal of fortunes when the protests in that election year were exceptionally successful. This resulted not only in the first recognizable victory of the elderly unions in influencing AOW policy, but also gained them lasting influence within the major political parties. However, the 'elderly power' view of the 1990's and 2000's has come under pressure, as discussion on the state pension flared up in 2006 and led to reforms in 2009 that the

elderly unions were not able to stop. This section answers the sub question 'Have the elderly been able to impress their views on the AOW and why (not)?' The main conclusion is that the elderly have not been able to impact the design or the development of the law, but have at least in the 1990's been an important factor in keeping the laws from financial cuts and reforms.

In understanding why the elderly unions were able to influence legislation at certain times and why not at other times, chapter three explains this by proposing that three different 'social movement' campaigns contain the historical goals and actions of the elderly unions involving the AOW. A first campaign was aimed at recognizing the elderly as an independent and politically conscious group and the elderly unions as their representatives. The second aimed at establishing and growing the income of the state pension in order to emancipate the elderly socio-economically. The second campaign was succeeded by the third when the political and economic climate changed in the 1970's. The third tried to maintain the social right that had been granted in the previous years. In doing so, the second and third campaign contrasted strongly: positive versus negative, offensive versus defensive, and idealism versus pragmatism. It also sought to change the image of the elderly: from independent and able individuals in the second campaign, to a needy and weak group that could no longer be demanded to sacrifice along with the rest of society. The conclusion is that the third campaign was more effective that the second. This section answers the sub question 'How and why did the tactics of the Dutch elderly unions change from the 1940's on?' The answer to this question is that the elderly unions' tactics did change, mainly to cope with changes in the political climate.

In understanding the recent changes in the AOW and why the elderly unions were not able to stop them, the last section in the third chapter explains that elderly are an incredibly diverse group and that the AOW had an interesting institutional effect in bringing these people together along their single common interest: the AOW. That common interest has served to mobilize large groups of people when the AOW was threatened for all members of the group, as happened in 1994. Yet the diversity of the group was a weakness when politicians introduced measures that reformed the AOW by exploiting large cleavages amongst its group. The cleavages, with wealth and age

being the biggest ones, are thus weak points by which the elderly unions can be divided and reduced in ability to provide an effective protest. Evidence of this is the rapid sequence of proposals that reformed the AOW along its 'age-cleavage' since 2009. The sub question 'Has the AOW shaped it's own supporters?' is answered by this analysis. It is apparent that the AOW had a profound political effect on those aged 65 and up, by converting them into supporters of the social law by way of their self-interest.

The result of this inquiry in the elderly unions and their effect on the AOW has resulted in the finding that the power of the elderly has dramatically increased since 1945. This power is not absolute, nor consistent as internal divisions pose significant problems when defending against reforms that prove to be simultaneously attacking some interests while leaving other interests unchallenged. The rapid growth of the elderly as a group relative to society has boosted the elderly unions' power, but its divisions remain a weakness. A weakness that might grow further as a higher number of elderly resulted in an even more diverse group.

Limitations

Influence is hard to measure as it is difficult to find and interpret every attempt at influencing government policy. Attempts that are very much in the public eye are easier to spot than more quiet lobbying attempts. This could lead to an overrepresentation of the influence the elderly unions could have through public protests. While it is impossible to rule out that the elderly unions have had significant impact on the AOW through the use of lobbyists, this thesis establishes that the most influential episode, that of the 1994 election, is without a doubt, public.

The method for analysing developments in social security can offer some insight into the Dutch welfare state, where organization that support (or attack) specific social programmes, might cause laws to either be changed or conserved. When considering research into other organizations, the peculiarity of the Dutch elderly unions should be taken in consideration. Their members have a very specific and strong attachment to the AOW and just to a lesser degree to other social programmes. Labour unions for example, have great influence on government policy through official representation,

but have to divide their, and their members' time and attention between numerous laws, measures and social programs. Elderly unions do have other interests such as housing and healthcare, but the central importance of the AOW for their members can make them forego other priorities and focus on the AOW. A second problem is that the AOW has created a very large group of people that depend on it and have a singular interest in maintaining the programme, where other organizations do not. The greying of Dutch society reinforces this effect and grows the group that receives pension benefits to new heights. The potential of the elderly unions is enormous: 17,4% of the population was aged 65 and up in 2015 and thus received AOW. Add to that number those aged younger than 65 who feel that their interests align with the views of the elderly unions and at least one out of five Dutch citizens will be supportive of the elderly unions out of self-interest alone. The numbers of pressure groups with such a huge potential of sympathizers is, at least in Dutch society, very limited.

This thesis has limited use for research into international (state) pension reform, as it is very dependent on how political power is organized. The political and institutional factors in Dutch politics made and broke the power of the elderly unions. The important 1994 elections could never have become a success for the elderly unions and parties if there had not been a very low election threshold in the Netherlands. Yet, further research can draw inspiration from this thesis as a qualitative case study into the extra-parliamentary institutions that influence the development of the welfare state. More of research of this type would improve our knowledge of the details of why welfare states took the shapes that they have today.

Contributions

The conclusions of this thesis can serve to better understand pension reform in developed welfare states that have pressure groups such as elderly unions. As shown in the literature review in the introduction, much of the literature on pension reform tends to focus on 'macro' explanations: the 'number of elderly' being the main determinant for the success or failure of reform. The thought that those 'macro' factors directly influence 'micro' factors e.g. the way parliament votes is problematic because it

excludes numerous political, social and ideological factors that prevent the 'macro' to 'micro' translation. This paper is an exercise in that 'meso' level in-between, in which organizations translate and redirect large-scale developments into targeted pressure on policy makers. The influence of the Dutch elderly unions on the AOW has been only single factor in a large constellation of influences. But on at least one occasion it has decisively altered the course of government policy towards the AOW.

Secondly, this thesis provides a first overview of the history of the post-Second World War elderly movement, and a first historical study into the results of the 1994 elections on the AOW. This is relevant research in a time that the pensions are very much contested due to the greying of society. In the analysis presented in this thesis are also some valuable insights into why the elderly unions could wield great influence at one moment, while being relatively powerless earlier or later.

Future research

The many hiatuses in the literature provide excellent starting points for future research. In a time that the greying of society both stimulates pension reform and the influence of elderly unions, an in-depth look on the development of the elderly unions in the last 25 years would provide us with a better understanding of the forces at work on this important subject. Similarly, comparative research on the role that such organizations play in pension reform in welfare states similar to the Netherlands would do much to further our understanding of welfare reform and retrenchment. The formation of opinion in these organizations would also be helpful, as it is not yet clear why the Unie KBO was against W. Bos' plan for *'fiscalisering'* of the AOW, while the PCOB was in favour. The nature and results of the elderly unions' participation in the consultative sphere is also unclear, while obviously important enough for the elderly unions to chose for this 'route to power'. Another puzzling issue deserving some attention is the transition from the COSBO to the CSO in 1992. Despite having most of it's funding cut and having less centralised leadership, the CSO was the main vehicle for the most effective protest in the elderly unions' history, while the COSBO was fairly ineffective in the 1980's.

Conclusion

Despite the considerable growth of influence of the elderly through the elderly unions, the Netherlands has not become a 'gerontocracy', as proven by their influence on the AOW. Literature on the subject has awarded great influence to demography in ageing western societies and to the tactics that governments use to 'sneak through' pension reform. Both theories accept without question that elderly influence grows along with the percentage of those aged close to and above the pension age. Yet the growth of elderly influence is exerted through pressure groups, unions and political parties. This paper shows that a group's influence can greatly vary over time as interest groups employ different tactics and strategies; as their influence is mitigated by societal phenomena and when political opportunities present themselves.

While the influence of the elderly unions has increased since 1945, there is no indication that this is either irreversible, nor that it can serve as the basis to predict the viability of pension reform. The future of the AOW will remain subject to a constellation of forces that are only predictable through close knowledge of each of those forces, rather than to broad developments such as ageing societies. Institutions, such as elderly unions, matter in this case.

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