

## **Policy for older persons in the perspective of an ageing population**

Short Outline  
(April 2005).

The government of the Netherlands sets out a policy agenda on *policy for older persons in the perspective of an ageing population*, in broad outline for the long term and in more concrete terms for the near future. The ageing of the population is a result of the rise of life expectancy, the decrease of the number of births until about 1970 and the post war baby boom. In 2030 the Netherlands will have four million inhabitants older than 65, almost 25% of the total population. In 2005, 14% of all inhabitants is above that age. An ageing population equates with enrichment. People live longer and healthier lives, are able to stay in work for longer due to changing practices and circumstances, are increasingly likely to have a higher standard of education and are increasingly likely to supplement their state pension with other pensions and sources of wealth, and to be house-owners. Ageing will continue to represent enrichment if we make choices in good time. The challenge lies mainly in a number of issues in the area of income, labour, housing, welfare and care.

### ***Timely choices***

The Netherlands does well in a European survey (European Study of Adult Well-Being, ESAW). This survey concludes, amongst other things, that of all people aged 50 to 90 in Europe, those in the Netherlands are the most content. That is certainly something to be proud of. And to hold on to. It should provide us with the incentive to make timely choices in order to ensure that we receive similarly positive reviews in 25 years time.

### ***Ensure basic values***

Growing old is changing and is set to change again as the average age of the population increases. Several basic values will remain unchanged, however, or may even have to be strengthened. The most important of these is the notion that old people are sovereign and full citizens, even if important resources ensuring an independent life disappear at any given moment. People are, essentially, responsible themselves for compensating for any loss of resources. We all grow old, so no one can say that they didn't see it coming. But not everyone is in a position to make individual provision for this during the course of his or her life. In such cases, society must display solidarity so as to ensure, with respect and dignity, that each elderly individual can retain his or her sovereignty. These basic values determine to a large degree the social task facing us against a background of an increasingly ageing population. The government's policy may be assessed on the basis of how these values develop.

### ***Remain fit and healthy for as long as possible***

Policy choices for the long term relate, for example, to the problem of unhealthy lifestyles. Factors such as obesity and lack of physical activity are well on the way to displacing smoking as a health problem. This creates major health risks for the future. Prevention policy was and remains the answer here since, by failing to recognise how compelling the relationship is between health and lifestyle, citizens are neglecting to assume personal responsibility. In the longer term, the question is whether prevention policy can continue to offer an adequate answer. Scientific

research, for example into medicines and medicine use, can also contribute to the health and well-being of older persons.

The government is in favour of everyone playing sport and engaging in physical activity all their life and is committed to combating lack of exercise. Sport is no longer the preserve of the young, sound in body and mind; sport is for all. Supported by the Ministry of Health, Welfare and Sport, more and more types of sport and physical activity are being developed and tailored to meet the specific wishes and capabilities of the different groups of old people.

### ***Make an active contribution to society***

It may be expected in the new life course that in the years before reaching retirement age a citizen will, for the most part, combine vocational labour with care responsibilities and that in time a new transitional phase will arise for the years between 65 and 80 during which activity will gradually make way for inactivity, and for some a need for care. The automatic termination of the working relationship at the retirement date is no longer appropriate in this new situation. It will be necessary to find alternatives for this.

Given the vastly improved state of health of old people, it is reasonable to ask them to make a productive contribution to society for longer. The labour participation rate amongst old people must be increased further, age discrimination must be eliminated, possible obstacles to anyone wishing to work after 65 must be removed and there should be incentives for doing volunteer work. Anyone stopping paid work should be asked to take part in volunteer work. This calls for an inviting environment. Entrepreneurship is an option for older workers who are considering how to plan their further professional career.

### ***Sufficient financial resources***

Thanks to the state retirement pension, as provided by the General Old Age Pensions Act, supplementary pensions and private facilities that many old people have arranged in addition to these, the income position of Dutch senior citizens compares very well to the situations abroad. The three pension mainstays offer a solid starting point for a sustainable income structure. A policy that is generation-conscious also calls for attention to be paid to the income-ratio between the generations as well as the contributions they each make. A shrinking working population is having to create the wealth needed to fund provisions for a growing population of retirees. This imbalance is taking a heavy toll on the solidarity between the different generations.

There is a growing group of people aged 65 and older with a less than full state retirement pension. A large proportion of these comprises retired former immigrant workers who have not lived in the Netherlands long enough to accrue full state retirement pensions. The social minimum for these people will be guaranteed via income support.

### ***Adequate housing facilities and living environment***

In the long term, the need for adequate housing can only be met by a combination of new developments and alterations to the existing housing stock. The responsibility for this lies primarily with citizens themselves and with civil society organisations. Central government sees its role in this process as being that of a supervisor rather than an initiator. Attention must also be paid to the living environment: the accessibility of public transport and the availability and nearness of facilities.

### ***Adequate and high-quality care provision***

The demand for both curative care and care in the form of nursing and treatment will continue to rise, and not just due to the ageing of the population. Advances in medical technology will force us to make choices. Inevitably we will find ourselves balancing individual responsibility against collective responsibility, and differentiation against equal accessibility. The increasing demand for care in the form of nursing and treatment can also lead to problems where its availability, either as paid care or unpaid, mutual care, is restricted due to demographic conditions. Specific attention should be paid to improving the quality of care of the elderly. The scope of care of the elderly can be narrowed, but its quality must go up.

### ***The end of life***

Death is the one great certainty in life. In many cultures, death is accompanied by much ceremony. The right to die with dignity is the last target of this government's policy for the elderly. The government believes that we should act with care and sensitivity in all matters relating to the end of life, consistent with the prevailing views in society in this regard. In 2002, the Minister of Health, Welfare and Sport initiated several policy measures with the aim of further developing and improving knowledge and the range of possibilities with regard to the requirement for palliative care.

The right to die with dignity also implies that medical decisions at this stage of life are taken with the greatest care and sensitivity.

### ***Life course policy***

In the government's view, life course policy represents a new and additional concept for providing care to older persons. A life course policy contributes to a longer productive term of human capital. This ensures that old people are able to look after themselves for longer, so reducing the imbalance in the length of the active and post-active stages of life despite the fact that people are living longer. Enabling people to combine work with periods of retraining or caring for family members will make it possible not only to retain employees who are currently active but will also give rise to new possibilities for attracting the still considerable potential of non-participating people to the labour market. This will help create a broader economic support base to absorb the costs associated with an ageing population.

### ***Selective policy, framework setting policy and monitoring***

The choices made by this government are interrelated and represent different sides of the same coin: a government that intervenes only selectively, which calls on old people, too, to make an active contribution, wherever possible, which appeals to people's sense of individual responsibility and which expects all players in our society to take the initiative within the framework set out by central government.

The government will monitor and regularly report the results of the policy for the elderly with regard to the specific areas of health, care, participation, income and housing, as well as the effects of the same. The government will compare its policy for the elderly against the actions in the UN Ageing Action Plan that was drawn up in 2002 in Madrid, and the implementation strategy of the Ministerial Conference on Ageing, in Berlin 2002 and will assess the position of the Netherlands in the international environment.