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Betreft: **Memo over Active Ageing and Dutch Ageing Workforce Policies**
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1. 2012 European Year of Active Ageing

The year 2012 is the European Year for Active Ageing and Solidarity between Generations. Maintaining the vitality of older people, enhancing their involvement in society and removing barriers between generations should be the main aims of this European Year.

The objectives of the 2012 European Year are to:

- Raise awareness of the value of active ageing by highlighting the contribution that older people can make to society and to the economy by mobilising more their potential;
- Exchange ideas and good practice on how best to promote active ageing policies and;
- Offer a framework for action to enable member states and stakeholders to develop policies and specific activities to encourage active ageing and solidarity between generations.

Active Ageing is an important for social partners on national and European level. Due to the importance of the theme, the StAZ, the Dutch federation for professional associations in the health sector, assigned StAZ Europa bureau to write about the state of affairs in the Netherlands. Decided is to focus on the following themes:

- Pension system
- The arrangements made in the collective labour agreement for the hospital sector related to active ageing
- Good practices of active ageing in the Netherlands.

The StAZ memo will contribute to the European Social Dialogue Committee on 2 December where an Ageing health workforce is one of the themes that will be discussed.

2. State of affairs in the Netherlands concerning the topic of “Ageing Workforce”

a. Pension system

First a short introduction will be given on the general Dutch pension system. Thereafter the specific Pension Fund for the hospital sector will be presented. Finally the main discussion point in the Netherlands related to pension and active ageing will be explained: the retirement age.

a.1 Pension system in general

The pension system in the Netherlands consists of three pillars, which are tightly connected:

1. AOW: A state pension for all people residing in the Netherlands aged 15 to 65. To receive AOW, it is not necessary that people have been active on the labour market. It is a basic facility that should eliminate poverty among the elderly. AOW pension will be paid as from the month of someone's 65th birthday.
2. Dutch pension: consists of the rights that employees collect during their working lives. The premium is paid by employee and employer together. This labour-based pension comes on top of the AOW.
3. The third pillar is voluntary. Workers can individually compensate a pension within the third pillar. All extra income provisions are included in this pillar, such as annuities, life insurance and income from equity.

a.2 Special pension fund for care sector

For the care sector a separate pension fund exists in the Netherlands named ‘Pensioenfondsen Zorg & Welzijn’ (Pension fund Care & Welfare). Agreements are made in the Collective Agreement for the hospital sector; all workers in hospitals are required to join the Pension fund Care & Welfare. Employees pay 50 percent of the premium; the employer pays the other 50 percent.

a.3 Active ageing and pensions – retirement age

Situation in Europe

European pension systems are currently under pressure from demographic ageing as a result of increases in longevity and declining birth rates. Many Member States have already been reforming their pension systems recently or are discussing changes that meet the new demographic reality. The design of pension systems is largely the responsibility of Member States. The role of the EU, among others, is to facilitate and promote national reform, share best practice and set high level objectives and indicators, all through the Open Method of Coordination (peer learning method)

In 2010 a Green Paper on pensions has been published. The aim of this Green Paper is to seek the views of all stakeholders in the EU on whether, and how, the EU level pension framework should be adjusted to best support Member States in ensuring they achieve their agreed goal of adequate and sustainable pensions for EU citizens. The Commission makes no recommendations on setting retirement ages or increasing the

pensionable ages. The design of pension systems and retirement ages is a matter for national governments.

Situation in the Netherlands

At the moment, Dutch citizen can retire at the age of 65. However, due to the ageing population there have been many discussions on reforming the pension system by increasing the retirement age. In the last two years there have been many discussions on reforming the pension system in the Netherlands. With an ageing population, the number of people aged 65+ increases with 2 million people in the Netherlands, whereas the number of people who are working decreases by 1 million. On June 10th, 2011 the Dutch government, unions and employer organisations reached a new agreement on pensions¹. This means the following:

- The retirement age to receive AOW increases to 66 years in the year 2020. It is expected to further increase to 67 years in the year 2025
- It will be made easier for older workers to continue working after the retirement age.

Probably exceptions on the new retirement age will be made for so called “heavy jobs”, professions where heavy physical work is done, such as pavers or nursing staff. Which professions are being defined as “heavy jobs” will be determined by a procedure in which social partners will be consulted.

b. Collective Labour Agreement

In the Dutch hospital sector, a Collective Labour Agreement is binding for all employees. The Agreement is an outcome of negotiations between unions and employer organisations. Sustainable employability, life phase policy and more aspects of active ageing are stipulated in the Collective Agreement. The Collective Agreement has a term of 36 months and runs from 1st of March 2011 to 1st of March 2014.

Life-phase policy and sustainable employability

The life-phase policy for the Hospital sector has been introduced in the Collective Labour Agreement of 2009-11. Before the life-phase policy, all sorts of ‘cushioning measures’ existed for employees aged 55 and older². The old scheme was aimed towards reducing the number of irregular shifts of older employees and allowing shorter working weeks in order to provide more recovery time. However, the ageing of the workforce resulted in an increasing number of employees taking advantage of these measures. Also younger employees were forced to work more hours in general and more night hours. Therefore, social partners negotiated about implementing a new ‘vitality policy’ that is applicable to all employees. They agreed on the life-phase policy. This policy distributes the burden more evenly across employees of all ages

¹ <http://www.rijksoverheid.nl/onderwerpen/algemene-ouderdomswet-aow/verhoging-aow-leeftijd>;
<http://www.rijksoverheid.nl/onderwerpen/algemene-ouderdomswet-aow/documenten-en-publicaties/persberichten/2009/12/23/aanvullende-maatregelen-verhoging-aow-leeftijd.html>

² Borsboom, M. ‘Life-phase policy as part of the Collective Agreement for the Hospital Sector. Cushioning measures abolished’, article published in the magazine ‘Zeggenschap’ (Power of Control), an independent magazine on labour relations.

whilst retaining the opportunity for employees to cut down on working hours later in life. The life-phase scheme works roughly as follows:

Each employee receives a personal budget of 35 hours per year. This can be allocated by the employee throughout the year or saved for a later date. It can be used during stressful period in life, it can be saved towards reducing the number of hours worked at a later stage in life or it can be used for an extra-long holiday. The hour budget is also transferable from one employer to another (that fall under the scope of the Collective Agreement for the Hospital Sector).

New vitality package

As of January 1st 2013 the life-phase policy and savings-leave arrangement as discussed above, will be transferred into a vitality-pack. This was decided by the Dutch government. The goal of this new arrangement is to stimulate people to work in good health, vital and productive until pension age. According to the Dutch government, this ambition can only be realised when each employee in consultation with the employer works on these goals consistently from the start of their career³. The vitality-arrangement will support care tasks, support in training, support in setting up a business, and support in part-time pension. The arrangement however can not be used anymore to take an early retirement. Employees can participate in the vitality arrangement on a voluntarily basis.

The vitality-pack is developed along three lines: 1) continue working, 2) mobility and 3) career facilities.

- 1) Continue working: The Dutch government wants to make it financially attractive to continue working at an older age, instead of going into retirement. Especially financial incentives will be developed for people with low income, since they benefit extra from the financial incentive.
- 2) Mobility: Labour mobility of elderly in the Netherlands is low. This is particularly problematic for unemployed people with social benefits who are jobseekers. Mobility bonuses will be introduced for employers who are hiring older workers aged 55 and older and also for older unemployed people with social benefits.
- 3) Career facilities: Career services are not always sufficiently focused on supporting sustainable employability. To improve this, several career services will be introduced and adapted within the vitality-pack. For example training is stimulated by deducing the threshold for tax deduction on educational expenses. Social partners are supported by the government to facilitate intersectoral training via a budget that can be introduced in Collective Labour Agreements.

³ Ministerie van Sociale Zaken en Werkgelegenheid (2011) 'Vitaliteitspakket', 4 juli 2011, Den Haag

Articles of the Collective Agreement 2011 - 2014

In the following table several articles/sections of the Collective Agreement 2011 – 2012 for the Hospital Sector is presented. Articles are presented when they are relevant for active ageing.

Table 1: Articles of the Collective Agreement 2011 – 2014 Hospital Sector

Article / section	Page	Title	Content
	9	Sustainable employability	Parties recognize the importance of sustainable employability to keep employees healthy and vital on a later age. In the previous Collective Agreement it was agreed that employees may be deployed for bac-services during overnight hours until retirement age. For this Agreement parties agree that from 58 years onwards, employees solely on a voluntary basis work in bac-services during the night. In the annual consultation with each employee aged 50+ there will be a focus on employability during night hours.
3.2.2	22	Annual consultation	In the annual consultation between employer and employee the following topics need to be discussed: work and rest times, employability during night hours for employees aged 50+ and personal life-phase budget.
3.2.8	23	Annual social report	Employer shall report annually to the annual social report on the number of consultations. Also provide an outline how implementation is given to the agreements made between employer and employee (see previous point on annual consultation)
3.2.18	25	Plan for training, career advice, and facilitating	<ul style="list-style-type: none"> - Each year the employer agrees in consultation with the works council (ondernemingsraad) the plan for training and the appropriate required budget - The employee has the right and duty to attend training activities. The requests of the employee to a training course is granted, provided it fits within the training plan. In the annual consultation, the training wishes of an employee is discussed. - Every five year an employee has right to an individual career advice.
3.3.2	26	Pension	<ul style="list-style-type: none"> - Employees are required to take part in the pension of the Pension Fund for the Care & Welfare sector. - Employees pay 50% of the premium, employers pay the other 50%

8.1 - 8.4	43	Multi choice system for labour conditions	Employees have the possibility to exchange time and money sources (such as overtime, holiday hours, holiday pay, gross salary, year-end bonus, , etc.) for other purposes such as supplementary pension, contribution for the union membership, etc.
8.5	43	Saving leave (spaarverlof)	Employees have the possibility to save extra hours leave (on top of the statutory holiday hours)
10.2	48	Working irregular hours	Employees 57+ are not obliged to work night shifts unless they raise no objection themselves
11.2	50	Working times and employees who are exempted	Employees of 58+ are not obliged between 00.00 – 06.00 to have on-call shift, unless they raise no objection themselves.
13.2	59	Personal life phase budget	In this article the personal life phase budget is explained. Each year an employee receives a certain number of hours of additional annual leave. Employees can save these hours and use them when they find it necessary in their life phase. They can decide for to work less. In this way employees can shape their careers to their own wishes and needs.
13.3.3	61	Life phase arrangement	Through the life phase arrangement employees can save parts of their gross salary for a period of unpaid leave. For example for a sabbatical or for early retirement.
15.4	67	Redundancy plan	The purpose of the redundancy plan is to reduce disadvantageous social consequences for employees when an reconstruction is necessary. In the plan several arrangements for employees are defined in the plan, such as replacing employees to a new position and improve their chances on the labour market.
Annex A	71	Social policy charter	Parties that agreed on the Collective Labour Agreement find it important that a sound social plan is used. This plan includes among others: career development, control of work pressure, retraining and extra training, personnel planning based on size and staffing, etc.

c. Good practices

In this part examples of good practices are presented of projects/policy/research to stimulate sustainable employability, life-phase policy, and vitality. The tendency in the Netherlands is to develop projects applicable to employees of all ages and not only to develop projects for employees in the age of 50 and older. The focus on sustainable employability starts the moment a new employee begins working. Therefore, in the overview presented below, projects for employees aged 50 and older are presented as well as other examples.

Table 2: Examples of good practices in the hospital sector

Name of the project / hospital	Description	Information on the project
‘Career mirror’ (Loopbaan-spiegel)	An instrument in the form of a questionnaire will be developed for the hospitals. It is an instrument for employer and employee how to discuss employability, vitality and work capacity and how to improve sustainable employability in the organisation.	www.StAZ.nl Project runs from October 2011 – October 2012.
Work-life balance	A training is developed by StAZ and Twente Hospital (Ziekenhuisengroep Twente) The training is intended for employees with stress-related complaints. The training focuses on doing, experiencing and practicing skills to tackle sources that provide stress.	All training material is free and available via the StAZ website through the following link: http://www.staz.nl/duurzame_inzetbaarheid/balans_werk_privé.shtml On November 9 a Symposium about the training has been organised by StAZ.
Strengthening labour relations	Sustainable employability, a good balance between work-life and bonding employees are important themes for social partners. Unions and NVZ Hospitals Association take their responsibility to support the sector with initiatives. Practical instruments have been developed to improve labour relations in hospitals.	Seven instruments have been developed and can be found via the following link: http://www.staz.nl/versterken_arbeidsverhouding-en/ontwikkelde_instrumenten.shtml
Care4Age	An instrument is designed by StAZ to raise awareness on the influence of age on the organisation. Life-phase policy is an important theme in the Hospital Sector. The goal of the instrument, Care4Age, is to raise awareness and start the debate on life-phase policy in the hospital.	Information about the instrument ‘Care4Age’ and the instrument self: http://www.staz.nl/duurzame_inzetbaarheid/care4age.shtml

Balance between child care and work	<p>A short course is developed 'Child in Sight' for employees with children and for employers. Benefits for the employer are to be aware of the dilemma's working parents deal with, insight in the wishes of working parents related to work, advice on how the employer can support the combination care-labour.</p> <p>Benefits for the working parents are being aware of ones wishes regarding work-care balance, fit the work-care division in your career path and knowing relevant labour conditions in the hospital sector to make use of as a working parent.</p>	<p>Information about the course: http://www.staz.nl/duurzame_inzetbaarheid/kind_in_zicht.shtml</p>
Night shifts	<p>In 2011 a pilot research is carried out about improving labour conditions during night shifts (intervention with light therapy, nutrition en optimising work schedules)</p>	<p>Results will become available on the StAZ website: www.StAZ.nl</p>
Hospital Waterland	<p>Hospital Waterland focuses in their policy on four areas of vitality and work:</p> <ol style="list-style-type: none"> 1) Lifestyle - safety and health 2) Empathy – morals and life-phase policy 3) Ability to learn – professionally and in leadership 4) Meaning - in what respect does working for the hospital contributes in personal life goals 	<p>Information about the hospital policy: http://www.duurzaamijewerk.nl/forum/algemeen/waterlandziekenhuis-en-duurzame-inzetbaarheid/425_waterlandziekenhuis-en-duurzame-inzetbaarheid.html</p>
Hospital Waterland	<p>Foreseeing a labour shortage in the hospital sector, Hospital Waterland is experimenting with different sorts of benefits for employees with a strong focus on vitality and sustainable employability. For example to be flexible in working hours, introducing half year 'vitality-meetings' between employer en employee, or introducing povernaps for employees working in night hours.</p>	<p>Information on the approach can be found in the following PDF: http://www.awvn.nl/pub/nieuwedimensies/nieuwedimensie-WERKGEVEN-2010-EXTRA-24-25-26-WATERLAND.pdf</p>
Hospital Elkerliek	<p>Hospital Elkerliek also focuses on sustainable employability in their hospital policy. They focus on stimulating a healthy lifestyle,</p>	<p>The following PDF provides information on how Elkerliek implements sustainable employability in their hospital:</p>

	implementing a learn-management system, stimulating excellent leadership and developing risk profiles for physical and mental overload at work.	http://www.blikopwerk.nl/wai/Work-Ability-Index/Kennis-delen/Kennis-delen-Publicaties/Publicaties-over-de-WAI/Integraal-werken-aan-duurzame-inzetbaarheid-(ZM-Magazine,-oktober-2010).pdf
Alysis Caregroup	Alysis Caregroup is active on raising awareness on sustainable employability in hospitals. They developed a quick scan to scan relevant HR-instruments. They provide awarenessworkshops for managers and offer knowledge on active ageing themes such as life-phase policy, personnel policy.	Information about the approach: http://www.leeftijdophetwerk.nl/praktijkvoorbeelden/projectenoverzicht/project/137/ervaren-vitaal-en-inzetbaar-op-weg-naar-levensfasebewust-personeelsbeleid/
Hospital Albert Schweitzer	Hospital Albert Schweitzer is active on developing a new HR-policy to keep employees vital, healthy, motivated en employable. The policy focuses on sustainable employability, improve the outflow, increase the inflow and stimulate older employee in a mentor role.	Information on the policy approach: http://www.leeftijdophetwerk.nl/praktijkvoorbeelden/projectenoverzicht/project/139/de-vergrijzing-gaat-door/
Hospital 't Lange Land	Hospital 't Lange Land is changing their life-phase policy from reactive to preventive. They emphasis on improving the relationship between younger and older employees.	Information on the policy approach: http://www.leeftijdophetwerk.nl/praktijkvoorbeelden/projectenoverzicht/project/239/van-reactief-naar-proactief/
AMC, Amsterdam (AMC is a Academic Medical Centre connected to a university)	The AMC developed an instrument to measure the work load, a training on generation management and a brochure on life-phase aware leadership. Goal of these initiatives is to motivate and involve employees in all phases of their working live, especially older workers. Also focus on creating a working environment that facilitates this goal.	Information on the instrument and approach: http://www.leeftijdophetwerk.nl/praktijkvoorbeelden/projectenoverzicht/project/395/leeftijdsbewust-personeelsbeleid-vv-divisie-neurozintuigspecialismenamc/
Epileptic centre Kempenhaeghe	In 2011, the centre had several meetings on sustainable employability. It is proposed to the management to start four project on sustainable employability and mobility: 1) Lifelong learning, 2) Healthy living, 3) Healthy working, 4)Work-life balance. Policy will be developed on all 4 topics.	Information on the centre: http://www.kempenhaeghe.nl/

	It will also be discussed in meetings between employer and employee.	
Hospital St. Antonius	<p>The hospital strives for an integral approach on the topic sustainable employability and vitality. Examples are:</p> <ul style="list-style-type: none"> - HeartMath stress reduction training - Life-phase policy - A work-capacity monitor is developed to measure the work-capacity per employee and risks for dropout. 	<p>Information about the hospital: http://www.antoniusziekenhuis.nl/</p> <p>Information about the example: http://www.staz.nl/duurzame_inzetbaarheid/praktijkvoorbeelden_hr_beleid/bedrijf_naar_je_hart.shtml</p>