



## MoPAct – Mobilising the Potential of Active Ageing in Europe Extending Working Lives and Lifelong Learning Final Country Report: The Netherlands

Based on (in chronological order):

- **Gasior, Katrin / Zolyomi, Eszter (2013):** National report for the conceptual framework on innovative, effective, sustainable and transferable strategies to enhance the extension of working life and lifelong learning. Country: The Netherlands.
- **Gasior, Katrin / Zolyomi, Eszter (2015):** The Netherlands. In: Barslund, Mikkel/Bauknecht, Jürgen/Cebulla, Andreas/Gasior, Katrin/Kadarik, Ingel/Khyrova, Veronika/Krumina, Marija/Linnenschmidt, Katja/Martellucci, Elisa/Moskvina, Julija/Naegele, Gerd/Osila, Liina/Principi, Andrea/Rincon-Aznar, Ana/Socci, Marco/Styczyńska, Izabela/ Vidovičová, Lucie/Wilkinson, David/ Zólyomi, Eszter (2015): Best Practice Cases. MoPAct WP3
- **Bauknecht, Jürgen / Gasior, Katrin / Zolyomi, Eszter (2015):** National Policy Report The Netherlands. In: Naegele, G./Bauknecht, J. (eds., 2015): National Policy Report. MoPAct WP3
- **Bauknecht, Jürgen / Naegele, Gerd (2015):** Report on Case Studies. MoPAct WP3. Based on contributions by Mikkel Barslund, Carina Bössing, Andreas Cebulla, Katrin Gasior, Nathan Hudson-Sharp, Veronika Khýrová, Katja Linnenschmidt, Elisa Martelluci, Julija Moskvina, Liina Osila, Ana Rincon-Aznar, Agnès Romanini, Marco Socci, Izabela Styczyńska, Lucie Vidovičová, David Wilkinson, Eszter Zolyomi
- **Gasior, Katrin / Zolyomi, Eszter (2015):** Identifying and assessing structural drivers of and barriers to innovative, sustainable strategies for extending working lives and lifelong learning on the demand and supply side. National Report The Netherlands.

And comments by Jürgen Bauknecht und Gerhard Naegele.

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**Dortmund, February 2017**



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## Reading Guidance

This final country report The Netherlands is a composition of several documents that were written in the context of the EU-project for MoPACT – Mobilising the Potential of Active Ageing in Europe. MoPACT is a four years project funded by the European Commission under the 7<sup>th</sup> Framework Program.

The chapters base on several reports and partly additional research:

### 1. Summary:

The summary was written by Dr. Vera Gerling and is based on all parts of the following text.

### 2. Basic Demographic Information:

This chapter is based on additional research by Dr. Vera Gerling (2.1 – 2.5) and on the national report for the conceptual framework on innovative, effective, sustainable and transferable strategies to enhance the extension of working life and lifelong learning; Country: The Netherlands written by in September Katrin Gasior and Eszter Zolyomi 2013 as result of WP 3 Task 1 (2.6).

### 3. Extending Working Lives and Lifelong Learning: National Policies

3.1 (Introduction) is also based on the national report for the conceptual framework on innovative, effective, sustainable and transferable strategies to enhance the extension of working life and lifelong learning; Country: The Netherlands written by Katrin Gasior and Eszter Zolyomi in September 2013 as result of WP 3 Task 1. The other sub-chapters are an extract of the National Policy Report written by Gerd Naegele und Jürgen Bauknecht in February 2015 as a result of Work Package 3 Task 2.

### 4. Extending Working Lives and Lifelong Learning: Selected Innovative and Sustainable Approaches

The models of good practice have been identified by Katrin Gasior and Eszter Zolyomi and comprise good practice both on the sides of labour supply and labour demand. The text stems from the National Policy Report written by Gerd Naegele und Jürgen Bauknecht in February 2015 as a result of Work Package 3 Task 2.

The models of good practice themselves are drawn from the report of Mikkel Barslund et al. written in February 2015, Extended Working Lives - Good practice Cases, MOPACT project, Work Package 3 Task 2.

### 5. Extending Working Lives and Lifelong Learning: Drivers and Barriers

This chapter basis on the National Report The Netherlands written by Katrin Gasior and Eszter Zolyomi identifying and assessing structural drivers of and barriers to innovative, sustainable strategies for extending working lives and lifelong learning on the demand and supply side as a result of WP 43 Task 4.

Regarding the macro level, only a brief summary and the recommendations by the authors are given since the policy level is described in detail in chapter 3.

## 1. Summary

### Basic Demographic Information

In 2014, the Netherlands had a population of 16.8 million people, of which 8.3 million were men and 8.5 million women. In 2014, 17.9 % were aged 65 and over.

In 2014, the unemployment rate was 7,2 % of the total labour force, being 6.9 for men and 7.5 for women. The long-term unemployment rate was 39.9 % in 2014. The self-employment rate in The Netherlands was 15.9% in 2013.

### Older Worker

The Netherlands has a generally high employment rate. In 2012, 75% of the working age population, aged between 15 and 64 years, was in gainful employment. However, this figure hides relatively large differences both according to age and gender. The vast majority of those aged 25-54 are employed with a peak in employment rates in the 30 to 34 age group (86%), but after the age of 55 the employment rate drops sharply from 81% at age 50-54 to 72% at age 55-59. The decrease is even more significant after the age of 60 with only 44% of 60 to 64 year olds in employment indicating that many workers start exiting the labour market in the five years prior to the official retirement age. Only a small proportion of people (18% of men and 7% of women aged 65 to 69) continue working after reaching the retirement age of 65. Indeed, Eurostat statistics show that the average exit age in the Netherlands was 63.5 years in 2009, the latest year for which data is available. Although there still remains a considerable untapped employment potential in the more senior age groups, there has been a marked increase in their employment rate.

### Classification as “Early” or “Late Movers”

When compared with other European countries, the Netherlands belong to the so-called “early movers” in terms of willingness and ability to manage the older workforce both at the macro and the meso levels, and of promoting age management policies, employability and workability of older workers.

### Predominant Concept of “Active Ageing”

The most important policies implemented in the Netherlands with regard to active ageing are related to pensions. These include the raising of the statutory retirement age in the public pension system from age 65 to 67 by 2021, adjusting the statutory retirement age in line with development of life expectancy (from 2021 onwards) and restricting access to early retirement.

The so-called Life Course Arrangement (Levensloopregeling) and the Saving Scheme (Sparloonregeling) were subsequently introduced in 2012 as alternatives to the abolished early retirement scheme.

Increasing flexibility in the timing of retirement, and between work and retirement is generally seen as a way to keep older workers longer in the labour market.

### Predominant Concept of Social Innovation

In the context of working lives in the Netherlands, social innovation is closely linked to management on the company level. Social innovation in the Netherlands has a very long tradition of workplace development and mentions related concepts that have already been used centuries ago, such as scientific management, industrial democracy, socio-technical design, quality of working life and improvement of work and organisation. Social innovation is not a concept that is really used as such but according to experts, a concept that is lived in many Dutch companies and understood as a possible way to increase satisfaction of workers in order to keep them in the labour force longer.

Research in the industrial sector in the Netherlands has shown that social innovation has been by far more influential in terms of success in radical innovation than technical innovation.

On the political level, social innovation has been on the agenda since 2005 when the Social Innovation Task Force (Taskforce Sociale Innovatie) was set up and several monitoring instruments have been created.

### **Public Pension and Retirement Policies**

The Dutch retirement age will rise to 67, a process that will be completed in 2021, and afterwards retirement age will be adjusted in line with rising life expectancy. Reassessment will happen every five years.

### **Partial Retirement / Partial Pension Policies**

Part-time work is high; amongst those 55-64 it is about as high as in the whole population, that is, about 50% in 2013. The Eurostat website shows that this is extraordinarily high; the Netherlands are by a long way the top part-time country in Europe. This puts into perspective the high employment rates.

The exact configuration of early retirement rules is determined at the sectoral level based on negotiations between trade unions and employers. In the Netherlands, in particular the formal early retirement schemes funded by public budget have almost disappeared.

### **Promoting Work after Retirement**

The 2006 pension reform contained the rule that workers may decide to work until 70. It is possible to combine work and pension receipt, yet pension deferral is not possible.

### **Unemployment Policies and Employment Protection**

In the past, re-employment rates for older unemployed were very low.

The Dutch unemployment benefit scheme (WW, Werkloosheidswet) is less important as an early exit route than the disability scheme. One important reform has been the abolishment of the 'vervolguitkering' (follow-up benefit) in 2003. It allowed workers to receive flat-rate non-means-tested low unemployment benefits after their earnings-related benefits expired after 5 years (5 years of earnings-related benefits were paid out to those with at least 4 years of work in the last 5 years before unemployment).

Further, in 2004 job search requirements for workers over 57.5 years were reintroduced which has raised the employment of older workers.

Traditionally, the Dutch dismissal law strongly protected those employed under traditional contracts and weakly protected others. The 'Flexibility and Security Bill' of 1997 slightly reduced the strong dismissal protection of core workers, liberalised temporary employment and raised employment security for non-standard workers. Nevertheless, Dutch employment protection causes employers to be cautious when it comes to hiring workers who could become less productive, i.e. older workers or those with health impairments.

There are government subsidies for the hiring and retention of older workers such as the Mobility bonus, where the employer's contribution is reduced if hiring a worker who is older than 50, or the No-risk-policy. In the case of the latter, if an employee aged above 55, who has previously been unemployed for at least a year, becomes sick in the first five years of the new job, then the sickness insurance is paid fully by the Public Employment Service on behalf of the employer.

### **Health Protection and Promotion, Prevention of Disability**

The Netherlands had very high disability rates, whereas women and older workers were the most strongly affected groups. Data from the period between 1993 and 2002 suggests that about a quarter of disability insurance recipients consisted of hidden unemployment.

The Dutch system transformed from probably the most lenient program with easy access to a much more stringent program where only the severely and permanently disabled qualify for permanent benefits accompanied by a sharp decline in the numbers of those on disability benefits.

### **Work-Life-Balance Policies**

As a part of Dutch flexicurity policies, measures have been taken to spread work, care and education more evenly over the lifecycle.

### **Anti-Discrimination Legislation**

Age discrimination is an important reason of Dutch early labour market exit. One fifth of Dutch workers between 55 and 64 reports to be discriminated against on grounds of age.

In 2004 the Age Discrimination in Employment Act has been introduced, prohibiting age discrimination in the filling of vacancies or the beginning or termination of labour relations.

### **Extending Working Lives and Lifelong Learning: Selected Innovative and Sustainable Approaches**

The models of good practice presented for the Netherlands provide nine good practice examples covering a number of issues pertinent to improving the labour market situation of older workers, such as sustainable employability (example: Interactive digital portal), age management (Age mirror), job mobility (Regional mobility centres), labour market reintegration, including those with disabilities or chronic health problems (Speeddates, Gatekeeper centres), life-long learning (Experience certificate, FEDAcademie), and health and working conditions (two company examples).

Sustainable employability, in particular, has been used as a key approach to increase employment of an ageing workforce in the Netherlands in recent years. It includes a wide

range of measures to improve employability of workers at the organisation or company level and also promotes the shared responsibility of employers and employees to achieve this. The interactive digital portal, which provides incentive and practical and customised support for companies as well as individual employees to invest in employability, is a good example for the transfer of the sustainable employability approach into practice. The regional mobility centres, established in response to the recent economic crisis to facilitate job to job transitions and to prevent unemployment, utilise public-private partnerships and are tailored to regional as well as sectoral labour market needs. Introduced as a temporary measure in 2008, the regional mobility centres have since been integrated into the regular employment services in all Dutch regions allowing better anticipation and management of future economic shocks and labour market restructuring. The so-called “Speeddates” is a relatively less labour-intensive and rather simple public employment measure, which nevertheless have been shown to be especially useful for older people in finding employment. In addition, it has also the potential to changing employers’ selection behaviour and hiring policy to be more willing to employ older job-seekers.

Some of the examples e.g. regional mobility centres also highlight the important role the social partners and employer networks (both regional- or industry-based) play in ensuring the success and sustainability of these initiatives whether it is about facilitating life-long learning (FEDAcademie) or the reintegration of workers with disability or health problems (Gatekeeper centres).

Due to the particular legislative and institutional framework not all the mentioned examples are directly transferable to other national contexts however. The two company cases provide good examples for easily transferable measures to improve health and working conditions at the workplace. In both cases, the planning and implementation of the sets of measures were characterised by a proactive, preventive and participatory approach involving relevant stakeholders (e.g. employers, management, employees, and external stakeholders).

## **Workability / Employability: Motivation**

### **Macro Level**

Policies aimed at increasing the labour supply of older workers, such as the abolishment of the early old age retirement scheme, the raising of the retirement age and the extensive reform of the disability benefit system, were key measures contributing to the positive trends in the employment of older workers.

In the Netherlands, there has been increased effort in recent years to mobilise employers and employees alike to invest in maintaining and improving employability in order to reduce the risk of long-term absence from work and premature exit from the labour market. Sustainable employability, in particular, has been used as a key approach to achieve this.

The case of the Netherlands also highlights the importance of engaging labour and business in setting priorities for supporting not only the retention of the older workforce but also the hiring of older workers through developing and strengthening joint public and private partnerships in order to improve the delivery of labour market policies and services.

## **Workability / Employability: Health**

### **Macro Level**

Dutch employers are required by law to implement health and safety measures in order to prevent accidents at work and their employees becoming ill.

### **Meso Level**

At company level, there is also an increasing interest in preventive health measures that go beyond fulfilling the statutory requirements and providing support during sick leave in monitoring and reintegration.

Integrated health management (IHM) is an innovative approach that aims to create a work environment in which good health and high performance of the employees and the company are fostered.

## **Workability / Employability: Life-cycle Orientation / Reconciliation of Paid Work and Care / Informal Work**

### **Macro Level**

The number of Dutch employees reporting a satisfactory work-life balance is somewhat above that of the European average, which could be explained by the widespread use of part-time work in the Netherlands.

### **Meso Level**

Many Dutch companies adopted measures, often in a combined format, that help workers to reconcile paid work with family and care activities and with the overall aim to improve working conditions.

These include measures to increase flexibility in working hours, giving more control of the staff to manage their working time and schedule their shifts, and support employees in their caring obligations at home.

## **Workability / Employability: Lifelong Learning**

### **Macro Level**

In the Netherlands, adult education and training is very strongly linked to employment and employability. This is also legally highlighted by the Adult and Vocational Education Act (*WEB*), which came into force in 1996 and was stepwise introduced until the year 2000.

### **Meso Level**

Life-long learning at the workplace is embedded in a large set of agreements between social partners and governmental facilities. Agreements between social partners and governments set out regulations on the tax-deductibility of costs of training and development. These agreements are sector specific and part of the Collective Labour Agreements (CAO).

Based on the CAOs, employers (and sometimes also employees) pay social contributions into sector specific training funds and get partly reimbursed through their sector specific fund if they provide training to their employees. This means that everyone has to contribute to finance

training possibilities within the sector but only those who actually also organise programmes benefit from the training fund. In 2005, employers paid on average 0.67% of the overall payroll into these funds but the contribution differs from sector to sector from 0% to 2.57%.

Most funds focus on maintaining and improving the skills of the staff. In addition to the sector specific funds, there are the so-called education funds that provide sector-exceeding funding. These funds are financed by public as well as EU subsidies (ESF).

An additional way to incentivize life-long learning in the Netherlands is through the recognition and validation of prior skills and competences. The Dutch Experience Certificate represents an independent document to achieve a range of lifelong learning outcomes. It is an instrument to validate skills and competences that an individual has gained through formal, informal or non-formal learning in various settings.

### **Financial incentives for the employment of older workers**

While most implemented active labour market programmes in the Netherlands are targeted at the general workforce and not specifically at older workers, there are some examples for more age-specific measures that offer incentives for employers to hire and retain older workers. Such is the mobility bonus which aims to stimulate the demand for older workers (reduced employer contributions when hiring a worker aged 50 years and older).

Another labour market instrument is the no-risk policy - if an employee aged above 55, who has previously been unemployed for at least a year, becomes sick in the first five years of the new job then the sickness insurance is paid fully by the PES on behalf of the employer.

### **Non-financial incentives for the employment of older workers**

The relatively high labour costs of older employees as well as the fact that they are well-protected remains an important barrier for the hiring of older workers. This still remains the case in the Netherlands, even though an age-neutral approach to collective dismissals was introduced in 2005. The Dismissal legislation was amended introducing the “proportionality principle”, (*afspiegelingsbeginsel*) which is to be applied in all business layoffs. Based on this rule, the employees who hold interchangeable positions are divided into age groups within which the number of employees to be selected per age group is determined.

The Netherlands has a relatively long tradition in using age management policies, which aim to increase age-awareness in firms and promote a positive image of older workers among employers. There has been a growing interest among employers in these programmes as many sectors and organisations are already facing the challenge of an ageing workforce.

## 2. Basic Demographic Information

The following information are mostly drawn from OECD statistics.

### 2.1 Population and age structure

In 2014, the Netherlands had a population of 16.8 million people, of which 8.3 million were men and 8.5 million women. (OECD 2016a)

In 2014, 17.9 % were aged 65 and over. From 2.8 million older people aged 65 years and more 1.3 million were males and 1.5 million females. (OECD 2016b)

The elderly dependency rate (64 +) in the Netherlands was 25.9% in 2014. (OECD 2016i)

### 2.2 Life Expectancy

In the Netherlands, in 2014, life expectancy for a new born male child<sup>1</sup> was 80 years and for a female child 83.5 years (in average 81.8 years). (OECD 2016c)

Life expectancy at 65<sup>2</sup> was 18.6 years for men and 21.4 years for women. (OECD 2016d)

### 2.3 Fertility Rate

The fertility rate in the Netherlands was 1.7 in 2014. OECD (2016e)

### 2.4 Unemployment Rates

In 2014, the unemployment rate<sup>3</sup> was 7,2 % of the total labour force, being 6.9 for men and 7.5 for women. OECD (2016f)

The long-term unemployment rate<sup>4</sup> was 39.9 % in 2014. OECD (2016g)

### 2.5 Self-Employment Rate

The self-employment rate in The Netherlands was 15.9% in 2013. (OECD 2016h)

### 2.6 Older Worker Employments / Unemployment Rates

The Netherlands has a generally high employment rate. In 2012, 75% of the working age population, aged between 15 and 64 years, was in gainful employment. However, this figure hides relatively large differences both according to age and gender. The vast majority of those aged 25-54 are employed with a peak in employment rates in the 30 to 34 age group (86%), but after the age of 55 the employment rate drops sharply from 81% at age 50-54 to 72% at

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<sup>1</sup> Life expectancy at birth is defined as how long, on average, a newborn can expect to live, if current death rates do not change. However, the actual age-specific death rate of any particular birth cohort cannot be known in advance.

<sup>2</sup> Life expectancy at age 65 years old is the average number of years that a person at that age can be expected to live, assuming that age-specific mortality levels remain constant.

<sup>3</sup> Unemployment rate is the number of unemployed people as a percentage of the labour force, where the latter consists of the unemployed plus those in paid or self-employment. Unemployed people are those who report that they are without work, that they are available for work and that they have taken active steps to find work in the last four weeks.

<sup>4</sup> Long-term unemployment refers to people who have been unemployed for 12 months or more. The long-term unemployment rate shows the proportion of these long-term unemployed among all unemployed.

age 55-59. The decrease is even more significant after the age of 60 with only 44% of 60 to 64 year olds in employment indicating that many workers start exiting the labour market in the five years prior to the official retirement age. Only a small proportion of people (18% of men and 7% of women aged 65 to 69) continue working after reaching the retirement age of 65. Indeed, Eurostat statistics show that the average exit age in the Netherlands was 63.5 years in 2009, the latest year for which data is available. Although there still remains a considerable untapped employment potential in the more senior age groups, there has been a marked increase in their employment rate.

**Table 1: Employment rate by gender and age groups (%)**

	1999			2009			2012		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
<b>15-19</b>	49.8	49.5	50.2	58.5	58	59.1	53.4	52.3	54.4
<b>20-24</b>	75.0	75.8	74.2	77.6	77.4	77.8	72.8	72.0	73.6
<b>25-29</b>	85.8	91.0	80.4	87.2	90.3	84.1	83.4	85.1	81.6
<b>30-34</b>	83.5	93.5	73.2	88.6	93.5	83.7	86.1	90.4	81.9
<b>35-39</b>	81.8	92.4	70.8	87.6	93.8	81.5	84.4	89.5	79.3
<b>40-44</b>	81.3	92.8	69.7	87.1	92.5	81.6	84.2	89.9	78.4
<b>45-49</b>	79.7	91.4	67.7	85.8	91.7	79.8	84.2	89.5	78.9
<b>50-54</b>	70.2	87.1	52.7	82.2	90.0	74.3	80.8	87.1	74.4
<b>55-59</b>	49.6	66.7	32.1	72.4	83.4	61.4	72.5	82.2	62.9
<b>60-64</b>	18.6	27.2	10.3	37.3	47.0	27.6	43.9	53.3	34.6

Source: Eurostat, LFS

Note: There was a break in series in 2010

In 1999, 71% of people at working age were in employment, but by 2009 this rose to 77%. The increase has mainly been driven by higher participation among the older age groups and in particular by the growing number of women entering the labour market over the last decades. The strongest increase occurred among women in the 55-59 and 60-64 age groups. Female employment in the first age group almost doubled in the last ten years or so while in the 60 to 64 age group the increase was close to three-fold (see Table 1). The upward trend in the employment rate of older workers (aged 55-64) continued during the last three years of the crisis: from 43% in 2010 to 49% in 2012.

The employment rate of older workers also varies by education. In 2012, 73% of those aged 55-64 with a tertiary education were employed with corresponding figures for workers with medium and low education at 60 and 47% respectively. The employment gap between the three education groups was substantially greater among women than men. Regarding trends in employment by education, the largest increase is observed for women with a higher education level. This has important implications for the continuing increase in elderly participation in the future since, according to projections by Euwals and Folmer (2009), female participation is expected to increase from around 30% in 2007 to 50% in 2020 as new generations of working women replace the current cohort of older women.

**Table 2: Employment rate by gender, age groups and highest education attained (%), 2012**

	25-54			55-64		
	Total	Males	Females	Total	Males	Females
Low	70.3	80.4	59.6	47.1	60.0	38.1
Medium	85.2	89.4	81.0	60.3	67.3	52.4
High	91.1	93.5	88.8	73.1	77.2	67.3

Source: Eurostat, LFS

Note: Low: Pre-primary, primary and lower secondary education (levels 0-2); Medium: Upper secondary and post-secondary non-tertiary education (levels 3 and 4); High: First and second stage of tertiary education (levels 5 and 6); ISCED 97

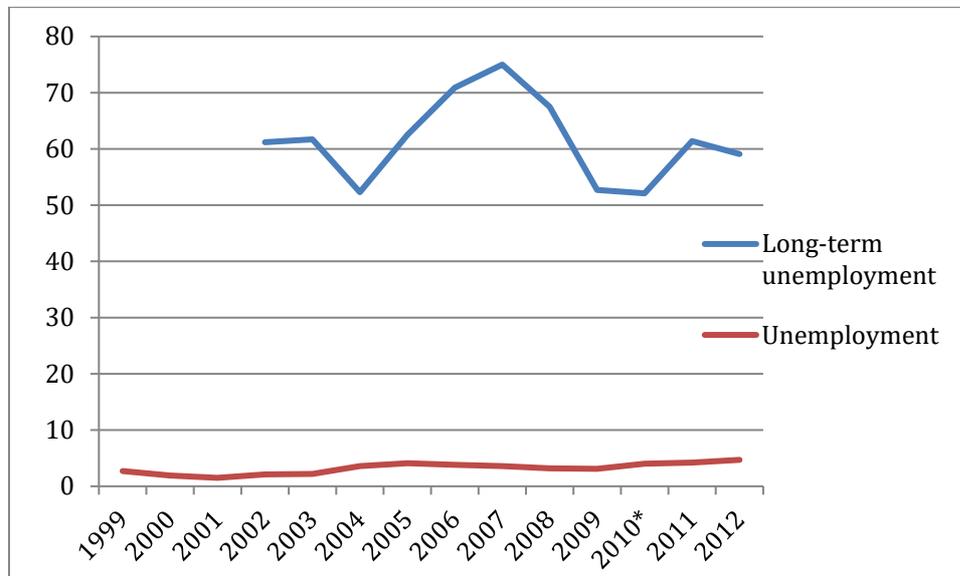
Development in the employment rate according to type of employment shows that in the 55-64 age group, the increase was concentrated among those with permanent contracts (from 22 to 53% between 1996 and 2008) while there was almost no change in the share of workers with flexible contracts and the increase was also less (5% points) among the self-employed (Euwals, 2009). Thus, at least within this period, permanent contracts became more prevalent among older job holders. In the Netherlands, only a small fraction of older workers have labour contracts with either limited duration or flexible working hours. Self-employment, in contrast, has been traditionally high in older age groups, particularly among men aged 65-74.

As mentioned earlier, the overall majority of workers leave the labour market before reaching the official retirement age. They most often leave by taking early retirement and a smaller proportion exits *via* other social benefits, such as unemployment or disability (Skugor and Bekker, 2012). The average age at which Dutch workers retired was 61 in 2001 and remained at that level up until 2007 when measures to restrict early retirement, introduced in the previous years, pushed up the average age of retirement to 62. In 2011, it has increased to 63. There is also some indication that a growing share of employees plan to continue working until the official retirement age of 65. According to results from the latest National Working Conditions Survey (NWCS), in 2009, 26% of all employees surveyed reported that they would be both willing and able to work until the retirement age compared to 13% five years earlier (Houtman, 2012). Among those aged between 45 and 64, 36% said that they would be willing to work until 65 and around 50% that they would be able to do so. While the largest group within this age bracket is still made up of those who are neither willing, nor able to stay in employment till the statutory retirement age, their share has decreased from 53 to 39% since 2005.

Policies aimed at increasing labour supply of older workers, such as the abolishment of the early retirement scheme and the raising of the retirement age were key measures contributing to the general improvement in the labour market participation of older people. Policies promoting better working conditions and employability of older workers should also be mentioned; in particular the recent inclusion of such policies in collective agreements, albeit these are considered to have had a much lesser role in the growth in employment. This is despite findings from research, which has repeatedly shown the significant effect working conditions have on Dutch workers' ability to continue employment in later life (Ybema et al, 2009; Houtman, 2012). In comparison to other factors, such as the contractual terms of employment or health, working conditions (i.e. strenuous work, work pressure, social support from managers and colleagues)

was the best predictor for people to remain in work. While the role of working conditions appears to be important in all age groups, its influence increases with age and is largest in the 45 to 55 age group. In light of the increased policy focus on employability and on further improving quality of work in more recent years in the Netherlands, it can be expected that such measures will play an increasing role in the future employment trends of older workers.

**Figure 1: Unemployment and long-term unemployment rate (%), age group 55-64**



Source: Eurostat, LFS

Note: \*break in series

Unemployment among Dutch workers between 55 and 64 years is lower than the average, but the share of long-term unemployed (i.e. unemployment spells longer than one year) is considerably higher for the elderly (59% in 2012) and is the highest compared to other age groups. While a high unemployment rate is not necessarily an unambiguously bad trait for labour markets, as it might indicate flexibility, dynamism and high turnover (Saint-Paul, 2004) long-term unemployment, clearly is a policy problem, as well as leading to many add-on social problems. Moreover, the labour market for elderly workers is not very dynamic. Not only do unemployed elderly have a very low probability to find a job - hence the relatively long unemployment duration -, but job-to-job mobility also sharply declines after 55 suggesting a relatively rigid labour market for elderly workers in the Netherlands (Euwals, 2009). Together with high long-term unemployment, low job mobility was also identified by experts as one of the key challenges regarding the labour market situation of older workers.

The low labour market mobility faced by older workers is not a Dutch phenomenon as shown by OECD and other literature (OECD, 2006; van Dalen et al, 2009). What makes the Netherlands different in this respect is the relatively high labour costs of older employees as well as the fact that they are well-protected, both resulting in reduced mobility (Conen et al, 2010). Hence, the paradoxical situation of older workers: on the one hand, those who are employed (insiders) have a rather strong position due to good income security and to the seniority principle. For those, on the other hand, who want to re(enter) the labour market (outsiders i.e. elderly unemployed) this makes it more difficult putting them in a weak position. The low levels of labour market and job mobility among the elderly workforce are further

exacerbated by negative perceptions regarding their productivity. In a recent paper, van Dalen and his colleagues (2010) identify two dimensions that underlie attitudes to productivity: stereotypes about hard qualities (i.e. flexibility, mental capacity, willingness to learn and acquire new skills), and stereotypes about soft qualities, such as loyalty to the company, reliability and social skills. Responses from a survey and focus group discussions the authors carried out among Dutch employers show that while employers see a great comparative advantage of older workers as regards to soft qualities, they tend to give a much greater weight to hard qualities when evaluating worker productivity and in this regard older workers seem to fare less favourably. The danger with negative stereotypes is that they may also become self-fulfilling prophecies as indicated by a previous survey that explored attitudes about older workers' qualities among Dutch employers comparing them to those held by the general population and employees themselves (van Dalen and Henkens, 2005). The study found that Dutch employers had far more moderate attitudes than the average Dutch person and employee. Regarding productivity, the share of respondents who thought older workers were less productive than younger ones was twice as high among the Dutch population as among employers (7%). With respect to stereotypes about older workers' adaptability, again the population as a whole held a much more negative opinion than employers did. Dutch employees were more negative about negative qualities (i.e. productivity, flexibility), and more positive when it came to the positive images of older workers (i.e. loyalty, accuracy, reliability). These rather striking results lead the authors to make the interesting statement that "Dutch employees are their own worst enemies" (ibid, p 709). Nevertheless, Henkens (2005) shows that age-related negative stereotypes may influence employers' decisions towards older workers, for instance encouraging managers' support for early retirement.

Individual determinants of early withdrawal from the employment process among older employees have been identified to be the most important (i.e. demographic, health and work characteristics); however, early retirement is sometimes used as a kind of redundancy scheme by companies (Ybema et al, 2009; Houtman, 2012). For instance, Conen et al (2009) demonstrate that when employers are faced with the need to reduce staff numbers, they do tend to have a strong preference to use early retirement (74% are in favour of doing so) as a means to dispense with older employees compared to using alternative options, although 70% of employers also indicated reducing working hours. Note however that the survey was conducted in 2009 and as indicated by experts, the full effect of the financial crisis started to be felt only in the latest years in the Netherlands.

In reference to the crisis and its impact on the labour force, there has been concern for the worsening situation of older workers especially for those working in sectors and companies which have been particularly badly hit by the crisis. These are generally those which were already prior to the crisis more vulnerable to competition abroad, have a relatively lower share of higher educated workers and make less use of new technologies. Older workers tend to be overrepresented in these sectors and "declining occupations" (Bosch and Weel, 2013, p 3). (Source: Katrin Gasior and Eszter Zolyomi, National Report, WP 1).

### **3. Extending Working Lives and Lifelong Learning: National Policies**

#### **3.1 Introduction**

##### **Classification as “Early” or “Late Movers”**

When compared with other European countries, the Netherlands belong to the so-called “early movers” in terms of willingness and ability to manage the older workforce both at the macro and the meso levels, and of promoting age management policies, employability and workability of older workers.

##### **Predominant Concept of “Active Ageing”**

The most widely accepted definition of active ageing comes from the WHO, according to which “Active ageing is the process of optimising opportunities for health, participation and security in order to enhance quality of life as people age” (WHO, 2002, pp.12). As opposed to single-focused approaches, this definition adopts a broader meaning of the concept pointing to a range of policies. In terms of employment, reference to active ageing in the Netherlands is most frequently made in government policies aiming to increase the labour market participation of older people and to keep them longer in the labour market. Thus, virtually all policies and programmes that aim to increase labour market participation and to prolong working life (i.e. pensions and employment policies, active labour market programmes), as well as measures geared towards improving working conditions, employability or life-long learning of older workers could be considered under active ageing. However, the concept seems to have little relevance at the sectoral and company level, albeit there is awareness among employers of the importance of active ageing policies. Unlike the concept of sustainable employability that, due to its narrower focus, can be easier applied at the level of organisations, active ageing, according to expert opinion is difficult to implement in practice.

The most important policies implemented in the Netherlands with regard to active ageing are related to pensions. These include the raising of the statutory retirement age in the public pension system from age 65 to 67 by 2021, adjusting the statutory retirement age in line with development of life expectancy (from 2021 onwards) and restricting access to early retirement (NRP, 2013). The abolishment of the early retirement arrangement started in the civil service sector in 1997 and by 2006 it has been implemented in all sectors. However, those who were aged 55 years in 1 Jan 2005 and those who already retired *via* this scheme were exempted. While early retirement is still possible in the public old age pension scheme, the pension amount is actuarially reduced if taken before the statutory retirement age. In addition to closing access to early retirement in the old age pension scheme, the 2006 reform of the disability pension system should be mentioned as an important policy measure to restrict access to claiming disability pension as an alternative pathway to early retirement.

The so-called Life Course Arrangement (Levensloopregeling) and the Saving Scheme (Sparloonregeling) were subsequently introduced in 2012 as alternatives to the abolished early retirement scheme. They were to be replaced by the so-called Vitality Scheme (Vitaliteitsregeling) as of Jan 2013 which has 3 main elements (Skugor and Bekker, 2012):

1. Continued work: a work bonus for employees aged between 61 and 65 and for

employers with workers aged between 62 and 65;

2. Mobility: a single mobility bonus is paid for employers hiring a worker aged 55+, and a double bonus for hiring workers aged 50+ who previously were on benefits;
3. Facilitating a person's career: this includes several measures (i.e. job-to-job budget which facilitates schooling during unemployment).

Increasing flexibility in the timing of retirement, and between work and retirement is generally seen as a way to keep older workers longer in the labour market. A potentially useful instrument to incentivise older workers to defer retirement and stay longer in employment is part-time or gradual retirement. Arrangements to retire gradually depend to a large degree on the specific sector and the actual job of the worker, and on his particular occupational pension fund.

Similarly to paid work after retirement, gradual or part-time pensions might be a good possibility to prolong active working life for some categories of older workers, such as the higher educated or those working in physically less strenuous jobs, but not for all older workers.

Another notable, although only indirectly related, pension measure is the launching of the national pension register in 2011 which aims to improve transparency for future pensions. The register offers an online overview for all Dutch citizens of their accrued pensions in pension funds including both public and private pension funds.

Changes in the unemployment benefit scheme have also been introduced in 2006, decreasing the maximum duration of unemployment benefits from 5 years to 38 months (OECD, 2012).<sup>5</sup> The reason was to restrict access to long-term unemployment benefit as an early retirement benefit. A part-time unemployment benefit scheme was also introduced in 2008 as a response to the crisis and aimed to help employers to retain employees, mostly older workers. This was, however, a temporary measure and has been abolished in 2011 (Skugor and Bekker, 2012).

An age-neutral approach to collective dismissals was also introduced in 2005 (Ibid). The Dismissal legislation was amended introducing the "proportionality principle" to be applied in all business layoffs preventing employers to use the last-in first-out principle and thus resulting in a more balanced risk across various age groups.

In more recent years, a wide range of measures were implemented with the main focus to increase employability of employees (Skugor and Bekker, 2012). It started in 2009, when the Dutch cabinet submitted a memorandum to the Parliament, in which it committed itself to invest in the productivity, employability and mobility of workers. Within this, 3 key areas for policy development were identified: (1) education and training, (2) age-aware human resource management (HRM) strategies for companies and (3) development of instruments for preventive interventions. In 2011, Dutch social partners agreed upon and signed a manifesto to call for a new form of industrial relations in which "sustainable employability" was the main focus encompassing all workers. The aim was to conclude collective agreements that take into account the individual capacities and capabilities of workers and referred to issues such as the challenge of combining work and care responsibilities, investment in employees' skills bringing their knowledge more up-to-date and better working conditions. A recent study shows that the

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<sup>5</sup> It is planned that it will be further reduced to 24 months, but only gradually (NRP, 2013).

number of Collective Labour Agreements which include provisions for age-aware human resource management has increased between 2006 and 2009 (Beeksma & De la Croix, 2009).

One particular measure, which is intended to facilitate mobility in the labour market and recruitment, is the experience certificate (Ervaringscertificaat) which has been implemented in the collective labour agreements in several sectors (OECD, 2012). This requires employers to provide this certificate to employees leaving the job. The aim of the certificate is to identify the skills and competences of the employee and thus making the transition to another job/employer easier. This measure is co-financed by the Government.

While most implemented active ageing policies in the Netherlands are targeted at the general workforce and not specifically at older workers, there are some examples for more age-specific measures. Such is the mobility bonus which aims to stimulate the demand for older workers or the premium exemption which is paid for employers who hire a former unemployed of 50 years or older or for the retention of workers aged 62 till 64 years old (OECD, 2012). In 2008, 50% of Dutch employers indicated that they were aware of this latter measure and 10% reported to have used it (Houtman, 2012). Larger companies were not only more likely to know about this scheme than smaller organisations, but also more of them made actually use of it. It is important to note, that smaller organisations seem to have more difficulties to implement measures to accommodate older workers in general (Houtman, 2012; van Dalen et al, 2005).

A further age-specific initiative is the Action Plan „Talent 45+” implemented by the Public Employment Service (PES) in 2007-2009 aiming to provide help for older job-seekers (OECD, 2012). Among the services provided were organising workshops and training on how to prepare a CV, apply for a job or present themselves at job interviews, providing networking and having support groups. It also focused on increasing collaboration among service providers at the regional and local level. Various initiatives and programmes implemented since 2004 to increase age-awareness in firms and promote a positive image of older workers (i.e. 'Grey at work' and 'I Can: Experienced') should also be noted here. With respect to age-discrimination, an evaluation of the Equal Treatment Act was carried out recently with regards to age, and already in 2005 a 'checklist' for employers was introduced by the Equal Treatment Commission to inform employers what is allowed and prohibited in the text of vacancy notices so as to screen and prevent age-discriminations. This seems to be especially relevant, as self-reported rates of age discrimination among Dutch older workers is rather high (20% in the 55-64 age group) (Conen et al, 2010). Age-discrimination legislation in the Netherlands is fairly recent; the Age Discrimination in Employment Act (Wet gelijke behandeling op grond van leeftijd bij de arbeid) was introduced in 2004.

### **Predominant Concept of “Social Innovation”**

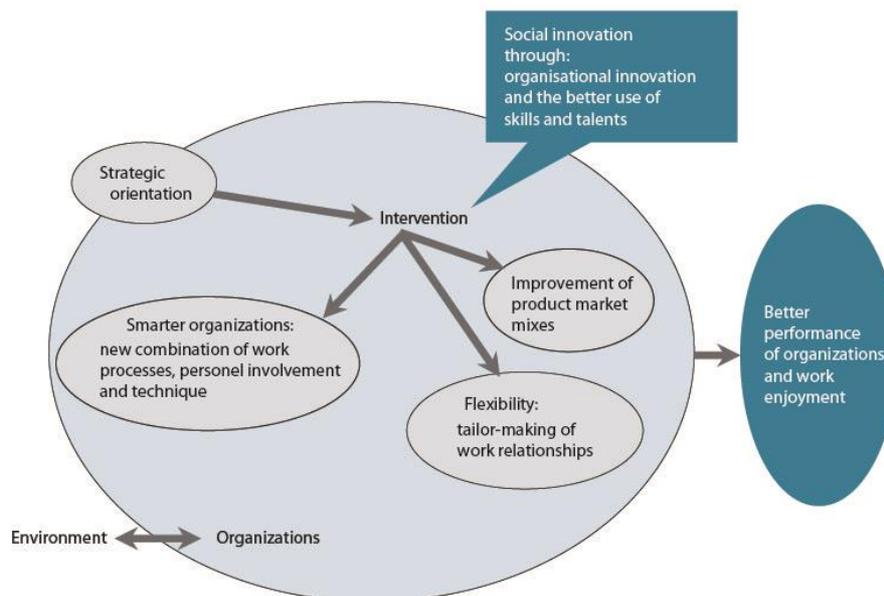
According to the definition of the European Commission, „social innovations are innovations that are social in both their ends and their means – new ideas (products, services and models) that simultaneously meet social needs (more effectively than alternatives) and create new social relationships or collaborations“. In the context of working lives in the Netherlands, social innovation is closely linked to management on the company level. Houtman (2012: 174) points

out that social innovation in the Netherlands has a very long tradition of workplace development and mentions related concepts that have already been used centuries ago, such as scientific management, industrial democracy, socio-technical design, quality of working life and improvement of work and organisation. Social innovation is not a concept that is really used as such but according to experts, a concept that is lived in many Dutch companies and understood as a possible way to increase satisfaction of workers in order to keep them in the labour force longer.

Research in the industrial sector in the Netherlands has shown that social innovation has been by far more influential in terms of success in radical innovation than technical innovation (Volberda et al. 2010).

On the political level, social innovation has been on the agenda since 2005 when the Social Innovation Task Force (Taskforce Sociale Innovatie) was set up and several monitoring instruments have been created (Oeij et al. 2012). The task force defines social innovation as renewal of work organization and maximum utilization of skills, aimed at improving the business performance and developing talent (Taskforce Sociale Innovatie 2005). Oeij et al. (2010) took up this definition and highlight four main aspects of social innovation (see Figure 2).

**Figure 2: The four aspects of social innovation**



Source: Adapted from Oeij et al, 2010.

In their understanding, strategic orientation is important in order to align processes to the behaviour of customers, other companies in the same sector, technological developments as well as new regulations. It is furthermore important to stretch out for possible new markets and new customer groups by refining products and services. Only two aspects actually focus on the people working in organizations. The dimension 'smarter organizations' targets processes at work. The dimension 'flexibility' is probably the only one that is really relevant for the purpose of this paper. It is about tailor-making of work relationships, thus, the transition to more flexible working contracts, flexible working hours and individual arrangements on work performance,

training and development.

The definition used by Oeij et al is a very economical one that does not per se take into account the human aspects of social innovation. Nevertheless, it highlights the importance of flexibility and independence as a social innovative strategy to increase motivation of employees and to use the potential of older workers better.

### 3.2 Public Pension and Retirement Policies

The Dutch retirement age will rise to 67, a process that will be completed in 2021, and afterwards retirement age will be adjusted in line with rising life expectancy (Gasior/Zolyomi 2013: 9 based on Ministry of Economic Affairs 2014). Reassessment will happen every five years (de Grip et al. 2013: 230).

De Grip et al. (2013: 225ff.) analysed the effect of the rising retirement age on individual retirement expectations (public sector employees, 2011, n = ca. 3200). Those born between 1955 and 1959 whose legal retirement age has been raised by 12 months raised their expected retirement age by 3.6 months on average. Those born between 1960 and 1964 whose legal retirement age has been raised by 24 months raised their expected retirement age by 10.8 months (de Grip et al. 2013: 239f.<sup>6</sup>). In the case of this latter group, there are huge gender differences: Men expect to retire 6.9 months later, women 17.4 months. De Grip et al. (2013: 240) state that is largely an income effect, so that those with higher earnings are primarily male and can afford to accept pension cuts when they ignore higher legal retirement ages.

This is supported by the fact that those who built up pension rights in the second or third pillar raise their expected retirement age less (the effects are 0.5 months weaker for every year a worker born 1955-1959 contributed to the second pillar and 0.3 months for those born 1960-1964, cf. de Grip et al. 2013: 242). Naturally, as stated in the general chapter, retirement expectations deviate from actual retirement behaviour. The pillars which dampen the effect of a higher legal retirement age on expected retirement age are the second and third pillar:

The second pillar consists of (1) industry-wide pension funds (e.g. for the civil service, construction, hotel and catering, or retail (Bedrijftakspensioenfondsen), (2) Corporate pension funds (for a single company, Ondernemingspensioenfondsen) and (3) funds for independent professionals (medical specialists, dentists etc.; Pensionfederatie.nl 2014: 10). It is “quasi-mandatory” and covers ca. 90 % of Dutch workers (Guardiancich 2010: no page numbers), so that the second pillar’s effect on pension entitlements is considerable.

The third pillar consists of private pensions, often with tax advantages (Pensionfederatie.nl 2014: 13). Yet, it is no crucial source of old-age income yet.

Compared with the German ‘pension with 67’ reform, the Dutch reform has been agreed on later, affects later cohorts (from 1955 on instead of 1947 in Germany), but contains a steeper rise in the retirement age, so that the first Dutch cohort with the legal retirement age of 67 is the 1960 cohort, whereas it is the 1964 cohort in Germany.

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<sup>6</sup> Van den Heuvel et al. (2015b: 13) refer to several studies showing „that financial factors play a large role in determining the employment participation of older (Dutch, *authors*) workers“.

### *Early Retirement*

The exact configuration of early retirement rules is determined at the sectoral level based on negotiations between trade unions and employers (Lammers et al. 2013: 35).

Sonnet (2014: 18) states that in the Netherlands (and France) “in particular those [formal early retirement schemes] funded by public budget have almost disappeared”.

Established in the 1980s explicitly in order to free up jobs for younger workers, the Dutch VUT scheme (“Vervroegde Uitreding” or Early Retirement) has been the main pathway out of paid work for older workers. In 1997 government in cooperation with social partners replaced VUT with less generous schemes financially punishing those retiring early (van Oorschot/Hvinden 2001: 272f., s.a. Bovenberg/Gradus 2008: 272). The reforms, not to be described here in detail since it is a long time ago, have raised the mean Dutch early exit age (van Oorschot/Hvinden 2001: 272f. based on various sources).

Later VUT/early retirement schemes have been replaced by funded schemes and, since the latter are actuarially fair, this provided incentives for delayed retirement (Bovenberg/Gradus 2008: 272, s.a. Euwals et al. 2010: 211). Further, from 2006 on, tax exemptions for pre-pension premiums got abolished (van Oorschot/Hvinden 2001: 272f., s.a. Bovenberg/Gradus 2008: 272).

For public sector workers, favourable tax treatment of early retirement benefits has been abolished for those born after 1949 or with a too short tenure in public sector. Amongst other things, pension benefits are reduced and retirement before or after 65 is financially punished or rewarded (de Grip et al. 2010: 6, s.a. de Grip et al. 2010: 5 referring to public sector workers).

The “Life course savings” programme (Levensloopsregeling) introduced in 2006 allowed Dutch workers the tax-free saving of up to 12% of their earnings to cover times of non-employment, such as sabbaticals or early retirement (de Grip et al. 2010: 6). Maximum savings are 210 % of yearly earnings; if this is reached workers can take 3 years of leave with 70% of earnings, so that this scheme enables early retirement of 3 years (Devisscher/Sanders 2008: 121).

The Life Course Saving scheme has been abolished in 2012 and was to be replaced by a new saving scheme, the so-called the Vitality scheme, (Vitaliteitsregeling) in January 2013 (Gasior and Zolyomi 2013: 9 based on Skugor and Bekker 2012). However, the Government decided not to introduce this new scheme due to budgetary constraints (Delsen and Smits, 2014).

The change from the pay-as-you-go early retirement scheme, where early retirees still accrued pension entitlements, to a the capital-funded scheme where this is not the case (s.a. Bloemen et al. 2011: 10), discourages those receiving earnings-related unemployment benefits to enter official early retirement, since in the unemployment scheme they still accrue pension entitlements (Lammers et al. 2013: 36). Although eligibility age for early retirement has been decreased from 60/61 to 55 (Euwals et al. 2010: 211), older workers’ labour supply has been raised by the reform due to the new financial incentives (Euwals et al. 2010: 232, see also Gasior/Zolyomi 2013: 4). For example, previously the calculation of pension levels based on the last years before retirement discouraged part-time work before retirement, since lower earnings led to lower pension entitlements. This disincentive has been abolished/mitigated

with the calculation of pension entitlements based on average income over the whole lifetime (Gasior/Zolyomi 2013: 10, also noting that individual workers' possibilities for gradual retirement depend on the pension fund and therefore sector they are in, some allowing it earlier, some later, some not).

### **3.3 Partial Retirement / Partial Pension Policies**

Van den Heuvel et al. (2015: 2) state that part-time work is high; amongst those 55-64 it is about as high as in the whole population, that is, about 50% in 2013. The Eurostat website shows that this is extraordinarily high; the Netherlands are by a long way the top part-time country in Europe. This puts into perspective the high employment rates.

### **3.4 Promoting Work after Retirement**

The 2006 pension reform contained the rule that workers may decide to work until 70 (de Grip et al. 2010: 6). Guardianchich (2010: no page numbers) writes that it is possible to combine work and pension receipt, yet pension deferral is not possible.

### **3.5 Unemployment Policies and Employment Protection**

In the past, re-employment rates for older unemployed were very low: Based on data from 1999-2005, de Graaf-Zijl and Hop (2007: vi) show that five years after the start of unemployment only 60 per cent of those aged 45-54 found a job and only 30 per cent of those over 55. Further, participation in re-integration activities did not or only marginally increase job finding probabilities for those aged 45 to 65 (de Graaf-Zijl and Hop 2007: vi-vii).

The Dutch unemployment benefit scheme (WW, *Werkloosheidswet*) is less important as an early exit route than the disability scheme. One important reform has been the abolishment of the 'vervolguitkering' (follow-up benefit) in 2003. It allowed workers to receive flat-rate non-means-tested low unemployment benefits after their earnings-related benefits expired after 5 years (5 years of earnings-related benefits were paid out to those with at least 4 years of work in the last 5 years before unemployment, cf. Bertelsmann 2010: 29). Introduced in 1987 in order to bridge the time between unemployment and retirement, the abolishment took place in order to reduce the resulting long-term inactivity of older workers (van Oorschot/Jensen 2009: 273).

Further, in 2004 job search requirements for workers over 57.5 years were reintroduced (Lammers et al. 2013: 32, Bloemen et al. 2011: 8), which has, according to Bovenberg and Gradus (2008: 267) raised the employment of older workers. This view is supported by Bloemen et al. 2011: 1ff., stating that the probability to find a job within the first 24 months of unemployment has been raised by 6/11 (men/women) %points, despite parallel higher outflow to the disability scheme. Similarly, Lammers et al. (2013: 32) show that "stricter search requirements strongly increase the number of individuals that find a job after a maximum of 2 years in unemployment", and these authors also found out that some unemployed switched to disability benefits because of this policy change.

Theoretically, forcing the unemployed to look for work somehow 'contaminates' the pool of those applying for jobs, since otherwise only the motivated unemployed would apply. This

'contamination' decreased the average applicant's productivity and, hence, the attractiveness to potential employers, so that Lammers et al. (2013: 36) state that at least theoretically it is far from obvious that stricter search requirements lead to more older unemployed workers finding a job. The average productivity is crucial here since employers are not fully informed about one certain applicant's productivity, i.e. the labour market is a lemon market (see 'Employment Subsidies' in the General Chapter).

As of July 2015 the obligation of the unemployed "to accept any available job as suitable employment" (SHRM 2014) steps in after 6 instead of 12 months of unemployment.

According to Lammers et al.'s (2013: 50) calculations, although theoretically higher search requirements might decrease reservation wages, post-unemployment wages were not lower for those who became unemployed in 2004 than for those who became unemployed in 2003. This implies that matching did not become worse (bad matching implies a waste of skilled labour, lower social security benefits/taxes and possibly shorter duration of new employment).

The Social Assistance Act introduced in 2004 regulates means-tested benefits. Authority and financial responsibility has been shifted to municipalities, whereas research shows that municipalities can be strongly motivated to reduce welfare rolls if they are financially incentivised (Bovenberg/Gradus 2008: 267).

In 2005, maximum duration of earnings-related unemployment benefits for the new unemployed has been made partly dependent on work history instead of age alone (whereas only from 1998 on the years somebody has actually worked count, for the time before the years potentially worked are taken, cf. Bloemen 2011: 7, which correlates perfectly with age).

Additionally, following "a unanimous recommendation of employers and unions represented in the Social Economic Council", the maximum duration of earnings-related unemployment benefits cut from five years to three years and two months (Bovenberg/Gradus 2008: 267, Gasior/Zolyomi 2013: 10). The replacement rate drops from 75% in the first 3 months to 70%, whereas for the 75% in the beginning the precondition is 26 weeks of work out of the last 39 weeks, for the following 70% still the above-mentioned (second paragraph) 4 years out of the last 5 (whereas still a year of work is counted with 52 days of work, Bertelsmann 2010: 29). Concerning the maximum duration of earnings-related unemployment benefits, a new reform decreases it further from 38 months to 24 month in the time between 2016 and 2019.

Yet still, various characteristics cause the unemployment system to be attractive for older workers: Benefit duration is longer for them and often older unemployment are not obliged to prove job search in order to receive benefits (Lammers et al. 2013: 31). The authors conclude that reintegration activities are successful if timing is right: Beginning too early these activities lock in many unemployed who would have found work on their own; beginning too late those affected look on their own without the help they need for too long. They suggest that starting the programme after one year of unemployment is the right timing.

As a reaction to the crisis, in 2008 (abolished in 2011) a part-time unemployment scheme has been introduced, so that employers can retain (older) workers (Gasior/Zolyomi 2013: 10 based on Skugor/Bekk 2012).

While honouring the Dutch success in reducing labour market exit through disability and early retirement, Milligan and Wise (2011: 45) state this has been accompanied by increasing inflow into unemployment.

Traditionally, the Dutch dismissal law strongly protected those employed under traditional contracts and weakly protected others. The 'Flexibility and Security Bill' of 1997 slightly reduced the strong dismissal protection of core workers, liberalised temporary employment and raised employment security for non-standard workers (Viebrock/Clasen 2009: 315). Nevertheless, Dutch employment protection causes employers to be cautious when it comes to hiring workers who could become less productive, i.e. older workers or those with health impairments (van Oorschot/Jensen 2009: 274).

Basically there are (until July 2015) two ways for employers to lay off workers:

(1) The term of notice route (term of notice is "the amount of time a firm is required to notify a worker in advance of her upcoming dismissal", van der Wiel 2010: 24). Here, the employer contacts the labour office. The office is allowed to refuse the application for dismissal, but does so in a small minority of cases. This route does not require severance payments (van der Wiel 2010: 18), yet it is slow.

(2) The court route. It is faster "and involves substantial severance payments" (van der Wiel 2010: 18). The court allows the lay-off and determines the level of severance payments based on the reason for layoff.

A 1999 legislation amendment serves as a natural experiment. It has been implemented with the intention to diminish differences between workers with fixed contracts and those with open-ended contracts. Before the amendment the latter group had 1 week of notice per 1 year worked, with a maximum of 13 weeks. Additionally, for each year they worker being 45 or older they got an additional week, also with a maximum of 13 weeks (van der Wiel 2010: 18). Plausibly, this regulation created stronger employment protection for older workers. A worker 58 years old with at least 13 years in the company would have a term of notice of 26 weeks (13 for the years and 13 for the years with 45 or older), i.e. 6 months.

A new law introduced a new term of notice formula for those newly hired and a transitory arrangement for others (van der Wiel 2010: 18). The new formula contained no age-related elements due to EU anti-discrimination treaties (van der Wiel 2010: 18). Terms of notice under the new law were stepwise for those with 0-4 years (1 month), 5-9 years (2 months), 10-14 years (3 months), more than 14 years (4 months, van der Wiel 2010: 18). For those already employed the term of notice resulted from their old term of notice in 1999 and the new term of notice: The longer period applies. Further, under the new law employers are allowed to subtract 1 month of notice if they end the labour agreement no sooner than they have permission from the labour office, but the term of notice should never be less than 1 month (van der Wiel 2010: 19). Though this is set by government, social partners agreed on the exact configuration in their collective agreements (van der Wiel 2010: 19). A study<sup>7</sup> based on older data (van der Wiel 2010: 20ff.) is indirectly related to employment: All else equal each

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<sup>7</sup> N = ca. 17 000, Dutch Socio-Economic Panel 1997-2001

additional month of term of notice raises workers' hourly wage by 3.2% (van der Wiel 2010: 23; it is 5.7% for the lower educated and around 3% for the medium- and high-educated). Van der Wiel presents the two common explanations for this,

(1) higher bargaining power for labour market insiders due to better employment protection and unions representing primarily those employed, or

(2) higher investment in workers' skills because laying them off is tedious and therefore costly

Her calculations do not show a lower probability of training for those with longer notice. She (2010: 24) concludes that this hints at bargaining power effects, yet states that this is only suggestive.

Basically and probably unintentionally, the law amendment weakened primarily older workers' employment protection and therefore seniority pay (stronger effects for the lower educated), which should increase labour demand for newly hired older workers, against the backdrop of weaker protection for those already employed. Van der Wiel's calculations based on Dutch policy amendments show that negative effects from employment protection on employment levels are possibly not merely caused by employers being reluctant to hire workers when firing is complicated, but also via employment protection's effects on wages.

From July 2015 on the employer will no longer be able to choose between both routes mentioned above. If someone is dismissed because of economic reasons, this is done via (1) the Employment Insurance Agency (UWV, Uitvoeringsinstituut Werknemersverzekeringen). If dismissal is due to reasons lying within the person, (2) the court way applies (SHRM 2014).

#### *Active labour market programmes*

“active labour programmes have been extended and regulations have been introduced to provide temporary agency workers with employment protection, rights to training, wage guarantees and supplementary pensions (Wilthagen 2007). In short, the position of workers on temporary contracts has been strengthened without compromising labour market flexibility (European Commission 2007)” (Viebrock/Clasen 2009: 315).

There are government subsidies for the hiring and retention of older workers such as the Mobility bonus, where the employer's contribution is reduced if hiring a worker who is older than 50, or the No-risk-policy (OECD, 2014). In the case of the latter, if an employee aged above 55, who has previously been unemployed for at least a year, becomes sick in the first five years of the new job, then the sickness insurance is paid fully by the Public Employment Service on behalf of the employer.

### **3.6 Health Protection and Promotion, Prevention of Disability**

Since nearly all Dutch males with good health are employed “well into the fifties”, García-Gómez et al. (2011: 152f.) see only low potential here for increasing participation rates, and a similar situation in the case of females. Therefore the authors suggest that policies should be focused on those with health impairments.

De Jong (2012: 2ff.) provides an overview of Dutch disability reforms.

The Netherlands had very high disability rates, whereas women and older workers were the most strongly affected groups (Bovenberg/Gradus 2008: 268; the authors enumerate various reasons for the popularity of Dutch disability benefits). Data from the period between 1993 and 2002 suggests that about a quarter of disability insurance recipients consisted of hidden unemployment (García-Gómez et al. 2011: 156 based on Koning and van Vuuren 2010).

The Invalidity Insurance Act (WAO, wet op de arbeidsongeschiktheidsverzekering, introduced in 1967) has been an “important alternative” (van Oorschoot/Hvinden 2001) for the official early retirement scheme VUT (see above). In the past, the long duration of 6 years for those 58 or older and its lack of formal obligations to search for paid employment and the accrual of pension rights during receipt (in contrast to unemployment) made it more popular among older workers than unemployment. Already in the 1980s the Dutch government began to make WAO less attractive (van Oorschoot/Hvinden 2001). In 1993 the definition of disability became narrower and reassessments more frequent, resulting in a decrease in the number of disability recipients (Bovenberg/Gradus 2008: 268).

Later, the high share of disability benefit recipients declined, mainly due to policy changes:

The gatekeeper protocol, introduced in 2002, specifies the responsibilities of a sick employee, the employer and the company doctor. It enforces reintegration efforts by the sick employee and his employer; in 2004 the mandatory waiting period until disability benefit receipt has been extended from one to two years (García-Gómez et al. 154). De Joong et al. (2005, cited in García-Gómez et al. 2011: 155ff.) state that about half of the strong decrease of inflow into incapacity benefits can be traced back to the introduction of the gatekeeper protocol, and part of it to stricter screening.

The Dutch Law on Work and Income, passed in the course of the activation policies initiated in 2006, regulated the employment of those partially/temporally disabled and the income support for those fully disabled (Bertelsmann 2010: 30). In 2006, a new disability scheme (WIA, ‘Wet werk en inkomen naar arbeidsvermogen’) replaced the old WAO scheme (de Jong 2012: 1).

For those partially/temporally disabled, incentives to work were raised, and work disabilities were scrutinised more closely. In the first phase, government covered 70 per cent of the wage loss after the onset of partial disability if the worker continues to work, or 70 per cent of the previous wage if he does not work (s.a. García-Gómez et al. 2011: 155). In the second phase, those capable of working more than half of a full time position get extra payments from government dependent upon their wages, whereas those only capable of working less receive payments based on the minimum wage (Bertelsmann 2010: 30). In this phase, the level of benefits remains the same if the full work capacity is used. As García-Gómez et al. (2011: 155) state, this shows the emphasis put on work. On the other hand, it is possible that this scheme is not only a means of enabling and motivating those with health problems to work, but also that the scheme is used as a partial early retirement scheme (García-Gómez et al. 2011: 156).

Those fully disabled get 75 per cent (70 per cent before June 2006) of their previous wages from the IVA programme (Bertelsmann 2010: 30). “Wholly incapacitated” under IVA terms means the individual cannot earn more than 20 per cent of the previous salary, whereas this

assessment can be based on purely medical reasons or on the combination of medical and work-related reasons (OECD 2007: 45). As OECD (2007: 45) writes, the small group labelled as incapacitated on purely medical ground includes those who are incapable to work in such an obvious way that checking their workability is unnecessary. Those with this label are bedridden, physically unable to take care of themselves, i.e. cannot perform daily tasks, living in institutions or psychologically disturbed in a way that prevents them from personal and social interaction.

Since 2004 employers have to pay for the first two years of a worker's sickness benefits, which makes the sickness route to retirement less attractive (van den Heuvel et al. 2015a: 80). Analyses show that this, combined with less attractive early retirement, avoided substitution of early retirement with the disability route (van den Heuvel 2015b: 13).

From 2006 on, employers' contributions to the IVA programme are no longer based on the annual number of workers who registered as disabled, and layoffs of partially disabled workers have been forbidden in order to motivate employers to care for their employees' health (Bertelsmann 2010: 30). Another activation measure was to make qualification to long-term disability benefits harder: The degree of disability needed has been raised from 15 per cent to 35 per cent, and the classification process starts after two years instead of one year (Bertelsmann 2010: 30, s.a. Bovenberg/Gradus 2008: 268f.).

Another measure is the 'separation between treatment and control': "The confidential relation between a patient and his or her doctor should not be burdened with checking the medical legitimacy of absence from work" (de Jong 2012: 7). Therefore, companies are obliged to contract an occupational physician who is also responsible for checking "the legitimacy of sick reports" (de Jong 2012: 7). De Jong points out the tension between the curative doctor, who

"to put it strongly...may keep sick workers endlessly in the medical process (until recovery), or may allow the sick to use an unfinished treatment as an excuse to have their leisure subsidised. From a social insurance perspective, however, one may want to control the damage (health expenditure and productivity loss) by trying to get sick workers back to work as soon as possible, even if not fully recovered" (2012: 7).

The Dutch government's activation policies in the 1990s via a reduction of benefit levels had been counteracted by social partners (they agreed on private pensions offsetting lower government benefits, s.a. Bovenberg/Gradus 2008: 268). Therefore Bertelsmann (2010: 30) expects a similar response now and points out that the agricultural sector has already reacted in this way. Bertelsmann (2010: 31) evaluates the reform's outcome positively due to the emphasis on reintegration, yet considers the implementation as deficient.

As a result of disability insurance reforms, by 2009 the number of disability insurance recipients per worker had decreased markedly (Kalwij et al. 2013: 2 based on Burkhauser and Daly 2011). Kalwij et al (2013: 2) summarise the reasons for the success of Dutch disability insurance reform: Instead of virtually automatic entry into disability benefit receipt after one year of sickness for those fully or partially disabled, and then receipt until retirement, now screening is stricter and receipt until pension receipt is only open to those fully and permanently disabled, and re-entry into paid employment is incentivised. Yet though work is in all cases

financially more attractive than government funded passivity, amongst the passivity routes disability is still the most attractive, mainly due to the ongoing accumulation of pension entitlements (Kalwij et al. 2013: 4). The calculations provided by Kalwij et al. (2013: 45) provide crucial insights for policymakers: Whereas the level of disability benefits is virtually unrelated to the number of people on disability benefits, stricter medical screening lowers the number of disability benefit recipients.

One may conclude: The Dutch system transformed from “probably...the most lenient program with easy access to a much more stringent program where only the severely and permanently disabled qualify for permanent benefits”, accompanied by a sharp decline in the numbers of those on disability benefits (García-Gómez et al. 2011: 162). The authors conclude that

“given the current state of economic research, The Netherlands’ DI system now probably comes close to the state of the art in terms of making use of the productive capacity of older workers while providing insurance to those with severe health problems” (see also Anxo et al. 2012: 11 based on Schippers et al. 2011 on the Dutch restriction of the disability scheme as a proxy early retirement scheme).

This view is not shared by Sonnet. She (2014: 19) states that in the Netherlands (as well as Norway and Switzerland) “more could be done...to further encourage people older than 50 on disability benefits to take up suitable work opportunities”.

### **3.7 Work-Life-Balance Policies**

As a part of Dutch flexicurity policies, “measures have been taken to spread work, care and education more evenly over the lifecycle” (Viebrock/Clasen 2009: 315).

### **3.8 Anti-Discrimination Legislation**

According to Conen et al. (2011: 144), age discrimination is an important reason of Dutch early labour market exit. The authors refer to de Koppers et al. (2009), according to whom about one fifth of Dutch workers between 55 and 64 reports to be discriminated against on grounds of age. Since it is plausible that the rate is higher amongst those in this age bracket who no longer belong to the work force, this self-selection bias results in an underestimation of the share of those between 55 and 64 who perceived age discrimination or would have perceived age discrimination if they would have still worked.

In 2004 the Age Discrimination in Employment Act has been introduced, prohibiting age discrimination in the filling of vacancies or the beginning or termination of labour relations. Those who consider themselves affected by age discrimination can ask the Dutch Equal Treatment Commission to inquire; between one quarter and one third of cases brought forward are considered cases of age discrimination by the Commission (Conen et al. 2011: 144).

Further, vacancy announcements are screened under age discrimination aspects (Sonnet 2014: 20).

Besides legislation, in the Netherlands (as well as Finland, the UK and some other countries) employers have been given tools and information to deal with an older workforce (D’Addio et al. 2010: 626).

Van den Heuvel et al. (2015: 81) state that they found no studies on the effects of age discrimination legislation on older workers' employment.

### **3.9 Other Policy Approaches**

#### *Workability*

Dutch government supports an organisation (Stichting Blik op Werk, BoW) that supports the use of the work ability index developed in Finland (Botti et al. 2011: 21). BoW still exists (<https://www.blikopwerk.nl>) and also supports the unemployed and disabled.

(Source: Naegele & Bauknecht 2015)

#### *Self-employment*

A number of instruments exist to support self-employment for the unemployed and inactive. These include provision of start-up business loans and income support, and assessment of a business plan by a work coach early in the unemployment period (OECD, 2014a). In addition, measures were initiated to support self-employment after the crisis. In 2009, a government scheme that provides financial guarantees for loan applications as well as a micro-finance scheme for small entrepreneurial activities combined with coaching and support were introduced (European Commission, 2010). Although a relatively high share (20%) of Dutch self-employed is aged 45 years or above, it is primarily those with better social and financial capital that chose self-employment (Van Solinge, 2012). Self-employed in the Netherlands are eligible to receive the state pension, but they need to pay pension contributions in order to be covered by an occupational pension scheme. For older workers, this reduces the incentive to become self-employed as an alternative at the end of their working life. An additional potential barrier for older workers, especially those with less updated skills, is that the self-employed are excluded from benefitting from education and training offered under the scope of collective labour agreements and need to arrange training and education themselves (European Commission, 2010).

#### **4. Extending Working Lives and Lifelong Learning: Selected Innovative and Sustainable Approaches**

The templates presented for the Netherlands provide nine good practice examples covering a number of issues pertinent to improving the labour market situation of older workers, such as sustainable employability (example: Interactive digital portal), age management (Age mirror), job mobility (Regional mobility centres), labour market reintegration, including those with disabilities or chronic health problems (Speeddates, Gatekeeper centres), life-long learning (Experience certificate, FEDAcademie), and health and working conditions (two company examples).

Sustainable employability, in particular, has been used as a key approach to increase employment of an ageing workforce in the Netherlands in recent years. It includes a wide range of measures to improve employability of workers at the organisation or company level and also promotes the shared responsibility of employers and employees to achieve this. The interactive digital portal, which provides incentive and practical and customised support for companies as well as individual employees to invest in employability, is a good example for the transfer of the sustainable employability approach into practice. The regional mobility centres, established in response to the recent economic crisis to facilitate job to job transitions and to prevent unemployment, utilise public-private partnerships and are tailored to regional as well as sectoral labour market needs. Introduced as a temporary measure in 2008, the regional mobility centres have since been integrated into the regular employment services in all Dutch regions allowing better anticipation and management of future economic shocks and labour market restructuring. The so-called “Speeddates” is a relatively less labour-intensive and rather simple public employment measure, which nevertheless have been shown to be especially useful for older people in finding employment. In addition, it has also the potential to changing employers’ selection behaviour and hiring policy to be more willing to employ older job-seekers.

Some of the examples e.g. regional mobility centres also highlight the important role the social partners and employer networks (both regional- or industry-based) play in ensuring the success and sustainability of these initiatives whether it is about facilitating life-long learning (FEDAcademie) or the reintegration of workers with disability or health problems (Gatekeeper centres).

Due to the particular legislative and institutional framework not all the mentioned examples are directly transferable to other national contexts however. The two company cases provide good examples for easily transferable measures to improve health and working conditions at the workplace. In both cases, the planning and implementation of the sets of measures were characterised by a proactive, preventive and participatory approach involving relevant stakeholders (e.g. employers, management, employees, and external stakeholders).

Finally, it needs to be mentioned that most of the good practices presented for the Netherlands are relatively recent and some of the programmes have not been evaluated as yet, making measurement of their full impact and sustainability challenging.

## 4.1 Good practices on the supply side of labour

### Good Practice 1:

#### Interactive digital portal

Theme: Sustainable employability

#### 1. Actor:

The digital portal is an initiative of three partner organisations: Stichting Kroon op het Werk, TNO and WerkVanNu.

#### State of the art:

The initiative started in 2010 and is on going.

#### Public incentives used:

Yes

#### In practice/idea/proposal:

Practice

#### 2. Reasons

There has been an increased focus in recent years on measures to ease existing rigidities in the labour market and on providing incentives or motivating employers and employees alike to invest in employability and life-long learning. In the Netherlands, the concept of sustainable employability is used and covers a wide range of measures at the company/organisation level which aim to mobilize employers and employees to take sustainable measures for long-term, healthy, enjoyable and productive participation in the labour process. In the sustainable employability concept, employers, managers and employees share joint responsibility for this, with employees taking control of their own career development and employers providing support.

#### 3. Description of approach

The digital portal has been developed to monitor the National Employability Plan (Nationaal Inzetbaarheidsplan). The aim is to provide practical support to companies and employees to improve sustainable employability at the workplace via setting up a digital portal which offers:

an online learning platform/network in which partners exchange ideas and expertise to work on new interventions and integrated approaches through open innovation.

high-quality advanced instruments - The Sustainability Index (DIX) targeting employees and the Company and Orientation Scan (Oriëntatie- en Bedrijfsscan) for employers- that allow customised intervention.

Employees can work on their employability through their personal digital portal using the Sustainability Index. It allows them to assess their employability and see at a glance what areas they need to work on (i.e. health, knowledge and skills, motivation and commitment, work-life balance). Based on this they are able to produce a personal action plan and monitor change.

In parallel, employers and their advisors can identify potential improvements within their organizations through their own portal and digital dashboard. Using the Company and Orientation Scan employers can monitor the effect of the measures taken. Companies are also able to present their range of interventions on the portal, allowing actions to be initiated in a simple way.

According to the latest Monitoring report, conducted by TNO, in 2012, 62 companies (both medium-sized and larger) completed the Company Scan, 159 people completed the Orientation Scan, and 474 people completed the DIX.

Is the approach targeted especially on older workers or on all age groups? It is targeted at employers

and employees of all age groups.

**3.1 Dimensions and quality of work (career and employment security, wages etc.)**

Yes

**3.2 Values/Motivation**

Yes

**3.3 Professional Competence (Lifelong Learning)**

Yes

**3.4 Health**

Yes

**3.5 Close Social Network**

**3.6 Family, work-life balance**

Yes

**4. Work after retirement (“silver work”)**

No

**5. Life course orientation**

Yes

**6. Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, handicapped workers, social inequality, regional dimensions etc.)**

**7. Linkage to informal work/civic engagement/social volunteering? No**

**8. Other socially innovative dimensions touched worth being mentioned Knowledge transfer, user engagement, open innovation.**

**9. Brief SWOT evaluation including transferability, sustainability and usability**

**Strengths:**

Allows for a customized approach.

Provides structure and coherence regarding sustainable employability and its different dimensions/elements.

The digital portal is easily accessible.

Due to the interactive nature of the instruments, results can be quickly assessed.

Guidelines and information on how to complete the index and the scan is provided both on the website and in a brief document which can be downloaded.

**Weaknesses:**

Takes a relatively long time to complete the index and the scan (can be especially problematic for employers, managers who may already be overloaded with questionnaires).

**Opportunities:**

The digital portal and its instruments can be further improved based on the information and insights gained from users in the evaluation and monitoring.

The platform allows users to share and learn from already implemented company actions.

**Threats:**

It is difficult to reconcile completeness and applicability (e.g. tools that are short and powerful, but also detailed).

The digital portal and the instruments are a useful tool, but there is a need for personal contact and continuous dialogue within the organisation (e.g. employees who have difficulties at work to discuss with a work coach or with the employer in order to solve the problem).

Requires that users have computer and internet access.

**10. Further relevant information**

Website: <http://www.npd.nl/>

TNO (2013) Evaluation and monitoring report 2012 (Inzicht Ininzetbaarheid Nationaal Inzetbaarheidsplan Monitorgegevens 2012)

## Good Practice 2

### Regional mobility centres (regionaal mobiliteitscentrum)

Theme: Job to job transitions

#### 1. Actor:

The initiative is carried out in a public-private partnership with the following actors: the public employment office (PES), municipal authorities, regions and sectors; educational institutions; temporary and secondment agencies, professional business knowledge centres, reintegration agencies, industry associations; and outplacement providers.

#### State of the art:

Established at the end of 2008, the programme ran as a temporary special programme in the period 2009-2010. In 2011, it has been mainstreamed into the regular public employment services.

Public incentives used: Yes. Between 2009 and 2010, the public employment service provided 13 million euros annually. Additional funding came from a variety of other bodies, including employers, regional authorities, training funds, the Part-time Unemployment Act funds, as well as from the European Social Fund. From 2011 onwards, the programme's activities are part of the regularly financed employment services.

#### In practice/idea/proposal:

Practice

#### 2. Reasons

The programme was initiated as a response to the 2008 economic crisis and in anticipation of its negative impact on the Dutch labour market e.g. staff lay-offs, unemployment.

#### 3. Description of approach

The aim is to prevent unemployment by finding new employment for people in danger of dismissal before losing their jobs and to facilitate job to job transitions in partnership with a wide range of actors. In early 2009, a regional network of 33 mobility centres across the whole country were established to address the effects of the financial and economic crisis on the labour market. The approach was to provide timely and tailored support to companies who were laying off staff and help their employees to find new jobs. The mobility centres also provided advice on skills and training to companies who wanted to retain skilled and experienced staff but, as a result of a temporary fall in production, offered their employees part-time employment or a reduction in working hours. These, together with other activities (e.g. providing information about the regional labour market and companies looking to recruit, job matching, opportunities for additional training) are now incorporated in regular employment services at the regional level and are organised in the form of projects in joint public-private partnerships that are tailor-made for local needs. Besides the regional focus, so-called sector support desks have also been set-up catering for specific sectoral needs in the given region, although the availability of such sector-specific support varies greatly across the regions.

In 2009 and 2010, more than 1,600 companies laying off staff received assistance (8,896 received training) and around 24,000 employees were helped to find a new job before becoming unemployed.

Is the approach targeted especially on older workers or on all age groups? It is targeted at employees (all age groups) who are at risk of being made redundant.

##### 3.1 Dimensions and quality of work (career and employment security, wages etc.)

Yes

##### 3.2 Values/Motivation

Not applicable

### 3.3 Professional Competence (Lifelong Learning)

Yes

### 3.4 Health

Not applicable

### 3.5 Close Social Network

### 3.6 Family, work-life balance

Not applicable

### 4. Work after retirement (“silver work”)

Not applicable

### 5. Life course orientation

Not applicable

### 6. Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, handicapped workers, social inequality, regional dimensions etc.)

Regional dimension

### 7. Linkage to informal work/civic engagement/social volunteering?

Not applicable

### 8. Other socially innovative dimensions touched worth being mentioned?

Public-private partnership.

### 9. Brief SWOT evaluation including transferability, sustainability and usability

#### Strengths:

The speed of response.

Establishing a well-functioning network of contacts.

Utilization of public-private partnerships.

Approach tailored to regional needs.

Autonomy of regional staff to choose and decide about solutions and build partnerships.

Preventive approach e.g. intervention at an early stage when the worker is still employed.

#### Weaknesses:

No central guidelines provided for the mode of cooperation regarding regional partnerships which does not always make it clear who has the lead (or who should be the initiator) and what role the different partners play.

Limited transferability of the programme due to the decentralized approach of Dutch employment service provision.

#### Opportunities:

The high degree of satisfaction among employees and employers regarding the services provided by the mobility centres increases trust in public services and enhances cooperation between employers/employees and the PES.

Facilitates joint public-private partnerships.

Temporary or emergency measures can have positive non-intended effects: in this case, the method of tackling unemployment before it occurs has now become common practice in regional PES.

Better anticipation and management of change, including future economic shocks, restructuring.

**Threats:**

The success of public-private partnerships depends on getting funding which can be challenging in practice as often many different sources have to be applied for and put together.

Linkage between sectoral partner initiatives and funds and regional needs and budgets needs to be strengthened in order to facilitate intersectoral mobility.

The recent crisis led to increased focus on improving labour market transitions for young people while neglecting other vulnerable target groups, in particular lower skilled older workers, 45+ workers and disabled employees.

**10. Further relevant information**

ESF Age: The Regional Mobility Centre: A Programme from the Netherlands

Schaapman, M. (2011) The Netherlands: Joint public-private local partnerships to cope with recession, Eurofound Observatory EMCC

### Good Practice 3

Speeddates (Speeddaten)

Theme: Job matching

#### 1. Actor:

Public employment service (PES), private employment agencies, educational institutions, sectors, regions

#### State of the art:

Ongoing since 2011.

#### Public incentives used:

Yes. The initiative is funded by the PES.

#### In practice/idea/proposal:

Practice

#### 2. Reasons:

Employers are often reluctant to hire older job seekers. Older job seekers have less chance of being invited to an interview than younger job seekers do, also because employers often have negative perceptions about older people. The issue is how to influence employers' selection behaviour and their hiring policy to employ older job-seekers and what approaches does the PES offer that provide good opportunities to do so. While speeddates is an initiative open to job-seekers of all ages, according to a survey of Dutch PES case workers (Zandvliet et al, 2011), it is extremely suitable and works particularly well for older job-seekers because of the personal contact between the employer and job seekers (preconceptions on both sides easier to overcome).

#### 3. Description of approach:

Speeddates are organized by PES case workers to bring employers and job seekers together. These events can be initiated by the case worker, but also by private job agencies or company advisors and can take different forms .e.g.:

The case worker contacts agencies and employers and together they organize three sessions where employers representing different industries (even if they have no open vacancies at the time) and suitable job-seekers get to know each other. Suitable candidates are pre-selected by the case worker and at the speeddates are matched with the employer.

An employer agency wants to organize a speeddate for a company which is closing down. Through an online registration system, which has been set up by the PES, the agency can register for a speeddate with the PES. All employers with technical vacancies in the region and the workers are invited to participate.

Speeddates are also organised for a specific region or sector. These customised events increase the chance of a correct job match (e.g. only those job seekers who are looking for work in a specific industry are invited). Since job seekers are selected for such speeddates on the basis of their CV, skills and knowledge, work experience, sector relevance etc. older job seekers, who because of their age might find it more difficult to get a job using other routes (e.g. sending their CV to employers or agencies to be called in for an interview), can particularly benefit from these job match events. Evaluation of PES measures targeted at older job-seekers indicate high satisfaction among employers and job seekers regarding speeddates.

Is the approach targeted especially on older workers or on all age groups?

It is targeted at job seekers (all age groups), but the approach is especially useful for older job-seekers.

#### 3.1 Dimensions and quality of work (career and employment security, wages etc.)

Yes

#### 3.2 Values/Motivation

Yes

**3.3 Professional Competence (Lifelong Learning)**

Yes

**3.4 Health**

Not applicable

**3.5 Close Social Network**

**3.6 Family, work-life balance**

Not applicable

**4. Work after retirement (“silver work”)**

Not applicable

**5. Life course orientation**

Not applicable

**6. Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, handicapped workers, social inequality, regional dimensions etc.)**

Regional and sectoral dimension

**7. Linkage to informal work/civic engagement/social volunteering?**

Not applicable

**8. Other socially innovative dimensions touched worth being mentioned?**

**9. Brief SWOT evaluation including transferability, sustainability and usability**

**Strengths:**

Less labour-intensive and therefore relatively “cheap”.

Easily transferable.

Sector/industry focus results in better job match.

Direct, face-to-face contact between employers and job seekers increases opportunities for older people.

**Weaknesses:**

**Opportunities:**

Changing employers` selection behaviour and hiring policy to be more willing to employ older job seekers.

Help older job seekers to improve their soft skills (e.g. motivation, attitude) and presentation.

Reduced anxiety, fears about interviews, prejudices regarding employers among older job seekers increases willingness and confidence to use other routes to find employment, as well.

**Threats:**

Requires good relationship management of public employment service case workers by maintaining

personal contact with employers (knowledge about the company and company culture, building trust).  
Good experience of employers with the selection of candidates by PES is important.

**10. Further relevant information**

Zandvliet, K. et al (2011) Werkgeversbenaderingen van UWV gericht op het aannemen ouderen, UWV, Directie Strategie, Beleid, Kenniscentrum (SBK)

## Good Practice 4

### Experience certificate (Ervaringscertificaat)

Theme: Skills, knowledge and competences

#### 1. Actor:

Public employment service (PES), Dutch Knowledge Centre for Accreditation for Prior Learning (APL), APL-providers (organisations for vocational education or for higher professional education, sector organisations and career management organisations).

#### State of the art:

Ongoing

#### Public incentives used:

Yes

#### In practice/idea/proposal:

Practice

#### 2. Reasons:

Recognition of prior learning is the common name given to the process of the recognition of competences that an individual has gained through formal, informal or non-formal learning in various settings. Instruments used for recognising previous learning or work experience are important to make the potential of the individual development visible and to improve the human capital management in companies.

#### 3. Description of approach:

The experience certificate provides an overview of prior learning, including formal and informal learning, skills and competences, but also life and work experience. It aims to increase the employability of individuals and employees by recognizing their prior learning related to a qualification and describe these outcomes in a certificate of experience; get more insight in employees' capacities to create an optimal match with occupational profiles or learning programs on the job; increase the employability of individuals by recognizing and possibly accredit their prior learning to shorten the duration of continuing training/education programmes in order to attain nationally recognised qualifications.

Experience certificates can be obtained through an APL provider or if the individual receives an unemployment or sickness/disability benefit he/she can arrange it through the PES.

In the first case, individuals need to create a portfolio with evidence of their knowledge and skill (these can include education or diploma certificates, references from employers, records of appraisal etc.). The portfolio is then reviewed by the APL provider who might ask for more details or carry out additional testing. It takes 3 months to get the experience certificate. The costs vary between APL providers and depend on the size of the portfolio (from 1000 to 1500 EUR). There are opportunities to get reimbursed or have a tax deduction (it can be deducted as training costs up until 500 EUR). If someone is unsure about the getting the certificate (also in view of the relatively high costs), an interview with the APL provider can be arranged to discuss if it is potentially useful for the individual in question.

If the person is a sickness, disability or unemployment benefit recipient then he/she can discuss with the PES case worker to arrange a test to see if the person qualifies for the experience certificate. If that is the case, then the PES arranges and pays the cost of the certificate. It does not matter if reintegration activities have already been started.

In the Dutch system, any organisation can become an APL provider as long as they work according to the APL quality code and are evaluated by an evaluating organisation (currently there are 70 APL providers in the Netherlands). The quality code for APL itself aims to achieve more transparency and comparability and make APL more accessible. The evaluation is demanded every 18 months and for

every domain of standards of the APL-provider (for example finance or logistics). The providers that are certified are registered in the National Register for accredited APL-procedures within a specific domain/sector.

Is the approach targeted especially on older workers or on all age groups? It is targeted at persons of all ages who already have a job, but would like to improve their position at the workplace or are looking for another job; who are seeking employment or (further) training or education.

**3.1 Dimensions and quality of work (career and employment security, wages etc.)**

Yes

**3.2 Values/Motivation**

Yes

**3.3 Professional Competence (Lifelong Learning)**

Yes

**3.4 Health**

Not applicable

**3.5 Close Social Network**

**3.6 Family, work-life balance**

Not applicable

**4. Work after retirement (“silver work”)**

Not applicable

**5. Life course orientation**

Not applicable

**6. Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, handicapped workers, social inequality, regional dimensions etc.)**

**7. Linkage to informal work/civic engagement/social volunteering?**

Yes

**8. Other socially innovative dimensions touched worth being mentioned**

**9. Brief SWOT evaluation including transferability, sustainability and usability**

**Strengths:**

The certificate provides employers a broader set of information about the applicant's skills and competencies.

Support from a professional APL provider/PES worker.

Due to its standardized format it is easily recognizable.

The experience certificate is subject to an official certification process increasing the reliability of the information it contains.

Quality control is ensured through the APL quality code.

Easily transferable.

**Weaknesses:**

Relatively high cost of the certificate with limited financial support.

**Opportunities:**

The certificate (standardized format, certified source) may appeal more to employers and employment agencies thus increasing the applicant's chance to be called in an interview.

Certificate owners gain experience in preparing their portfolio, learn about their skills and competences and how to present these also in the future.

**Threats:**

People who are not benefit receivers (e.g. no able to obtain the certificate through the PES) and cannot afford to pay for the certificate themselves are disadvantaged.

**10. Further relevant information**

Website: <http://www.kenniscentrumevc.nl/werknemers/English>

## Good Practice 5

Gatekeeper centres (Poortwachterscentra)

Theme: Reintegration

### 1. Actor:

Employers (both public and private), business owners (the public employment service, the Centre for Work and Income and the Ministry of Social Affairs and Labour have a limited role as initiators or support providers)

### State of the art:

The first gatekeeper centre was established in 2004 in the region of Noord Holland Noord and over the years has grown into a large network of several centres covering other regions as well. In 2007, there were 36 gatekeeper centres across the Netherlands and in 2008, another 18 opened.

### Public incentives used:

Gatekeeper centres are non-profit organizations. They are financed from membership fees paid by employers. Additional funding may come from other sources e.g. social partner funds such as the Confederation of Netherlands Industry and Employers (VNO-NCW).

### In practice/idea/proposal:

Practice

### 2. Reasons:

In the Netherlands, the so-called Gatekeeper Act (Wet Poortwachter) came into force in 2002 according to which the employer has to continue paying the salary of an employee during the first two years of sick leave or temporary disability. Employers are expected to help their sick employees return to work as soon as possible. An important component of the Gatekeeper Act is a rehabilitation plan which needs to outline the specific steps required (both on the side of the employer and the employee) for the reintegration of the sick employee. If it is not possible for the employee to return to work with the original employer, the employer is obliged to help the employee find work with another employer. As employers were unsatisfied with the information and support given by the PES and other governmental institutions in this process, they decided to set up a system of regional intersectoral employer networks that facilitates the reintegration of employees, who were not able to return to their previous jobs, through regional gatekeeper centres.

### 3. Description of approach:

The key objective of the gatekeeper centres is to assist employers in finding a suitable work for their employees who due to their sickness or chronic health condition are not able to resume work in their old job. This includes for instance arranging interviews or trial placements with a new employer. The centres also function as a knowledge or advice centre, providing information, guidance and mediation in the reintegration process. Additional tasks include organizing regular regional and (sub)regional meetings and networking events, often focusing on a specific theme, for employers to learn from each other and share knowledge and experience; collecting, filing and sharing vacant positions (e.g. sending out monthly vacancy newsletters); offering training for employees. There is also cooperation with occupational health services and with specialized reintegration providers.

The gatekeeper centres are based on mutual interest and trust, the explicit involvement and commitment of employers, maintaining a network through frequent and informal contact with affiliated employers, and being responsive to their needs. There are no profit interests, no legal or placement targets imposed. The focus is on practical solutions in a timely fashion with short lines of communication between employers and the centre consultants, and not on strategic consultations or research and policy development.

Gatekeeper centres function as non-profit organizations with a directing board comprising of a number of employers in the network who take on the roles of president, treasurer and secretary. For direct service tasks, such as counselling and reintegration of employees consultants are employed. They also

have the additional task of maintaining the network and recruiting new members. Membership in the gatekeeper centre is subject to paying an annual premium and commitment to purchase services for 1 or more years (the conditions can vary between regional gatekeeper centres).

Evaluations of the gatekeeper centres carried out by the Centre of Work and Income and a customer survey of employees by TNO indicate high satisfaction among employers and employees with the services provided. According to surveyed employees, the centres greatly contributed to their fast resumption of work (either with another employer or their own) and mentioned in particular the positive role of the consultants not only as helpful mediators between the employee and the employer, but also their coaching role (e.g. providing information and assistance regarding rights and obligations in the reintegration process). Affiliated employers highlight the informal and practical approach (e.g. no bureaucracy involved) and the advantages of belonging to an established regional network.

Is the approach targeted especially on older workers or on all age groups? The services offered by the centres target employers and employees covering all age groups, but most of the clients needing reintegration because of chronic health conditions concern older employees.

**3.1 Dimensions and quality of work (career and employment security, wages etc.)**

Yes

**3.2 Values/Motivation**

Yes

**3.3 Professional Competence (Lifelong Learning)**

Not applicable

**3.4 Health**

Yes

**3.5 Close Social Network**

**3.6 Family, work-life balance**

Not applicable

**4. Work after retirement (“silver work”)**

Not applicable

**5. Life course orientation**

Not applicable

**6. Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, handicapped workers, social inequality, regional dimensions etc.)**

People with disability or chronic illness, regional dimension

**7. Linkage to informal work/civic engagement/social volunteering?**

Not applicable

**8. Other socially innovative dimensions touched worth being mentioned**

Knowledge transfer, employer initiative to fill gap in public service provision.

## 9. Brief SWOT evaluation including transferability, sustainability and usability

### Strengths:

Initiative by employers for employers and employees based on shared interest and mutual trust (between employers and between employers and employees).

Approach tailored to employer needs and regional needs.

Facilitates cooperation between employers from different sectors.

Allows for faster intervention due to its informal approach (e.g. no bureaucracy involved).

### Weaknesses:

Limited transferability due to the legal specificity that the initiative seeks to address.

Lack of quality control (e.g. quality and number of measures and services offered to employers and employees vary across regions).

Limited accountability and transparency regarding outcomes.

Employees have no control over what support or measure is offered in the gatekeeper centres (e.g. whether these actually meet their needs).

### Opportunities:

Opportunities for employers for knowledge sharing and learning.

Enhances future collaboration or cooperation on other issues of common interest.

Positive experience of both employers and employees builds trust improving employer and employee relations and the work environment.

### Threats:

Maintaining the network requires the active involvement, continuous investment and commitment of the employers.

SMEs might be discouraged to join due to membership payment and commitment to purchase services.

Outcomes depend on the qualities and abilities of the consultants.

## 10. Further relevant information

Piek, P. & Fermin, B. (2009) Het regionale domein en het functioneren van poortwachtercentra, TNO

Raad voor Werk en Inkomen (2007) Handreiking Poortwachtercentra

Website: <http://www.kennisbanksocialeinnovatie.nl/nl/kennis/kennisbank/poortwachtercentra/89>

## Good Practice 6

### Age mirror (Leeftijdsspiegel)

Theme: Age management

#### 1. Actor:

Ministry of Social Affairs and Employment, Employers organization AWWN and Servicepunt Arbeidsmarkt MKB

#### State of the art:

Started in 2005 and ongoing.

#### Public incentives used:

Yes

#### In practice/idea/proposal:

Practice

#### 2. Reasons

The Dutch population is ageing and overtime there will be a shortage of school leavers to meet the demand for new staff. Many organisations have started to realise that the exit from the labour market of baby boomers over the years to come will pose issues such as how to transfer and secure their work experience. Employers need to take action to prepare for this. To do so requires that companies make an assessment of their organisation's position (e.g. will they have to deal with problems in the short term, or will it face a challenge in the longer term).

#### 3. Description of approach

The age mirror aims to provide an overview of the company in relation to age management. It asks relevant questions to determine where the organisation stands in terms of the age structure of the organisation and offers points of departure for developing and implementing age management policies in the company.

The age mirror is a checklist with 24 questions structured in the following 4 steps:

Step 1: Determining whether or not the organisation has a problem with 'ageing';

Step 2: Discussing the problem with relevant people on behalf of the employer or employee;

Step 3: Developing a vision, devising strategies and executing action;

Step 4: Learning from experiences.

After completing these steps, the user can, for example, determine that there is no problem, or that the problem is easy to deal with or further actions of readjustments may be needed.

The age mirror was developed first as a pilot. This pilot version was then tested with employers, managers as well as employees and was further improved. The tool provides employers with a snapshot of their organisation and work force, is intended to raise the issue of developing company age management policies and strategies, and initiate actions and dialogue within the organisation.

Is the approach targeted especially on older workers or on all age groups?

Targeted at employers.

#### 3.1 Dimensions and quality of work (career and employment security, wages etc.)

Yes

#### 3.2 Values/Motivation

Yes

	<b>3.3 Professional Competence (Lifelong Learning)</b>
Yes	
	<b>3.4 Health</b>
Not applicable	
	<b>3.5 Close Social Network</b>
	<b>3.6 Family, work-life balance</b>
Not applicable	
4.	<b>Work after retirement (“silver work”) Not applicable</b>
5.	<b>Life course orientation</b>
Yes	
6.	<b>Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, handicapped workers, social inequality, regional dimensions etc.)</b>
7.	<b>Linkage to informal work/civic engagement/social volunteering?</b>
Not applicable	
8.	<b>Other socially innovative dimensions touched worth being mentioned</b>
9.	<b>Brief SWOT evaluation including transferability, sustainability and usability</b>
	<b>Strengths:</b>
	The questionnaire is easy to access and download.
	Guidelines to the questionnaire and information about age management are provided.
	Takes a relatively short time (about 1 hour) to complete.
	Easily transferable.
	<b>Weaknesses:</b>
	The age mirror provides no answers to solutions, only a tool on which basis solutions can be discussed and actions implemented.
	Might be useful only for organizations who are dealing with the ageing issue for the first time.
	<b>Opportunities:</b>
	The age mirror can be an initiator (inviting employers to look into the mirror) of change in the company’s work organization and its handling of age issues, but also of others (i.e. enhancing and investing in the employability of its work force).
	<b>Threats:</b>
	Increasing awareness among employers about the age mirror and age management in general (e.g. use of campaigns to keep the issue on the agenda) is needed.
	Filling out a questionnaire does not replace dialogue and actual action in the organization.
10.	<b>Further relevant information</b>

AWVN (2005) Leeftijdsspiegel: 24 vragen over inzetbaarheid naar levensfase in uw organisatie, gezien vanuit het perspectief van werkgever en erkemer  
FEDAcademie to facilitate lifelong learning by promoting (technical) knowledge and competence of staff

## Good Practice 7

### FEDAcademie

Theme: Life-Long Learning (LLL)

#### 1. Actor:

FEDAcademie Foundation (changed into TechniekXL Foundation on 30 September 2014) is a unique partnership of employers, employees, training funds, industry associations and individual companies, including the Association FEDA (Federation of Drive & Automation Sector Organization) - which represents around 200 member companies (including Siemens, Rexroth (Bosh Group), FESTO, ROVC etc.) –, Technology Industry Association FME (2,400 member companies with 225,000 employees), as well as SKF and Reed Business (training providers for the Foundation).

#### State of the art:

FEDAcademie was established in 2011 (from September 2014 it continues as TechniekXL Foundation). Already in 2006, FEDA set up a committee to put training on the agenda, which was followed by a research study (2009-2010) to identify the skill needs and potential knowledge gaps in the member companies.

#### Public incentives used:

Subsidies from Labour Market and Training Fund (Arbeidsmarkt- en Opleidingsfonds (A+O Funds)) set up by the Social Partners.

#### In practice/idea/proposal:

Practice

#### 2. Reasons

Companies in the metal, engineering and technology-based industries experience rapidly changing competence needs due to constant development in innovation and technology, changing consumer demands and global competition. Because of this, companies need to invest in skills, knowledge and competence development, adopting a strategic approach to human resource development which, in light of demographic trends, has become a pressing challenge for many companies.

#### 3. Description of approach

The aim of the FEDAcademie is to facilitate lifelong learning by supporting companies to develop technical knowledge and competence of its workforce.

It provides short, flexible and up-to-date technical training courses for employees in four key areas: mechanical engineering; electrical and electronics; process management; and industrial automation.

It uses a blended learning concept (i.e. combining presentations, case assignments, and other learning materials).

The approach allows for flexibility in the organization as training can take place at different premises (of the trainers or in the company)

It connects companies and trainers through virtual networks, providing various training tools, such as e-learning (via websites, newsletters and e-tutors) to improve the organization and communication of training initiatives.

It cooperates closely with leading industry partners and provides a platform for the exchange of knowledge and good practice between industry stakeholders in the technology sector.

The foundation provides nationwide training and courses and while its focus is on corporate training, the courses are, at a combined level, comparable to regular education courses.

Is the approach targeted especially on older workers or on all age groups? It is targeted at all workers employed in companies of the relevant sector.

Yes	<b>3.1 Dimensions and quality of work (career and employment security, wages etc.)</b>
Yes	<b>3.2 Values/Motivation</b>
Yes	<b>3.3 Professional Competence (Lifelong Learning)</b>
Not applicable	<b>3.4 Health</b>
Not applicable	<b>3.5 Close Social Network</b>
Not applicable	<b>3.6 Family, work-life balance</b>
Others ...	
Not applicable	<b>4. Work after retirement (“silver work”)</b>
Yes	<b>5. Life course orientation</b>
6.	<b>Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, handicapped workers, social inequality, regional dimensions etc.)</b>
7.	<b>Linkage to informal work/civic engagement/social volunteering?</b>
Not applicable	
8.	<b>Other socially innovative dimensions touched worth being mentioned</b>
9.	<b>Brief SWOT evaluation including transferability, sustainability and usability</b>
<b>Strengths:</b>	
	Flexible and up-to-date training via virtual networks complementing traditional classroom learning.
	Learning approach that combines theory and practice.
	Solid preparation with mapping the knowledge and skill needs of the target group.
	Demand driven (i.e. depending on the companies' real skill needs).
	Provides platform for companies and managers to exchange knowledge and good practices.
	Strong cooperation with leading industry partners and stakeholders.
<b>Weaknesses:</b>	
-	
<b>Opportunities:</b>	
	Driving the development and innovativeness of companies.
	Increasing adaptability and employability of employees.

**Threats:**

-

**10. Further relevant information**

FEDA website: <https://www.feda.nl/>

Website of TechniekXL Foundation: <http://www.techniekxl.nl/>

CEEMET (2012) SHAPING TALENTS New business prospects, competitiveness and improved employability through lifelong learning

## Good Practice 8

### Implementing integrated health management in the company

Theme: Health

#### 1. Actor:

Dutch centre for vehicle technology and information (RDW) in cooperation with TNO.

#### State of the art:

Implemented in 2010, ongoing

#### Public incentives used:

No

#### In practice/idea/proposal:

Practice

#### 2. Reasons

RDW is the Dutch licensing authority for all vehicles on the public highway and is responsible to ensure that all these vehicles comply with the safety and environmental requirements. RDW has around 1300 employees. In 2013, the median age of its workforce was 48 years. Until 2009, RDW's policy on working conditions and health and safety focused on fulfilling the statutory requirements and providing support during sick leave in monitoring and reintegration. Similarly to other Dutch companies, RDW is facing the challenge of an ageing workforce, but also of fast changing technological innovations and increased globalisation. Workers have to quickly and repeatedly adjust to these changes and so RDW needs to ensure that its employees can keep up with the new developments and job requirements both in the present and in the future. This requires a switch from a reactive policy on working conditions and absenteeism to a more proactive and preventive policy and investing in health prevention and promotion in the company.

#### 3. Description of approach

The aim of implementing integrated health management in RDW was to create a work environment in which good health and high performance of the employees and the company are fostered. To do so, RDW implemented integrated health management (IHM) in the company. IHM is the systematic management of health and vitality of both the employee and the company (e.g. organizational health). The approach is based on participation of all actors and their mutual interaction. The measure was implemented gradually, starting with the preparation of a framework document with the help of TNO. The document had to set out the goals and expectations of a proactive health policy, the responsibilities and tasks of the different parties concerned (management, employees, work council, HR, occupational health and safety professionals), lines of communication and participation, and implementation and monitoring of the specific activities at both the individual and organizational level. The document was drawn up by the management based on regular consultation with and feedback from employees. The document was approved and ratified in early 2010 and the following measures were implemented:

The Vitality programme focusing on health prevention including physical and mental health (for the mental health component, an online coaching programme was used called Menzis` You Plus-MYP which was offered for a trial period of 1 year for all RDW employees);

The New Works pilot was implemented in the ICT division introducing a new way of working with a new desking concept (flexible workstations),

Policy on aggression aiming to improve workers' skill to deal with emotions and aggression (around 70% of RDW workers are men) using a learning module developed specifically to address this issue (this service was evaluated in 2012 and proved to be very useful);

No-smoking policy (the aim was to make RDW smoke free by 2012, which was realized).

Solid preparation was a key success factor of the implementation of the IHM. The preparatory phase consisted of several steps such as an evaluation of absenteeism policy also raising awareness of the financial impact of absenteeism due to ill health among employees; developing a business case with

the help of TNO estimating the benefits and costs of the new approach; and involvement and participation of all stakeholders also making use of external expertise (e.g. Occupational health and safety authority).

Is the approach targeted especially on older workers or on all age groups? It is targeted at all employees of the company.

**3.1 Dimensions and quality of work (career and employment security, wages etc.)**

Yes

**3.2 Values/Motivation**

Yes

**3.3 Professional Competence (Lifelong Learning)**

Yes

**3.4 Health**

Yes

**3.5 Close Social Network**

**3.6 Family, work-life balance**

Not applicable

Others ...

**4. Work after retirement (“silver work”) Not applicable**

**5. Life course orientation**

Yes

**6. Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, handicapped workers, social inequality, regional dimensions etc.)**

**7. Linkage to informal work/civic engagement/social volunteering?**

Not applicable

**8. Other socially innovative dimensions touched worth being mentioned**

**9. Brief SWOT evaluation including transferability, sustainability and usability**

**Strengths:**

Proactive approach.

Long-term perspective (ensuring sustainability of the programme).

Involvement and active role of employees and other relevant stakeholders.

Solid preparation.

Initiating a diverse set of health measures (focus on improving both physical and mental health).

Regular monitoring and evaluation of the implemented programmes.

**Weaknesses:**

No change in absenteeism rates (4.5% in 2010; 4.4% in 2013).

**Opportunities:**

Participatory approach allows for a tailor-made development of health policy in the organization which makes the initiative easy to transfer to other organizations (both public and private), as well.

Improved health outcomes and performance of employees and the organization.

Positive change in the organization and culture of the workplace.

**Threats:**

In a more 'conservative' work culture, people may find it difficult to give up certain acquired rights and habits (this may endanger implementation as the approach requires more initiative and engagement from the employees themselves).

Commitment from the employer and management is a key prerequisite.

Awareness raising among employees is important for gaining support (e.g. many employees consider that health is a private issue and not the employer's concern)

**10. Further relevant information**

RDW website: <https://www.rdw.nl/particulier/Paginas/default.aspx>

EU OSHA (2013) RDW – On a Healthy and Safe course (the Netherlands), OSHA Case Studies

## 4.2 Good practices on the demand side of labour

### Good Practice 9

#### Measures to improve working conditions and address challenge posed by an ageing workforce

Theme: Working conditions

#### 1. Actor:

Waterland Hospital (Purmerend, the Netherlands). The hospital has 1,162 employees, 90% of whom work on a part-time basis. 85% of its employees are women and almost half of the staff is aged 45 years or older.

#### State of the art:

Ongoing.

#### Public incentives used:

No.

#### In practice/idea/proposal:

Practice

#### 2. Reasons

The issue of ageing population poses important challenges for the healthcare sector, namely an increasing demand for healthcare and long term care in the foreseeable future, and at the same time a shortage of and ageing of the healthcare workforce, particularly in certain health professions and medical specialisations. Over the course of the next 15 years, there is an estimated shortage of 450,000 to 600,000 doctors, nurses and other healthcare professionals which could be exacerbated if no action is taken. In order to ensure sufficient staff in the future, Hospital Waterland has introduced a number of measures, some of which are still in a pilot-phase.

#### 3. Description of approach

The hospital adopted a combination of measures with the overall aim to improve working conditions so that people would work longer and retire later. It includes measures to increase flexibility in working hours, giving more control of the staff to manage their working time and schedule their shifts, reduce work stress arising from the highly demanding work (both physical and mental), support employees in their caring obligations at home, and improve employees health and job satisfaction. The individual measures are as follows:

**Self-rostering:** individual staff members are allowed to determine their own roster by consultation and may also arrange for any replacement that may be necessary. They also have a greater control in picking shifts for certain services which are defined in advance. Employees working more hours are given work credits. The idea is that people are given a greater say in determining their working hours. Preparation for the implementation of self-rostering took 6 months with consultations and meetings with staff being the first step. For the pilot, one hospital ward was chosen.

**Care broker:** the hospital employs a person who provides assistance to staff with care responsibilities (e.g. arranging transport, shopping for relatives of employees who are in need of care). The initiative was introduced in response to the high share of staff who have care obligations at home (one in four of its workers is a carer) and had to take time to make phone calls etc. to arrange these tasks themselves. This is a particularly important issue in sectors such as healthcare, where the overall majority of the workforce is made up of women.

**Relaxing chair:** to improve night hours the hospital is experimenting with a relaxing chair where staff can take a power nap during the night. The more demanding nature of night shifts and the fact that night hours are taken by a decreasing number of mostly younger staff (in the hospital sector, workers aged 56 or older are not obliged to do night shifts) were the main reason for introducing this initiative.

Vitality talks: these talks take place every half year between the employer and employee and are used instead of performance evaluations.

Is the approach targeted especially on older workers or on all age groups? It is targeted at all employees of the company.

**3.1 Dimensions and quality of work (career and employment security, wages etc.)**

Yes

**3.2 Values/Motivation**

Yes

**3.3 Professional Competence (Lifelong Learning)**

Yes

**3.4 Health**

Yes

**3.5 Close Social Network**

**3.6 Family, work-life balance**

Yes

**Others ...**

**4. Work after retirement (“silver work”)**

Not applicable

**5. Life course orientation**

Yes

**6. Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, handicapped workers, social inequality, regional dimensions etc.)**

Gender, intergenerational solidarity.

**7. Linkage to informal work/civic engagement/social volunteering?**

Not applicable

**8. Other socially innovative dimensions touched worth being mentioned**

**9. Brief SWOT evaluation including transferability, sustainability and usability**

**Strengths:**

Combined measures to improve working conditions.

Giving more control to employees over their working time.

Measures introduced in consultation with staff.

**Weaknesses:**

-

**Opportunities:**

Better work-life balance, in particular for workers with care obligations.

Increasing job satisfaction.

Extending working life.

Threats:

-

#### **10. Further relevant information**

Duurzaam inzetbaar in Waterlandziekenhuis: <http://www.awvn.nl/thema-site/Documents/SPECIAL-DI-WATERLANDZIEKENHUIS.pdf>

Annual Report 2012 and 2013: <http://www.waterlandziekenhuis.nl/over-het-waterlandziekenhuis/#/publicaties/jaarverslagen>

## 5. Extending Working Lives and Lifelong Learning: Drivers and Barriers

The following chapter is based on the report by Katrin Gasior and Eszter Zolyomi “Identifying and Assessing Structural Drivers of and Barriers to Innovative, Sustainable Strategies for Extending Working Lives and Lifelong Learning on the Demand and Supply Side – Country Report: Italy” (Work Package 3 Extending Working Lives; Task 4)

### 5.1 Supply Side

According to the definitions adopted in this project, the following analyses of the supply side of labour refers to innovative and sustainable approaches and solutions aiming directly (“immediately”) at enhancing both the employability and workability of the ageing workforce/older workers, in order to make/keep them able, prepared and willing to prolong their working life/extend lifelong learning.

#### 5.1.1 Workability / Employability

Workability and employability are usually used within labour sciences to assess the capacity of work of an ageing workforce / older workers. The term workability refers to individual (older) workers’ ability to master the work-life challenges he/she is confronted with. Workability is linked to the ability held for a given job considering health, skills, values, etc. Employability, that is a multi-dimensional concept, in general refers to a person’s capability for gaining and maintaining employment in the light of individual aspects as knowledge, skills and abilities, and external aspects as legal framework, policies and attitudes both at the institutional and the organizational levels (Naegele and Bauknecht, 2013; Socci and Principi, 2013).

##### 5.1.1.1 Motivation

There is indication that a growing share of Dutch employees plan to continue working until the official retirement age. Results from the 2009 National Working Conditions Survey show that 26% of all employees surveyed reported that they would be both willing and able to work until the retirement age compared to 13% five years earlier (Houtman, 2012).

While the largest group within this age bracket is still made up of those who are neither willing, nor able to stay in employment till the statutory retirement age, their share has decreased from 53% to 39% since 2005.

#### Macro Level

Policies aimed at increasing the labour supply of older workers, such as the abolishment of the early old age retirement scheme, the raising of the retirement age and the extensive reform of the disability benefit system, were key measures contributing to the positive trends in the employment of older workers (for more details see chapter 3).

#### Meso Level

In the Netherlands, there has been increased effort in recent years to mobilise employers and employees alike to invest in maintaining and improving employability in order to reduce the risk of long-term absence from work and premature exit from the labour market. Sustainable

employability, in particular, has been used as a key approach to achieve this. The concept was officially taken up in 2007, when the Commission on Employment Participation suggested encouraging employees to stay in the labour market until the statutory retirement age (Houtman, 2012). Sustainable employability became even more important when the government decided to gradually increase the statutory retirement age from 65 to 67. Discussions of the reforms were accompanied by a discourse on sustainable employability which emphasized the importance of the ability to work until the statutory retirement age.

Besides individual resources such as health and functional capacity, knowledge and skill formation, the concept highlights the importance of values, attitudes and motivation. An additional dimension is the work environment and management, which also includes the content of the work, the demands and work community. More importantly, in the sustainable employability concept, employers, managers and employees share joint responsibility for this, with employees taking control of their own career development and employers providing support. Despite the growing awareness among Dutch employers about the issue of sustainable employability and its importance, they often lack the information and know-how to implement it within the organisation. In order to provide practical support to companies and their employees to enhance sustainable employability at the workplace a number of tools have been developed and implemented with support from the Government.

One example is the digital portal that offers high-quality advanced instruments - such as the Sustainable Employability Index targeting employees and the Orientation and Company Scans for employers - that help organizations to prepare, implement and monitor their interventions in a customized way. The digital portal is an initiative of the National Platform for Sustainable Employability (NPDI) which was established by three partner organisations (Kroon op het Werk, TNO and WerkVanNu) in 2010. The case study conducted on this initiative, which included interviews with experts and users, provides good lessons for organisations in other countries planning to introduce a similar tool (Zolyomi & Gasior, 2015a). In particular, it highlights

- the value of *dialogue within the organisation* and the *involvement and engagement of employees* in planning and implementation;
- the complementary role of a *learning network* that provides members and users the opportunity to learn from already implemented company actions and to share and develop new ideas through *open innovation* and *co-creation*;
- the need for *collaborative work*, building on the unique knowledge and expertise of partners;
- the importance of regular *monitoring and evaluation*, which strengthens the basis for managing results and *fosters learning and knowledge-generation*;
- the *need for financial support* which was paramount to kick-start the project, but to make it sustainable also required careful *preparation of a business model*.

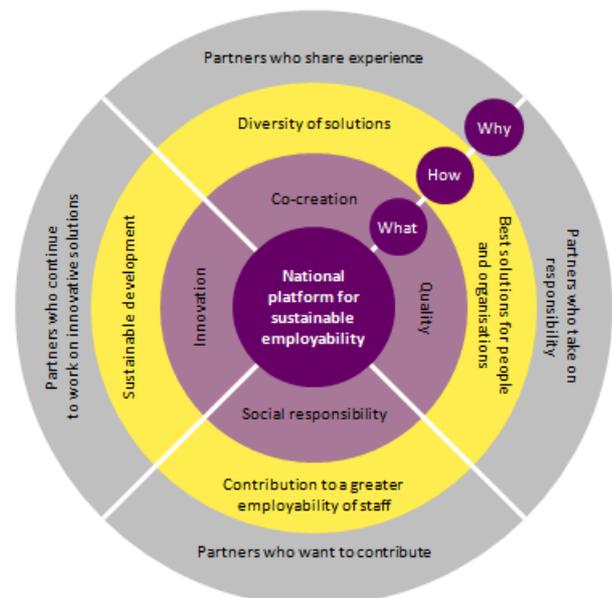
The lack of funding is a major barrier to social innovation. Constraints imposed by the lack of financial instruments hinder not only the development of new ideas, products or services, but

also to expand them. As the case of the digital portal shows, subsidies from the Government were necessary in the early stages for setting up the digital portal and developing the instruments. Funding was also provided for research on sustainable employability. However, the plan from the very beginning was also to build a business case for the digital portal and the network so that it can be sustained from the income received from its products and services.

By 2015, 75 companies and organisations joined this initiative, including both private enterprises and public sector organisations. For the provider of the digital portal (NPD), a major challenge was to come up with a digital infrastructure and instruments which meet the different needs and demands of companies and at the same time incorporate the core features of sustainable employability. It also had to be relatively simple and practical enough to attract users. The digital portal took years to develop starting first with the conceptual model and then transferring it into a digital format. The unique expertise provided by the three collaborating partners was vital in this process.

The involvement of professional advisors who can provide support and guidance to companies was essential to make the initiative sustainable and to help users making the best out of the tools and services offered via the portal. NPD offers two separate contracts to its advisory partners: one is for becoming a member of the learning network and the other is to use the digital system. Advisory partners who would like to use the digital portal are generally required to be a member of the network. Partners also need to share the mission and core values of NPD.

**Figure 3: Core values of NPD**



Source: NPD

While the digital portal is a useful tool in itself, there is also a need for a forum where companies and advisors can meet face to face to share ideas and learn from each other. The learning network meets at least 4 times a year with meetings organized in different sessions. In-between, the network also has so-called work streams where partners can work together to develop new strategies and instruments. From the users' perspective, this possibility to combine the tools of the digital portal with professional support and a learning platform appears to be a major incentive to sign up to the digital portal. The role of advisors should be highlighted particularly their assistance to companies when they start working with the instruments on the digital portal. The advice companies often get is to first start with a pilot e.g. only a smaller group of employees or with one department so as to get acquainted with the tools. The issue of privacy regarding the use and dissemination of personal information also needs to be ensured. It could be a major disincentive for employees to participate if information were to be used by the employer to their disadvantage. Trust and communication between management

and employees are therefore crucial prerequisites to using the digital portal's instruments. Follow-up is also a critical point for companies. What is meant here is the following-up on the initiatives developed for and/or implemented in their organisation, which very much depends on the commitment and willingness of employers.

Raising awareness of sustainable employability among employers, employees and the general public is also one of the missions of NPDI. It has established an annual prize (*De Kroon op het Werk prijs*) that is awarded to companies who promote sustainable employability within their organization.

The case of the Netherlands also highlights the importance of engaging labour and business in setting priorities for supporting not only the retention of the older workforce but also the hiring of older workers through developing and strengthening joint public and private partnerships in order to improve the delivery of labour market policies and services.

The regional mobility centres, established in response to the recent economic crisis to facilitate job to job transitions and to prevent unemployment, utilise public-private partnerships and are tailored to regional as well as sectoral labour market needs. Introduced as a temporary measure in 2008, the regional mobility centres have since 2011 been integrated into the regular employment services in all Dutch regions allowing better anticipation and management of future economic shocks and labour market restructuring (ESF Age, 2015). The approach was to provide timely and tailored support to companies who were laying off staff and to help prevent unemployment by finding new employment for people in danger of dismissal before losing their jobs. While the primary aim was to facilitate job to job transitions, mobility centres also provided advice on skills and training as well as other activities (e.g. providing information about the regional labour market, job matching). Besides the regional focus, so-called sector support desks have also been set-up to cater for specific sector needs in the given region. In 2009 and 2010, more than 1,600 companies laying off staff received assistance (8,896 received training) and around 24,000 employees were helped to find a new job before becoming unemployed and it helped 141,000 employees to find new employment within 3 months after the dismissal (ESF Age, 2015; Schaapman, 2011). Between 2009 and 2010, the public employment service (PES) provided 13 million Euros annually. Additional funding came from a variety of other bodies, including employers, regional authorities, training funds, the Part-time Unemployment Act funds, as well as from the European Social Fund. The public-private partnership refers to different actors including the public employment service, municipal authorities, educational institutions, temporary and secondment agencies, professional business knowledge centres, reintegration agencies, industry associations, and outplacement providers.

The so-called Speeddates also builds on cooperation taking into account regional labour market characteristics in the matching of jobseekers and employers (Zolyomi & Gasior, 2015a). Speeddates are events that bring together jobseekers and companies. It is an innovative idea that aims at creating chances for unemployed groups that are often confronted with preconceptions when presenting themselves to potential employers. Various stakeholders have taken up the idea of the speeddates and the practical implementation may vary in terms of target group, organisation and the additional support provided. Our case studies focused on

two organisers, Servicepunt Flex (linked to the public employment service) and the social service agency in the region Oost Achterhoek, to illustrate how such initiatives can be organised on a large scale but also how the idea can be transferred to regions and sectors on a smaller scale.

**Figure 4: Speeddates - Organisational characteristics**

	<b>Servicepunt Flex</b>	<b>Sociale Dienst Oost Achterhoek</b>
<b>Stakeholder</b>	PES: UWV PREAS: ABU and NBBU	Social Service – client managers and job hunter
<b>Type</b>	Public private partnership	Public initiative
<b>Level</b>	National	Regional
<b>Funding</b>	Funded by the PES	Funded by the municipality
<b>Target group</b>	Unemployed	Persons receiving social assistance

The organisation of both service providers is relatively different. Servicepunt Flex is a nationwide platform that organises speeddates in different Dutch labour market regions. The events are organised for jobseekers registered at the public employment service and private employment agencies (PREAs). The initiative is based on a public-private-partnership that aims at helping the unemployed persons back into the labour market as soon as possible. The speeddates can be organised for jobseekers in general but are more and more targeted on specific sectors or target groups. One target group are jobseekers aged 55 or older. The initiative by the social service is relatively new and focuses on long-term unemployed aged 50 or older. Different from the speeddates organised by Servicepunt Flex, jobseekers here meet employers rather than representatives from private employment agencies.

The initiative by the PES started at a turning point of the Dutch labour market in 2009. The idea was created when unemployment rates had still been very low and the number of vacancies relatively high. Thus, the foundation of the idea was a mutual request from the supply and the demand side. The concept and organisation of the speeddates organised developed over time:

1. In the initial phase, PES and six large agencies agreed to introduce speeddates and worked out a concept. PES was responsible for organising the events (i.e. date, location etc.); they invited the jobseekers and also the agencies. At this stage, every job seeker was obliged to attend speeddates, as they had been defined as official job interviews organised by the PES. In order to receive an unemployment benefit, jobseekers in the Netherlands have to attend such interviews. However, this led to complaints about unmotivated jobseekers and as a consequence, to the abolishment of this regulation for the speeddates.
2. In October 2010, the collective contact point 'Servicepunt Flex' (SPF) was founded by PES, private employment agencies represented by their branch organization, as well as STOOFF (the Foundation for Education and Development of the private employment agencies). The jointly financed organisation aims at intensifying collaboration and networks. SPF provides a common platform for the public employment service and

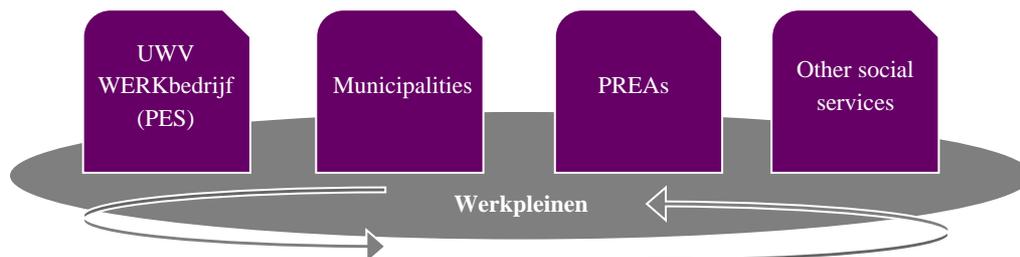
private employment agencies and is responsible for organising and promoting the speeddates. The establishment of the joint service agency was also the starting point for the nationwide rollout of the initiative.

3. Based on an evaluation in 2012, SPF started to organize speeddates for specific regions or sectors (Kooijman & Huitenga 2013). These customised events (e.g. only those jobseekers who are looking for work in a specific industry are invited) increased the chances for agencies to find suitable applicants but also for jobseekers to meet relevant contact persons.

The concept is still evaluated on a regular basis (the next evaluation round has already started) and further developed based on the outcomes of the evaluation. It is relatively difficult for Servicepunt Flex to evaluate the outcome of the speeddates. Some analyses show that 13% of the participants have been employed by an agency after 12 weeks and 6% after 4 weeks (Servicepunt Flex, 2013).

The regional aspect is a key foundation of this labour market measure. The so-called *Werkpleinen* (workplaza) provide a one-stop-shop for Dutch unemployed to seek help. These local offices for work and income unite the PES and the municipalities under one roof.

#### Regional partnership and collaboration



Source: Own visualisation

Note: PREAs (Private Employment Agencies)

One main driver of the initiative is the motivation of the jobseekers. Both service providers need to make sure that the older unemployed are motivated to find a new job and also manage to convince potential employers. Another driver that sustains the initiatives is the budget for the target group. In both cases, a specific part of the budget is earmarked for initiatives that target older unemployed, especially the long-term unemployed aged 50 or older.

While a relatively simple initiative, speeddates have nevertheless been shown to be especially useful for older people in finding employment (Zandvliet et al, 2011). The direct, face-to-face contact with older job seekers increases the probability to be considered for a job and also provides an opportunity to change employers' selection and hiring behaviour. It also helps older job seekers to improve their soft skills (e.g. motivation, attitude) and presentation, which is of special importance as research among older unemployed shows that factors related to good knowledge of skills on the part of the jobseeker and competency with job interviews and CVs are among the key success factors that contribute to finding employment (EC, 2012). However, both cases also point to the need for additional support, for instance, offering training and preparatory programmes, for the jobseekers (Kooijman & Huitenga, 2013; Oosterwaal et

al. 2011). Because good experience of employers with the selection of candidates tends to be a crucial factor, a good relationship management on the part of case workers e.g. by maintaining regular, personal contact with employers is an important prerequisite to the success of this initiative.

### 5.1.1.2 Health

In the Netherlands, the vast majority of employees (91%) report their health to be good, very good or excellent, but a relatively high number (38%) report to have suffered from a chronic illness or disability (Houtman, 2012). Of these, half state that their health has had a negative impact on their ability to work. One in three employees mentioned pressure at work and work-related stress as the main reason for taking sickness leave.

The significant effect health-related factors, in particular psychosocial factors, and working conditions (e.g. strenuous work, work pressure, social support from managers and colleagues), have on Dutch workers' ability to continue employment in later life have been repeatedly shown in Dutch longitudinal studies (De Wind et al, 2014; Reeuwijk et al 2013; Boot et al, 2014). While the role of health and working conditions appears to be important in all age groups, its influence tends to increase with age and is largest in the older age groups.

### Macro Level

Dutch employers are required by law to implement health and safety measures in order to prevent accidents at work and their employees becoming ill. The Working Conditions Act is the main piece of legislation with provisions for employers and employees how to deal with occupational safety and health. Among others, the Act imposes an obligation at the company level to conduct a Risk Inventory and Evaluation (RI&E), and an action plan, which forms the basis of policy on working conditions, and gives power to the Labour Inspectorate to supervise compliance with the regulations. In 2007, important amendments to the Working Conditions Act were introduced substantially reducing the regulatory and administrative burden on companies (e.g. they are no longer required to submit annual reports on health and safety measures) with the aim to give more scope to introduce individual arrangements for which employers and employees should be jointly responsible (OSHA, 2015). The amended Act also sets out general target regulations that state the levels of protection employers must provide for their employees (Stichting van de Arbeid, 2007). The precise details on the target regulations are to be worked out by the social partners and set down in a written agreement, called the Health and Safety Catalogue. The Health and Safety Catalogue is not compulsory, only provides the option for the parties concerned to develop one which will then provide them a certain degree of protection. Evaluations show that Health and Safety Catalogues are being implemented in a growing number of sectors and companies (Houtman, 2012). The number of catalogues approved by the Labour Inspectorate was 20 in October 2008 and had risen to 78 by late 2009. According to a recent study by Van Vliet and Venema (2011), the number further increased to 142 by the end of 2010 covering approximately 51% of the total workforce. The authors' analysis also reveals that risks related to physical strain were those most frequently covered (30% of all risks) while psychosocial risks were addressed by significantly fewer catalogues (9%).

## **Meso Level**

At company level, there is also an increasing interest in preventive health measures that go beyond fulfilling the statutory requirements and providing support during sick leave in monitoring and reintegration.

Integrated health management (IHM) is an innovative approach that aims to create a work environment in which good health and high performance of the employees and the company are fostered. IHM was developed by TNO and refers to the systematic management of health and vitality of both the employee and the company (i.e. organizational health) (Zwetsloot et al, 2010). The approach is based on the active participation and mutual interaction of the actors involved, including employers, employees as well as external advisors. Gradual implementation and solid preparation has been shown to be a key success factor of the implementation of IHM (OSHA, 2013). The preparatory phase consists of several steps such as an evaluation of absenteeism policy also raising awareness of the financial impact of absenteeism due to ill health among employees; developing a business case estimating the benefits and costs of the new approach; and involvement and participation of all stakeholders also making use of external expertise (e.g. Occupational health and safety authority). This is followed by the preparation of a framework document which sets out the goals and expectations of a proactive health policy, the responsibilities and tasks of the different parties concerned (management, employees, work council, HR, occupational health and safety professionals), lines of communication and participation, and implementation and monitoring of the specific activities at both the individual and organizational level. The actual implementation starts once the document is approved by all parties, and can cover a diverse set of health measures including preventative programmes focusing on both physical and mental health components, online coaching, flexible work stations and no-smoking policies.

### **5.1.1.3 Life-cycle Orientation / Reconciliation of Paid Work and Care / Informal Work**

A lifecycle-oriented personnel policy means a human resources management system that is strategically adapted to the needs of employees in the course of their work cycles and life-cycles and “covers” all stages of life from choice of occupation to retirement.

More in general, the Conceptual framework of WP3 recommends to distinguish 5 life-cycles: occupational life-cycle (from choice of occupation to retirement); corporate life-cycle (relating to the time from joining to leaving a company); job-related life-cycle (from taking up to leaving a position); family life-cycle (from parenting to caregiving to parents/dependants); biosocial life-cycle (orientation on “age-related” changes in performance) (Naegele and Bauknecht, 2013).

The number of Dutch employees reporting a satisfactory work-life balance is somewhat above that of the European average, which could be explained by the widespread use of part-time work in the Netherlands (Houtman, 2012).

The most common measures implemented by employers to encourage employees to work until or beyond 65 are reduced working hours, additional leave and shorter work week (ibid).

## **Macro Level**

Dutch employees' right to adjust working time is stipulated in the 2001 Working Hours Adjustment Act. The adjustment can be a reduction in working time i.e. from full-time to part-time but also from part-time to full-time. The Act applies only to firms with at least 10 employees and states that employers may only refuse the employee's request for adjustment in working hours for reasons of severe business interest. The decision to introduce this legislation was influenced by the issue of reconciling work and private life as well as by developments in flexible working time arrangements. Moreover, in comparison with the approaches of other countries, the Dutch legislation was introduced with the aim to change the distribution of paid and unpaid work between couples with a particular emphasis on equal sharing of unpaid work (Platenga and Remery, 2009). As of 1 January 2016, the Flexible Working Hours Act allows employees to also request a change in their working time and workplace (e.g. working from home) making the combination of work and private life easier.

### **Meso Level**

Many Dutch companies adopted measures, often in a combined format, that help workers to reconcile paid work with family and care activities and with the overall aim to improve working conditions (EurWORK, 2015). These include measures to increase flexibility in working hours, giving more control of the staff to manage their working time and schedule their shifts, and support employees in their caring obligations at home. One specific example is self-rostering, whereby individual staff members are allowed to determine their own roster by consultation and may also arrange for any replacement that may be necessary (Zolyomi & Gasior, 2014). This provides employees a greater control in picking shifts for certain services which are defined in advance. Employees working more hours can be given work credits. The idea is that people have more say in determining their working hours. Another innovative idea is for the company to employ a person, a care-broker, who provides assistance to staff with care responsibilities (e.g. arranging transport, shopping for relatives of employees who are in need of care). Such initiatives are becoming particularly relevant in light of a growing share of working carers. The number of informal carers in the Netherlands is estimated to be around 3.5 million, of whom 1.1 million provide long-term and intensive care and between 450,000 and 1.5 million are care volunteers (Oudijk et al, 2010).

#### **5.1.1.4 Lifelong Learning**

Similar to other countries, Dutch older adults with higher education tend to stay longer in the work force (Euwals, Mooij, & Vuuren, 2009).

In particular, the increase in the educational attainment of women had a double effect on the employment rate: a rise not only in female employment, but also in the employment of their partners, who tend to stay in the labour market longer if spouses/female partners are active as well (Vuuren & Deelen, 2009).

Recent data shows that the expansion in higher education is likely to continue: 38% of those aged 25-34 today has a higher level of educational attainment than their parents, which is above the average of 32% (OECD, 2014b).

### **Macro Level**

In the Netherlands, adult education and training is very strongly linked to employment and employability. This is also legally highlighted by the Adult and Vocational Education Act (WEB), which came into force in 1996 and was stepwise introduced until the year 2000. The WEB act regulates the intermediate vocational and adult education in the Netherlands with the aim to amplify the link between education and employment. It governs the funding of adult and vocational education and the distribution of funding to the municipalities. Although the act is not specifically targeted towards older adults, it does highlight the role of adult education for disadvantaged groups such as unemployed persons, migrants and older adults. A study by Borghans et al (2011) supports the idea of a stronger link between life-long learning and employment. The results show that the probability to participate in training and learning opportunities slightly decreases after the age of 35-44 and steeply decreases after the age of 45-54. On the other hand the intrinsic motivation to participate actually decreases from the age 25-34 onwards. In addition, the study shows that the motivation of older workers to participate in training and courses is higher if it is the employer, rather than public authorities, who offers the training.

The WEB act, furthermore, serves as a good example of how policies are implemented in the Netherlands. Policies are very often governed on three levels: the national, the sectoral and the regional/local level. While the government is responsible for broadly defining the curriculum, the municipalities are responsible for setting up educational institutions and for providing educational programmes (Krüger et al., 2014). The sector plays a crucial role in organising employment specific training. Due to the focus on labour market orientation, life-long learning is very closely linked to the current job. Thus, it is the employer who is mainly responsible for providing and also financing vocational training.

### **Meso Level**

Life-long learning at the workplace is “embedded in a large set of agreements between social partners and governmental facilities” (Krüger et al., 2014, p. 92). Agreements between social partners and governments set out regulations on the tax-deductibility of costs of training and development. These agreements are sector specific and part of the Collective Labour Agreements (CAO). Based on the CAOs, employers (and sometimes also employees) pay social contributions into sector specific training funds and get partly reimbursed through their sector specific fund if they provide training to their employees. This means that everyone has to contribute to finance training possibilities within the sector but only those who actually also organise programmes benefit from the training fund. In 2005, employers paid on average 0.67% of the overall payroll into these funds but the contribution differs from sector to sector from 0% to 2.57% (Mooij & Houtkoop, 2005). Funds in the public sector are usually directly paid out from the public purse (Van der Meijden & Van der Meer, 2013). The aim of these arrangements is to “keep the skills and competences of personnel in a certain branch at a high level” (Allaart, Bellmann, & Leber, 2009). The idea behind the sector funds is that the specific sectors know best what they need and how to train their personnel. The funds are very different in terms of structure; some are relatively small and only focused on paying out the reimbursement for training while others are larger in size and more active in identifying priorities and developing policies (Van der Meijden & Van der Meer, 2013). Although the main

activity of all funds is to award grants, to payout money and to assess grant applications, most funds also feel responsible for the implementation of policies, meaning that they are executing rules agreed upon in the collective agreements or policies of social partners. The specific goals of the funds are usually set out in the statutes and adjusted over time.

Most funds focus on maintaining and improving the skills of the staff. The funds, their activities and main focus have developed in different waves (see Donker van Heel et al., 2008, p. 27). The main target of more recent activities was clearly on schooling (78%). Other policy areas are for example working conditions (61%), labour relations (55%) and vocational training (53%). Especially in the context of older workers, it is also important to mention the policy area "re-integration", about 31% of the funds have also undertaken activities to re-integrate disabled or unemployed worker by offering alternative employment and adapting working conditions. A study by Berger and Moraal (2012) shows that most training is concentrated on helping the employee to carry out the tasks of the current job (60%), only half of the activities actually focus on improving the skills and knowledge of employees in order to be able to carry out different/new task in the near future. 37% percent focus on "formalisation" of non-formal and informal acquired skills in order to improve the mobilisation of the employee. Some sectors also offer special funds for specific target groups such as women, low-skilled employees or migrants. In recent years, there was also increasing support for employees who switch to another sector (Iller & Moraal, 2013).

In addition to the sector specific funds, there are the so-called education funds that provide sector-exceeding funding. These funds are financed by public as well as EU subsidies (ESF). The focus of these funds is on indirect promotion of training, as well as on specific projects. Around 2010, this was for example the case for a project to enhance age-appropriate personnel policy. The umbrella term for all funds is education and development funds (*Onderwijs en Ontwikkeling, O&O*). In 2007, there had been 140 different O&O funds in 116 sectors (Donker van Heel et al., 2008). The number of funds changes regularly due to new funds, the fusion of funds or the termination of existing funds. The study shows that in 2007, 5.9 out of 6.9 employees actually belonged to a fund, which amounts to 86% of all employees.

The experts interviewed for the National Report (Gasior & Zolyomi, 2013) agree that it is on the one hand important to give the social partners the responsibility to agree on life-long learning strategies and to have sectoral training funds because the sectors themselves know best what they need. On the other hand, experts also agree that the government needs to take over some of the responsibility in order to support marginal groups and groups that are not well represented within Trade Unions. Not all branches and sectors have sector specific training funds and not all sectors acknowledge the importance of training their staff. Moreover, unemployed are by definition excluded from benefiting from such funds. The ascribed relevance of life-long learning also depends on the type of work tasks that have to be carried out. For instance, the IT sector, in particular, relies heavily on skilled and trained staff. Iller and Moraal (2013) also show that demand and supply of lifelong learning programmes increases if employers as well as social partners, trade unions and chambers play an active role in further education. They emphasize the role of the O&O funds in the process of institutionalisation of life-long learning in the Netherlands. Allaart et al (2009), who compare the German and the

Dutch system, support their findings. They conclude that institutional settings are important and that the framework conditions in the Netherlands enhance the overall participation in training. This is especially the case for SMEs and older employees. While at the initial stage of the O&O funds SMEs did not tend to make use of the funds, this has changed in more recent years; a significant step as SMEs are the most important employers in the Netherlands (Iller & Moraal, 2013).

An additional way to incentivize life-long learning in the Netherlands is through the recognition and validation of prior skills and competences. The Dutch Experience Certificate represents an independent document to achieve a range of lifelong learning outcomes. It is an instrument to validate skills and competences that an individual has gained through formal, informal or non-formal learning in various settings.

Recognition of prior learning is the common name given to the process of the recognition of competences that an individual has gained through formal, informal or non-formal learning in various settings. Instruments used for recognizing previous learning or work experience are important to make the potential of the individual development visible and to improve the human capital management in companies. Employees acquire new competences and skills during their career as a result of their work tasks or job-related training. These skills however are often not sufficiently assessed or measured, which could be a particular disadvantage for older individuals, whose initial qualifications may be outdated. Validation is necessary to be able to recognise those skills adequately, and to render them transparent to potential employers (OECD 2014a, 116).

The experience certificate provides an overview of prior learning acquired through formal education and on the job, but also of skills and competences gained for instance through volunteering. The aim is to increase the employability of individuals by describing these outcomes in a document. The Certificate can be used as the basis for formal qualification, further informal or non-formal learning and for further career development, but also for obtaining exemptions in education and training programmes (on the condition that the individual has met all the required learning outcomes that were defined for this qualification) (Duvekot, 2014).

Although the Certificate is targeted at persons of all ages, the instrument is especially valuable for older workers, because they often acquire skills and competences on the job, but lack the certificates to prove it. The Certificate is also aimed at individuals who are unemployed and seeking employment or (further) training or education. The Certificate can be especially useful making the individual “ready for job search” as soon as layoffs occur. Because the Certificate provides potential employers a broader set of information about the applicant’s skills and experiences, comes in a standardised format and from a certified source (i.e. being subject to an official certification process), it can increase the chance of employment. Moreover, it can also stimulate labour mobility for the already employed who would like to improve their position at the workplace or to switch to another job. It can also shorten the duration of training (OECD, 2014a). Thus, the Certificate also prevents unnecessary double learning and training and lowers the real costs of vocational education and training. Certificate owners, on the other hand, benefit from gaining experience in preparing their portfolio, learning about their skills and

competences and how to present these in a job interview. Increasing the use of the Certificate in job search and recruitment can increase older workers' willingness to invest in training and skills development over the life course, since the validation could increase the likelihood of getting some return for their efforts in terms of career and employment security (OECD 2014a, 117).

The Experience Certificate can be obtained through a formal accreditation process. The Dutch Knowledge Centre for Accreditation of Prior Learning (*Kenniscentrum EVC*) is in charge of overseeing this process. The Centre, established and funded by the Dutch Ministry of Education, is responsible for the management, dissemination and validation of APL in the Netherlands. The Certificate itself can only be obtained from a certified APL provider.

The Certificate is included in a growing number of collective labour agreements in several sectors. The number of people obtaining the Certificate has increased from 9,900 in 2007 to 15,700 in 2009 (Duvekot, 2014). In 2011, 17,700 persons received the Certificate (OECD, 2014a). A 2009 evaluation highlighted, however, the issue that the procedure on which basis organisations can inspect the providers of the Experience Certificate needs to be better regulated. Furthermore, it was mentioned that Certificates were not easily transferable between the providers. The State Secretary of Education, Culture and Science therefore took control of quality assurance of the process. Now, every procedure related to the validation of prior learning ends with a standardised Certificate of Experience. The Certificate states that the person has documented his or her competencies and skills (Duvekot 2014, 20f).

More could still be done to point employers to the existence of the Certificate. Consultations could make them aware of the quality of the Certificate and stimulate improvements for its use in the recruitment process (OECD 2014a, 117). The government now focuses on the quality aspect of the Certificate. The next step is an agreement with social partners to increase the accessibility and use of the instrument. The focus will be on using the Certificate as a formalised instrument for validation of learning outcomes linked not only to national qualifications but also to sector standards (sector level training). Consultations with employers could make them aware of the quality of the Certificate and stimulate improvements for its use in the recruitment process (Duvekot 2014, 4; OECD 2014a, 117).

Due to the specificities of the APL system and the institutional context in which it was developed, the instrument may not be directly transferable to other national contexts. This concerns in particular the important role of social partners regarding training and education issues and the pertinence of sectoral agreements in the Netherlands. Starting with introducing such an instrument at a smaller scale i.e. focusing on a specific industry or sector could be a way to overcome this challenge. For countries with a similar institutional set-up, the case of the Experience Certificate shows that the involvement (possibly already at the beginning) of the different partners including the government, the social partners, and potential certificate providers is a critical success factor. Establishing a central agency that provides the overall management, coordination, and dissemination at the national level is also important. In the Netherlands, the Dutch Knowledge Centre is also responsible for ensuring the quality of the Certificate through the quality code it has developed and also plays an important role in disseminating information about the Certificate. The increase in the use of the Certificate over

the years has been linked to successful information and media campaigns, for instance. Finally, the variety and mix of financial instruments that are available for employers in the form of sectoral training and education funds, public subsidies, and the possibility for tax deduction should be also highlighted as a main driver for the initiative to succeed.

## **5.2 Demand side**

While not discussed here, some of the policy initiatives and measures (both at the macro and meso level) that are covered under 'supply-side'(see 5.1), also address the issue of employers' demand for older workers and impact on the interaction between labour supply and demand.

Occupational health and safety or working time regulations that aim to safeguard workers health and well-being by outlining duties for employers is one example. Policies to improve the skills-set of older workers through financial incentives for employers, such as the case with the Dutch sector-specific training funds, or measures that influence employers' hiring practices through labour market integration measures, such as the speeddates or the experience certificate, could also be mentioned here.

### **5.2.1 Financial incentives for the employment of older workers**

While most implemented active labour market programmes in the Netherlands are targeted at the general workforce and not specifically at older workers, there are some examples for more age-specific measures that offer incentives for employers to hire and retain older workers. Such is the mobility bonus which aims to stimulate the demand for older workers (reduced employer contributions when hiring a worker aged 50 years and older). In 2008, 50% of Dutch employers indicated that they were aware of this latter measure and 10% reported to have used it (Houtman, 2012). Larger companies were not only more likely to be aware of this scheme than smaller organisations, but also more of them made actually use of it. Smaller organisations tended to have more difficulties to implement measures to accommodate older workers in general (Houtman, 2012; van Dalen et al, 2005).

Another labour market instrument is the no-risk policy - if an employee aged above 55, who has previously been unemployed for at least a year, becomes sick in the first five years of the new job then the sickness insurance is paid fully by the PES on behalf of the employer (Bekker and Wilthagen, 2014). Further measures include the extended trial period whereby the standard trial period of three months could be prolonged to six months for workers above the age of 55, or the trial placement – during the first months of work the employer does not pay a salary to the employee still receiving unemployment or disability benefit. The maximum period of trial placement is three months, with the possibility of extension to six months in special circumstances. The measure is applicable to anyone with unemployment or sickness or disability benefit.

Regarding the effectiveness of above measures, Van der Werff et al. (2012) find that the mobility bonus for older unemployed, the doubled length of the trial period for older workers, and trial placement with continued benefits all produced significant positive effects. A recent evaluation of the no-risk policy shows a minor and insignificant effect of the measure on changing employers' hiring behaviour when it comes to older workers (Bekker and Wilthagen,

2014).

### **5.2.2 Non-financial incentives for the employment of older workers**

The relatively high labour costs of older employees as well as the fact that they are well-protected (Conen et al, 2010) remains an important barrier for the hiring of older workers. This still remains the case in the Netherlands, even though an age-neutral approach to collective dismissals was introduced in 2005 (Skugor and Bekker, 2012). The Dismissal legislation was amended introducing the “proportionality principle”, (*afspiegelingsbeginsel*) which is to be applied in all business layoffs. Based on this rule, the employees who hold interchangeable positions are divided into age groups within which the number of employees to be selected per age group is determined (ELLN, 2011). For further selection, the seniority principle (last-in-first-out) is applied within each age group. Thus, pursuant to this principle, redundancies must affect all age groups of the employed staff equally, resulting in a more balanced risk across various age groups.

The elderly workforce is also often confronted with negative perceptions regarding their productivity. Experts interviewed for a national report on the situation in the Netherlands agree that negative stereotypes towards older workers still prevail among employers as well as in the general public (Gasior & Zólyomi 2013). Although employers seem to value the soft qualities of their older employees (e.g. loyalty to the company, reliability, social skills), they tend to give a much higher weight to hard qualities (e.g. flexibility, mental capacity, willingness to learn new skills) when evaluating worker productivity which leads to a less favourable assessment for the older workforce (Van Dalen et al. 2010). Self-reported rates of age discrimination among Dutch older workers are also relatively high (20% in the 55-64 age group) (Conen et al, 2010).

The Netherlands has a relatively long tradition in using age management policies which aim to increase age-awareness in firms and promote a positive image of older workers among employers (Gasior & Zolyomi, 2013). There has been a growing interest among employers in these programmes as many sectors and organisations are already facing the challenge of an ageing workforce. This, together with fast changing technological innovations and increased globalisation, poses important issues such as how to transfer and secure their employees skills-set and work experience. Age management policies can assist employers to adjust their strategies to prepare for this. From the early 2000s onwards, the Dutch Ministry of Social Affairs and Labour initiated a series of programmes which provided financial support and information for companies to develop age management policies e.g. the ‘Age Mirror’ (2005), the programme ‘Age-conscious HRM’ (2004-2009) or the so-called ‘Argument Map for Employers’ (2007) which was distributed in the 2007-2009 period under the Dutch national Talent 45+ Programme (ESF Age, 2015).

The age mirror aims to provide an overview of the company in relation to age management. It asks relevant questions to determine where the organisation stands in terms of the age structure of the organisation and offers points of departure for developing and implementing age management policies in the company. It offers a checklist with questions structured in the following steps:

1. Determining whether or not the organisation has a problem with 'ageing';
2. Discussing the problem with relevant people on behalf of the employer or employee;
3. Developing a vision, devising strategies and executing action;
4. Learning from experiences.

The tool is intended to raise the issue of developing company age management policies and strategies, and initiate actions and dialogue within the organisation.

Another instrument that aims to facilitate employers to implement age management measures is the Work Ability Index (WAI). In 2007, the Dutch Ministry of Social Affairs and Employment started the Work Ability Index project in order to promote the idea of workability as well as the Work Ability Index itself (Blik op Werk, 2015). The main goal of the Work-Ability Index is to encourage employers to tailor work to individuals as they age – and also to improve those individuals' health, skills or knowledge required for the job (Ilmarinen, 2006). Originally developed in Finland by the Finnish Institute of Occupational Health, it considers several factors that enable a person to function well in a job including physical and mental health, skills and motivations, and the work environment.

**Key Policy Messages**

- Dutch reforms draw attention to the need for more comprehensive reforms that concern not only changes in the old age pension, but also in the disability and unemployment benefit schemes in order to prevent substitution and discourage early exit from employment.
- From the practices reviewed for the Netherlands, measures which provide incentives for employers to invest in health prevention and make employers and employees jointly responsible for the rehabilitation process, could be considered for adoption in other European countries.
- Combining labour market and pensions policies with public campaigns aimed at changing public perceptions about older workers' employment and at informing and engaging employers/employees about investment in employability can produce better incentive designs.
- The Dutch case offers a variety of age management measures and instruments which can initiate change in the company's work organization and its handling of age issues, but also in enhancing and investing in the employability of its work force.
- There are a number of ways in which policies in the Netherlands try to incentivize older workers and employers to invest in life-long learning. These include activities that aim to raise awareness among employees and employers about the importance of life-long learning, a sector-based approach to enhance employer-supported training, but also targeted support for vulnerable groups, such as lower educated older workers, and increased support for SMEs.
- The case of the Netherlands suggest that there is scope for engaging labour and business in setting priorities for supporting the retention and hiring of older workers, and for developing and strengthening joint public and private partnerships to improve the delivery of labour market policies and services.
- The Dutch case can provide useful insights to finding a suitable model for cooperation and partnership that pays attention to the diversity of regional/local labour market needs. It also highlights the important role social partners and employer networks (both regional- and industry-based) play in ensuring the success and sustainability of such initiatives.
- Highlights the importance of a proactive and participatory approach in the planning and implementation of company measures (involving all relevant stakeholders e.g. employers, management, employees, employee representatives as well as external advisors and stakeholders).

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