



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

Making access to social protection for workers and the self-employed more transparent through information and simplification

Netherlands

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European Social Policy Network (ESPN)

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The European Social Policy Network (ESPN) was established in July 2014 on the initiative of the European Commission to provide high-quality and timely independent information, advice, analysis and expertise on social policy issues in the European Union and neighbouring countries.

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Summary

The purpose of this report is to identify and analyse policies put in place by the country to improve transparency in access to social protection, considering both access to information and simplification of access. The report focuses on the six social protection branches covered in the 2019 Council Recommendation on Access to social protection for workers and the self-employed (hereafter "2019 Council Recommendation") and covers policies and measures implemented between January 2017 and May 2022.

The Dutch social security system consists of many benefits and allowances. Allowances (perceived as compensation for specific costs) are provided by the tax authorities; employment-related benefits by the Employee Insurance Agency (UWV); state pensions by the Social Insurance Bank (SVB); and occupational pensions by many different pension insurers and funds.

Information about social protection entitlements, as well as the ability to submit applications, are often offered via individual online portals. This includes "My UWV" for employment-related benefits, "My allowances" for allowances, and "My SVB" for the state pension. Furthermore, all information on both state pensions and occupational pensions is provided through a single portal, *Mijnpensioenoverzicht*, which shows future pension entitlements from various sources. Incremental developments are implemented in these portals to improve the application process and the way information is presented. Furthermore, pension-providers and health insurance organisations are both obliged to send information to each of their customers on their insurance policies annually.

In order to raise awareness of availability and entitlements regarding social protection, various campaigns are carried out periodically. These include informing citizens about their ability to switch between health insurers annually, urging people to update their income information to make sure that they receive the correct allowances, and motivating people to make pension arrangements.

Several initiatives have been taken in the past, or are still in the design phase, to simplify access to social protection. In some cases, this involves reforming the schemes themselves, as has been done with the Act on Assistance for disabled young people ("Wajong"). With regard to some other schemes, such as unemployment benefits and childcare allowances, simplifications are underway but still in the design phase. The application processes for benefits and allowances are generally quite simple and easily accessible through various online portals. Though incremental changes have been made, there are no major developments to report on in this regard. Finally, the structures within the social protection administration are simplified firstly by unifying all communication between government agencies and citizens through one central "message box", which enables individuals to view all letters from several authorities and government agencies. In addition, the *Mijnpensioenoverzicht* portal makes it much simpler for people to view all their pension entitlements from different jobs in one place.

Since 2017, the child benefits scandal in the Netherlands has been a major driver of debate and reform aimed at reducing the complexity of the social protection system. This is necessary to make sure that people receive adequate support and prevent them from getting lost in the system. The government is planning a major overhaul of the allowances system in the future, and in the short term is implementing smaller fixes here and there. Major overhauls include making childcare almost free and replacing an allowance with direct financing of childcare providers. In addition to this, the system of benefits is also being reviewed to explore the possibilities for simplifying things. The unemployment benefits system is expected to be the first to be addressed.

1 Current policies and practices to ensure information on, and to simplify access to, social protection for workers and the self-employed

Section 1.1 initially focuses on policies and practices aimed at ensuring access to general and personalised information about the conditions and rules of access to the six branches covered in this report (Section 1.1.1), and on the implementation of awareness-raising campaigns (Section 1.1.2). Section 1.2 analyses policies and practices aimed at simplifying access to social protection.

1.1 Policies and practices to ensure access to information on social protection rights, entitlements and obligations

1.1.1 Policies and practices to ensure access to general and personalised information

The main stakeholders involved in providing information on social protection and healthcare benefits are the Dutch government (*Rijksoverheid*), the Employee Insurance Agency (*Uitvoeringsinstituut Werknemersverzekeringen*, UWV), the Social Insurance Bank (*Sociale Verzekeringsbank*, SVB) and the Dutch tax authorities (*Belastingdienst*).

The **Dutch government**¹ provides its citizens with an up-to-date website containing easily accessible information on the different social protection Acts, and on the benefits and allowances available.² This website can redirect its visitors to the websites of the UWV, SVB and tax authorities. All available information is presented in Dutch, English, Papiamentu and Papiamentu,³ and a selection of available information is presented in Dutch sign language. Personalised information is provided to Dutch citizens through “My government” (*Mijn overheid*⁴), an online portal including a “message box” (*berichtenbox*): the latter is an inbox for any digital communication from the government or government-related organisations, including the UWV, tax authorities, SVB and a number of municipalities (not yet all of them). The Dutch government can also be reached by telephone.

The **UWV**⁵ is responsible for implementing and administering various employee insurance schemes, such as unemployment benefits, sickness benefits and invalidity benefits. On its website, the UWV presents four tabs containing benefits information on: 1) unemployment; 2) sickness; 3) invalidity; and 4) maternity and paternity. Each of these tabs leads to a flowchart in which visitors can identify their situation and find relevant information. For instance, the tab on sickness provides the visitor with two options: “I have been sick for less than two years” and “I have been sick for more than two years”. Each option leads to relevant follow-up statements, such as “I work for an employer” and “I do not work for an employer”.

Under the Work and Income (Implementation Organisation Structure) Act, the UWV is obligated to provide workers with information on the expected level and duration of the benefits available if they become unemployed, incapable of working or only partially fit for

¹ <https://www.rijksoverheid.nl/>

² There is no clear distinction between the definition of benefits and allowances. In general, we perceive benefits as a form of income-compensation and redistribution. Allowances are in general perceived as compensation for specific costs.

³ Papiamentu and Papiamentu are two different dialects of the same language. Papiamentu is spoken on Aruba, and Papiamentu is spoken on Bonaire and Curaçao. Both are available as options on the Dutch government's website.

⁴ <https://mijn.overheid.nl/>

⁵ <https://www.uwv.nl/particulieren/>

work. Under the same law, the UWV must periodically inform workers about registered personal data. This information (i.e. information for individuals) is available through 'My UWV' (*Mijn UWV*⁶), a digital platform which workers can consult to see how much they earn per month, and which offers tools that allow workers to: 1) calculate their (approximate) benefit entitlements and duration and see how this will affect their income; 2) apply for benefits; 3) upload relevant documentation; 4) keep track of appointments; and 5) contact the UWV for further information concerning their entitlements. Whenever personal messages (with regard to applications, for example) are uploaded to My UWV, people receive a notification of this by e-mail. As a result of the law, all employees (standard and non-standard) have access to information about the benefits they may be entitled to (Government of the Netherlands, 2021).

The **SVB**⁷ is responsible for implementing and administering social insurance schemes, such as old-age benefits, child benefits and personal care budgets. On its website, the SVB presents tiles that direct visitors to information on the different schemes for which the SVB is responsible. The website uses a large font and many images. Moreover, an entire sub-section of the website is dedicated to simple explanations of the different schemes, presented as a slide show. Visitors can opt to let the website read the slides out loud, and (when relevant) questions regarding their personal situations are asked to ensure that relevant information is presented. The website offers eligibility checks regarding the different schemes. Information is offered in Dutch, English, German, French, Spanish, Turkish and Polish.

Much like the UWV, the SVB offers personalised information as well as the ability to apply for various social insurance schemes through a digital platform, "My SVB" (*Mijn SVB*⁸). My SVB offers workers an insight into their accumulated pensions as well as information on how their pension is constructed. In addition to My SVB, the SVB offers the ability to make offline applications, in which case applicants are sent an application form in paper format.

The **tax authorities**⁹ are responsible for implementing and administering allowances (such as in respect of healthcare and childcare) and tax deductions. The website of the tax authorities presents six "important themes", one of which is allowances. Visitors can obtain information on the different allowances and their criteria as well as calculate the amount of the allowances to which they might be entitled.

Applying for allowances can be done through "My allowances" (*Mijn toeslagen*¹⁰), a fourth digital platform through which workers (and citizens in general) can obtain information and apply for allowances.

1.1.1.1 Unemployment benefits

The Unemployment Insurance Act (*Werkloosheidswet* – WW) provides an insurance scheme to partially insure employees against the financial consequences of being unemployed. The WW applies to both standard and non-standard (flex, part-time and temporary agency) workers, as long as they meet certain criteria. The self-employed are not covered under the WW and cannot opt to insure themselves voluntarily.

⁶ <https://www.uwv.nl/particulieren/mijnuwv/>

⁷ <https://www.svb.nl/nl/>

⁸ <https://www.svb.nl/nl/uitleg-mijnsvb/uw-gegevens-bekijken/uw-gegevens-bekijken>

⁹ <https://www.belastingdienst.nl/wps/wcm/connect/nl/home/home>

¹⁰

https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/privetoelagen/inloggen_op_mijn_toelagen

General information on the WW and its criteria can be found on the websites of the Dutch government¹¹ and UWV.¹² Personalised information can be found through My UWV, the functionalities of which are discussed in Section 1.1.1.

1.1.1.2 Sickness and healthcare benefits

A) Sickness

The Dutch **sickness benefits** system derives from two separate Acts: the Sickness Benefits Act (*Ziektewet* – ZW), for sick workers who do not have an employer (including workers with fixed-term contracts, agency workers and unemployed workers) and the Work and Income According to Labour Capacity Act (*Wet Werk en Inkomen naar Arbeidsvermogen* – WIA), for workers who have been sick for longer than two years.¹³ Both of these Acts are implemented and administered by the UWV.

General information on the ZW and the WIA¹⁴ can be found on the websites of the Dutch government¹⁵ and UWV.¹⁶ On the UWV website, information is divided into sub-sections (for instance: “I have recently fallen ill”), each of them accompanied by short drop-down menus containing information on particular aspects. Some of these sub-sections are accompanied by a short video on the subject. As stated in Section 1.1.1, the UWV is obligated to provide workers with personalised information on the expected level and duration of the benefits available if an individual becomes sick and/or incapable of working. As with the WW, another scheme that is implemented and administered by the UWV, personalised information in relation to the ZW and WIA, as well as the ability to make an application, is provided to the worker through My UWV. In My UWV, a tab “apply” is presented, on which workers can check the criteria for various schemes through hyperlinks that redirect to the UWV website, and/or choose to apply.

B) Healthcare

The Dutch **healthcare benefits** system combines public financing with private provision. All residents are required to purchase a basic health insurance policy; insured people can apply for a healthcare allowance under the Healthcare Allowance Act (*Wet op de zorgtoeslag*) to compensate for the costs of the nominal premium. Information regarding the healthcare allowance and the eligibility criteria can be found on the website of the tax authorities, an entire sub-section of which¹⁷ is dedicated to the healthcare allowance. Here, visitors can calculate the amount of healthcare allowance they are entitled to, based on a short questionnaire.

The number of people without health insurance in the Netherlands is very low, at 24,870, or less than 0.2% of the adult population in 2019.¹⁸ People who are uninsured are notified by the *Centraal Administratie Kantoor* (CAK) and urged to insure themselves. People who do not comply can be fined twice upwards of €400, and after nine months the CAK takes out insurance on behalf of the person and collects the premium by seizing it from their wages or benefits. Healthcare allowance is means-tested and must be applied for from the Dutch tax authorities. This can be done through the My allowances portal, as discussed in Section 1.1.1.

¹¹ <https://www.rijksoverheid.nl/onderwerpen/ww-uitkering>

¹² <https://www.uwv.nl/particulieren/werkloos/index.aspx>

¹³ For the first two years, employers are obliged to continue payment of salary.

¹⁴ The footnotes in this section only refer to the websites of the Dutch government and UWV on the ZW. For websites on the WIA, see footnotes in Section 1.1.1.4.

¹⁵ <https://www.rijksoverheid.nl/onderwerpen/ziektewet-uitkering>

¹⁶ <https://www.uwv.nl/particulieren/ziek/ziek-zonder-werkgever/index.aspx>

¹⁷ <https://www.belastingdienst.nl/wps/wcm/connect/nl/zorgtoeslag/zorgtoeslag>

¹⁸ <https://www.zorgwijzer.nl/faq/cijfers-zorgverzekering>

Each year in November, every citizen receives a letter from their health insurer informing them about their insurance policy and possible changes that they have made for the next year. Between mid-November and December, people are allowed to change health insurer. The government encourages people to review their insurance policies and switch if needed. An annual monitoring study is carried out to review whether the information on health insurance is adequate. The most recent study shows that around 40% of Dutch people are not well informed about different types of insurance policies, and find information provided by health insurers hard to understand (Timans *et al.*, 2022).

1.1.1.3 Maternity and equivalent paternity benefits

Information on pregnancy leave and maternity and paternity benefits can be found on the website of the Dutch government, separate sub-sections of which are dedicated to pregnancy leave¹⁹ and to maternity/paternity leave.²⁰

The sub-page on pregnancy leave presents visitors with three tiles, one of which is a checklist for future parents. On this page, a short questionnaire regarding the personal situation of the future parents (e.g. "Are you the baby's mother or the mother's partner?", "Is this your first child?" and "What is your social situation?") is presented. Depending on the outcome of this questionnaire, a list of recommendations sorted by trimester is presented – for example, "stop smoking" (first trimester), "arrange childcare" (second trimester) and "decide on first and last name" (third trimester). Each of these recommendations is accompanied by redirections to other relevant sub-pages.

The other tiles direct visitors to the sub-page on maternity and paternity leave. On this page, a selection of questions and answers (e.g. "How do I apply for maternity leave?"), including instructions on how to calculate the length of maternity and/or paternity leave, is presented. In the Netherlands, maternity and paternity leave are arranged for by the employer, so the website of the Dutch government does not redirect its visitors to other organisations.

Childcare benefits are administered by the SVB. Two to four weeks after registering their first child, parents receive a letter from the SVB containing instructions on how to apply for general child benefits. Further information on the application process is presented in Section 1.2.2.3.

1.1.1.4 Invalidity benefits

As stated in Section 1.1.1.2, workers become eligible for a benefit based on the WIA after two years of sickness. After 88 weeks of sickness absence from work, workers receive a letter from the UWV actively informing them about how to apply for a WIA benefit.

General information on the WIA can be obtained through the websites of the Dutch government²¹ and UWV.²² On the Dutch government website, a Q&A is presented, as well as a news bulletin. On the UWV website, four tabs are presented containing information regarding: 1) how to apply; 2) the assessment of WIA applications; 3) the difference between two kinds of WIA benefits; and 4) different reasons for ending a WIA benefit. There are also relevant questions and accompanying answers. Some of these tabs contain short videos explaining the subject. Personalised information regarding WIA benefits as well as the option to apply are available through My UWV.

The Act on Assistance for disabled young people (*Wet arbeidsongeschiktheidsvoorziening jonggehandicapten* – "Wajong") provides income support and reintegration services to

¹⁹ <https://www.rijksoverheid.nl/onderwerpen/zwangerschapsverlof-en-bevallingsverlof>

²⁰ <https://www.rijksoverheid.nl/onderwerpen/geboorteverlof-en-partnerverlof>

²¹ <https://www.rijksoverheid.nl/onderwerpen/wia>

²² <https://www.uwv.nl/particulieren/ziek/ziek-wia-uitkering/wia-uitkering-aanvragen/index.aspx>

people who were diagnosed with a disability before turning 17. The Wajong is implemented by the UWV. From 2015 onwards, with the introduction of the Participation Act, access to Wajong benefits has been limited to people who are not able to work.²³ General information on the Wajong can be obtained through the websites of the Dutch government²⁴ and UWV.²⁵ The Dutch government website presents visitors with a Q&A and a news bulletin. The UWV website presents four tabs of information regarding: 1) financial matters when receiving a Wajong benefit; 2) finding and keeping work; 3) changes, obligations and rights; and 4) different reasons for ending Wajong benefits. There are also separate sub-pages regarding (differences between) various past versions of the Wajong. Elsewhere on the UWV website, a comprehensive Q&A is available.²⁶

In order to receive a Wajong benefit, people first need to apply for an assessment of their capacity to work. This can be done online, through the aforementioned My UWV. People are required to send as much information as possible to support their benefit claim, the uploading of which can also be done through My UWV.

1.1.1.5 Old-age benefits and survivors' benefits

Every legal resident of the Netherlands receives a basic pension from the government: the old-age pension (*Algemene Ouderdomswet* – AOW). In addition, many Dutch people receive a pension from occupational pension funds, which they accrued while in employment. A third source of old-age related income is individual banking or insurance products. This means that most Dutch residents receive a pension from several sources: the government, and one or more pension funds or insurance schemes. People who do not qualify for a full AOW pension are eligible for an income-tested supplement (*aanvullende inkomensvoorziening ouderen* – AIO), which brings the monthly net benefit up to the statutory minimum income.²⁷ Survivors (both widowers/widows and orphans) may be entitled to survivors' benefits (*Algemene nabestaandenwet* – Anw) if they meet certain criteria (such as their deceased partner/parents being insured).

General information about pensions, AIO supplements and Anw benefits is available on the websites of the Dutch government²⁸ and SVB.²⁹ To obtain personalised information on their future pension, Dutch people can consult the *Mijnpensioenoverzicht* portal,³⁰ which is constructed by the Dutch pension sector (Dutch pension funds, pension insurers and the SVB), and which provides people with a calculation of their future entitlements. This includes both the AOW and supplementary occupational pensions or private insurance rights that people have accumulated. All pension funds and insurers are obligated to cooperate, deliver data and share costs (Government of the Netherlands, 2021). *Mijnpensioenoverzicht* shows the net monthly pension that people are expected to receive in different scenarios, including different possible levels of inflation and interest. Also, people can follow the effect on their pension entitlements of different life events, such as early retirement, unemployment, marriage, divorce, having children, switching to self-employment, and increasing or reducing their working hours.

²³ Young handicapped people who are capable of working but need support in finding and keeping employment fall under the Participation Act and receive a social assistance benefit rather than a Wajong benefit. People who entered the Wajong before 2015 keep their benefit entitlements.

²⁴ <https://www.rijksoverheid.nl/onderwerpen/wajong>

²⁵ <https://www.uwv.nl/particulieren/arbeidsbeperkt/index.aspx>

²⁶ <https://www.uwv.nl/particulieren/veelgestelde-vragen/wajong-uitkering/detail/wat-is-wajong>

²⁷ The amount varies according to family status: those with a child under 18 receive a higher amount; those who co-habit receive a lower amount.

²⁸ <https://www.rijksoverheid.nl/onderwerpen/pensioen>

²⁹ <https://www.svb.nl/nl/aow>

³⁰ <https://www.mijnpensioenoverzicht.nl/>

In addition to reviewing pension information online through *Mijnpensioenoverzicht*, all Dutch workers who have accumulated some type of occupational pension receive an annual digital³¹ uniform pension overview from each of their pension providers. These overviews follow a uniform structure, which is meant to make it easier for citizens to understand and compare them.

Four months before reaching the AOW pension age, Dutch residents receive a letter from the SVB containing instructions on how to claim their AOW pension through My SVB. People who have not received this letter can contact the SVB directly.

On its website, the SVB provides a tool with which people can check if they are eligible for an AIO supplement. If the check shows they are, they are directed to an application form. Applying for Anw benefits can be done through My SVB.

1.1.1.6 Benefits in respect of accidents at work and occupational diseases

No benefits in respect of accidents at work and occupational diseases exist in the Netherlands in addition to the ZW, WIA and Wajong benefits discussed in Sections 1.1.1.2 and 1.1.1.4.

1.1.2 General awareness-raising campaigns

1.1.2.1 Unemployment benefits

To our current knowledge, no information and/or awareness-raising initiatives related to the WW have been developed and/or carried out since 1 January 2017.

1.1.2.2 Sickness and healthcare benefits

In 2016, the Dutch government registered the *Ikregelmijnzorggoed* domain,³² which roughly translates as “I take care of my healthcare”. Since then, a yearly campaign under this slogan has been aired on national radio directing people to this website, encouraging them to check whether their personal needs match their health insurance, and to check the terms and conditions of their insurer (even if they haven’t changed insurers). The campaign is targeted at the adult Dutch population in general and specifically at people with a low level of literacy and people with a low socio-economic status.

Ikregelmijnzorggoed redirects to a sub-page of the Dutch government website containing a Q&A about healthcare insurance. People can follow a roadmap to changing insurers at the end of the year. In addition, multiple videos are presented containing information on, for instance, why people should switch to another insurer and how to compare different insurers.

On 2 April 2020, the Dutch Minister of Medical Care informed parliament about the reach and effect of this campaign.³³ The radio commercials reached more than 10 million listeners, and the videos on social media were watched by almost 3 million viewers. During the campaigning period, the website of the campaign was visited by 25,000-30,000 people weekly. Almost all interviewees indicated that the campaign managed to convey its primary message well. The campaign was viewed by the general public as clear, credible, informative, eye-catching and not irritating. Additionally, the evaluation showed that during the campaign more insured people checked whether they had the most appropriate health insurance. This means that the campaign contributed to prompting the public to

³¹ Workers receive this overview digitally, but can opt to receive it in paper form.

³² <https://www.ikregelmijnzorggoed.nl>

³³ Letter to Parliament dated 2 April 2020 entitled “*Brief van de Minister voor Medische Zorg*”. See also <https://zoek.officielebekendmakingen.nl/kst-29689-1050.html>.

assess whether their health insurance was still a good fit. Knowledge about switching health insurance did not increase measurably as a result of the campaign.

1.1.2.3 Maternity and equivalent paternity benefits

In September 2020, the Dutch tax authorities started a campaign aimed at parents, with the objective of encouraging them to be aware of changes that might affect their childcare allowance and to update their personal information accordingly.³⁴ Commercials for both this campaign and the childcare allowance application aired on national television and radio, and were presented in both online and offline media. This campaign was part of a broader programme to improve the childcare allowance, in response to the child benefits scandal described in Section 2 of this report³⁵ as well as the second ESPN Dutch Flash report of 2020-2021. This campaign was part of an even larger campaign by the tax authorities, which centred on life events that may or may not have an impact on people's tax returns and allowances, such as divorce and buying a house.³⁶

An evaluation of the campaign³⁷ pointed out that, even though interviewees indicated that the campaign conveyed its message well, awareness of the fact that certain life events may affect the amount of allowances to which they are entitled remained the same as in earlier evaluations.

1.1.2.4 Invalidity benefits

As of 1 January 2021 the Wajong was simplified. To anticipate this reform and help not only people receiving Wajong benefits, but also their parents, care-givers and/or job coaches, since October 2020 a Wajong information point (*Informatiepunt Wajong*) has been answering personal questions and offering personalised advice.³⁸ The information point is an initiative by Ieder(in), an umbrella/network organisation for people with disabilities and/or chronic diseases containing 238 different organisations and representing over 2 million people. To improve awareness of the information point among people on Wajong benefits, the "Who, what, Wajong" (*Wiewatwajong*) campaign was launched. The objective of this campaign was to raise awareness about the Wajong information point. As far as is known, the impact of this campaign has not been evaluated.

1.1.2.5 Old-age benefits and survivors' benefits

Since its introduction, the aforementioned *Mijnpensioenoverzicht* (see Section 1.1.1.5) has been the subject of various campaigns designed to draw attention to the initiative.³⁹ For instance, on 14 September 2021, TKP (a Dutch pension administration organisation) published the results of an evaluation of a campaign aimed at increasing self-reliance among pensioners and increasing insight into their own pension situation (i.e. prompting pension participants to visit *Mijnpensioenoverzicht*).⁴⁰ This evaluation shows that the campaign is well appreciated in terms of relevance and urgency. Effects on the number of visits to *Mijnpensioenoverzicht* were not reported.

The "Money Wise" (*Wijzer in Geldzaken*) platform is an initiative of the Ministry of Finance, in which partners from the financial sector, science, government, education, advisory and consumer organisations join forces to promote the financial fitness of Dutch citizens. They

³⁴ <https://www.rijksoverheid.nl/actueel/nieuws/2020/09/11/belastingdienst-toeslagen-start-campagne-kinderopvangtoeslag>

³⁵ Letter to Parliament dated 20 April 2022 entitled "Voortgangsbrief Verbetertraject Kinderopvangtoeslag".

³⁶ <https://over-ons.belastingdienst.nl/belastingdienst-lanceert-campagne-rond-life-events/>

³⁷ <https://www.rijksoverheid.nl/onderwerpen/campagnes/documenten/rapporten/2021/12/10/campagne-effectonderzoek-life-events-belastingdienst>

³⁸ <https://informatiepuntwajong.nl/>

³⁹ <https://www.pensioenfederatie.nl/artikelen/actueel/2016/openbaar/november/najaarscampagne-mijnpensioenoverzicht.nl>

⁴⁰ <https://www.tkppensioen.nl/expertise/succesvolle-campagne-3-inzicht-60>

provide different kinds of financial education and awareness-raising. One of their most important annual events is the “three days of pensions” (*Pensioen3daagse*), during which they promote awareness about pensions. This includes giving online webinars and individual consultations, publishing articles and studies, and hosting presentations at places of work. To our current knowledge, the impact of this campaign has not been evaluated.

1.1.2.6 Benefits in respect of accidents at work and occupational diseases

As described in Section 1.1.1.6, no benefits in respect of accidents at work and occupational diseases exist in the Netherlands in addition to the ZW, WIA and Wajong benefits.

1.2 Policies and practices to simplify access to social protection

1.2.1 Simplification objective embedded in reforms of social protection schemes

1.2.1.1 Unemployment benefits

As is described in Section 2 of this report, the Minister of Social Affairs and Employment aims to simplify the WW, so that it: 1) is understandable and usable by workers; 2) is efficient in execution for the UWV; and 3) does not lead to an unnecessary administrative burden for employers. No concrete reforms have been announced yet, as a study is still being undertaken.

1.2.1.2 Sickness and healthcare benefits

There was no simplification objective embedded in reforms of sickness and healthcare benefits between 2017 and 2022.

1.2.1.3 Maternity and equivalent paternity benefits

To our knowledge, no efforts were made to simplify access to maternity leave or paternity leave benefits between 2017 and 2022.

1.2.1.4 Invalidity benefits

On 1 January 2021, the Wajong was changed in order to simplify it, combat non-use, enlarge the positive effects of finding a job, and provide better income security when workers need to reduce working hours.⁴¹ Specific adjustments entail keeping Wajong benefits when following a course of education, the ability to re-enter Wajong benefits after finding a job, and the ability to earn an additional income.

1.2.1.5 Old-age benefits and survivors’ benefits

As far as we know, no policies or initiatives with regard to simplifying access to old-age and survivors’ benefits have been implemented between 2017 and 2022.

1.2.1.6 Benefits in respect of accidents at work and occupational diseases

As described in Section 1.1.1.6, no benefits in respect of accidents at work and occupational diseases exist in the Netherlands in addition to the ZW, WIA and Wajong benefits.

⁴¹ <https://www.rijksoverheid.nl/onderwerpen/wajong/vereenvoudiging-wajong-vanaf-2020>

1.2.2 Simplification of the application process for accessing benefits

To interact with the Dutch government online, citizens use a tool called "DigiD".⁴² This tool helps them identify themselves, by logging in by means of an app and password/passcode and/or SMS verification code. DigiD is used by a wide variety of public organisations including the UWV, municipalities, SVB and tax authorities. For example, it grants them access to the aforementioned My UWV portal. DigiD is also used in the application process for all the benefits under study in this Thematic Report as well as other allowances.

1.2.2.1 Unemployment benefits

Since November 2021, the WW⁴³ application process within My UWV has been simplified. By making more use of readily available information and only asking for the information that is not yet available, the application process has become easier. As a result, WW applicants will have to wait a shorter amount of time before their application is assessed.

1.2.2.2 Sickness and healthcare benefits

Since September 2021, all WIA⁴⁴ applicants have been able to participate in an initial online meeting containing a webinar, an interactive information meeting and a digital consultation. In addition, the UWV website⁴⁵ now explains more easily which steps WIA applicants should take to complete their application.

1.2.2.3 Maternity and equivalent paternity benefits

In July 2020, the Dutch tax authorities launched an application in which parents can easily access and update personal information regarding childcare allowance.⁴⁶

1.2.2.4 Invalidity benefits

To our current knowledge, the application process for accessing invalidity benefits has not been simplified since 1 January 2017, and nor have any intentions to do so been declared.

1.2.2.5 Old-age benefits and survivors' benefits

To our current knowledge, the application process for accessing old-age benefits and survivors' benefits has not been simplified since 1 January 2017, and nor have any intentions to do so been declared.

1.2.2.6 Benefits in respect of accidents at work and occupational diseases

As described in Section 1.1.1.6, no other benefits in respect of accidents at work and occupational diseases exist in the Netherlands in addition to the ZW, WIA and Wajong benefits. As such, there is no application process (or any simplifications of it) to speak of.

1.2.3 Simplification of the structures within the social protection administration

As mentioned before, Dutch citizens use DigiD to interact with the Dutch government online. They can use this to log in to the UWV or SVB portals and review information on their benefit entitlements and payments. DigiD can also be used to log in to the message box, which connects with the UWV, tax authorities, SVB and a number of municipalities (not yet all of them). This merges communication between government agencies and

⁴² DigiD allows the Dutch government to verify citizens' identity online. It was introduced in 2003.

⁴³ WW refers to unemployment benefits under the Unemployment Insurance Act.

⁴⁴ WIA refers to invalidity benefits under the Work and Income According to Labour Capacity Act.

⁴⁵ <https://www.uwv.nl/>

⁴⁶ See for example <https://www.boink.info/nu-beschikbaar-app-van-belastingdienst-toeslagen-voor-het-wijzigen-van-uw-kinderopvangtoeslag>

citizens, thus making the structure within social protection administration simpler for citizens. This applies to all types of benefits covered in this Thematic Report.

1.2.3.1 Unemployment benefits

No specific simplifications of the structure of the administration responsible for unemployment benefits have occurred since 2017.

1.2.3.2 Sickness and healthcare benefits

No specific simplifications of the structure of the administration responsible for sickness and healthcare benefits have occurred since 2017.

1.2.3.3 Maternity and equivalent paternity benefits

No specific simplifications of the structure of the administration responsible for maternity and equivalent paternity benefits have occurred since 2017.

1.2.3.4 Invalidity benefits

No specific simplifications of the structure of the administration responsible for invalidity benefits have occurred since 2017.

1.2.3.5 Old-age benefits and survivors' benefits

As mentioned in Section 1.1.1, Dutch citizens can obtain information on their future pension by consulting *Mijnpensioenoverzicht*.⁴⁷ This portal shows its visitors the pension that they can expect to attain at an individual level, including both the AOW and the occupational supplementary occupational pensions that people have accumulated (Government of the Netherlands, 2021). This is a considerable simplification of the administration of pensions. In the absence of *Mijnpensioenoverzicht*, people who have switched jobs several times would have to gather information from several occupational pension providers and the SVB and calculate their total pension entitlements by themselves. The *Mijnpensioenoverzicht* portal is constructed by the pension sector under a statutory obligation. All pension funds and insurers are obliged to co-operate, deliver data and share costs.

1.2.3.6 Benefits in respect of accidents at work and occupational diseases

As described in Section 1.1.1.6, no benefits in respect of accidents at work and occupational diseases exist in the Netherlands in addition to the ZW, WIA and Wajong benefits. As such, there is no structure of the administration (or any simplifications of it) to speak of.

⁴⁷ <https://www.mijnpensioenoverzicht.nl/>

2 Issues, debates and ongoing or planned reforms to ensure information on, and to simplify access to, social protection for workers and the self-employed

This section illustrates possible issues, debates and ongoing or planned reforms aimed at either ensuring information (Section 2.1) or simplifying access (Section 2.2) to social protection for workers and the self-employed.

2.1 Issues, debates and reforms related to information

2.1.1 Issues

Many self-employed workers are not familiar with the maternity benefits available

A recent survey shows that many of the self-employed without employees are not familiar with the "ZEZ" benefit, which offers self-employed women a benefit up to the minimum wage during pregnancy. This percentage is 54% among women and 70% among men who are self-employed, do not yet have children but would like to have children in the future.⁴⁸ This is an issue because the self-employed have to apply for the ZEZ benefit themselves. By contrast, employees continue receiving their salaries from their employers during their maternity leave and don't have to apply for any benefit. Instead, their employers apply for reimbursement of wage costs by the government.

Many pensioners are not aware of supplementary benefit up to social assistance level

As was described in Section 1.1.1.5, pensioners who have not accumulated a full AOW, or have a younger partner without an income, can apply for an income-tested AIO supplement that lifts their income up to social assistance level. However, research by the Netherlands Court of Audit shows that over half of the people who qualify for such an additional benefit do not apply (Algemene Rekenkamer, 2019). These people are in a vulnerable financial situation, which makes this high non-take-up a cause for concern. Possible explanations for the high percentage of non-take-up are the means test and the obligations that the AIO entails. According to the secretary of state, households may experience these as burdensome.⁴⁹ Other possible reasons for non-use of the AIO, according to the secretary of state, may include: unfamiliarity with the scheme, low language skills and low administrative skills.

Certain groups tend to not use allowances that they are entitled to

In 2019, the Netherlands Bureau for Economic Policy Analysis (*Centraal Plan Bureau* – CPB) conducted a study on the use (and non-take-up) of the child-related budget and housing allowances (CPB, 2019). Its analysis showed that, on average, around 15% of households who were eligible for the child-related budget did not apply for it. This may have been the result of either: 1) people not knowing they were eligible for the benefit; or 2) the benefit being insufficiently accessible, possibly due to complex application processes or a lack of knowledge regarding the existence of the benefit. However, the data show that non-take-up of the benefit is (much) higher for people with higher incomes than among those with lower incomes, most probably because people with higher incomes would receive a lower

⁴⁸ <https://bieb.knab.nl/ondernemen/zeventig-procent-zzpers-vreest-opdrachten-kwijt-te-raken-moederschap>

⁴⁹ Letter to Parliament by State Secretary of Social Affairs and Employment, 23 June 2015, entitled Amendment of the Work and Social Assistance Act, the General Old Age Pensions Act and the Work and Income Implementation Structure Act (...).

benefit. Currently in 2022, a study is being done into the reasons why people choose not to take up allowances.⁵⁰

Most parents are aware of the possibility to have extra birth leave

As mentioned in Section 1.1.1, since 2019 partners have had the right to take up to five additional weeks of parental leave for 70% of their usual salary. Estimates are that around 87% of the target population are aware of this possibility.⁵¹ A recent evaluation shows that 74% of partners who are in employment take up this additional leave (Rossing & Visee, 2022). The take-up is higher among high-educated people, people with higher incomes and people who are under 35. Among those who did not take up the additional parental leave, a small majority stated that it was not necessary because the mother was planning to work fewer hours or stop working entirely. A considerable group would have liked to take up the additional parental leave, but opted not to because they would only receive 70% of their salary. Hence, a lack of information does not seem to be the primary cause of non-take-up.

Understanding of health insurance

As discussed in Section 1.1.1.2, around 40% of Dutch people are not well informed about different types of insurance policies: it is indicated that while Dutch people find different insurance policies easy to find, differences between in-kind policies of the same health insurer are difficult to identify due to the use of formal and complex language that reduces comprehensibility. Moreover, 37% of insured Dutch people find information provided by health insurers (not at all) useful when choosing health insurance (Timans *et al.*, 2022).

Knowledge of benefit recipients on social protection rights and obligations

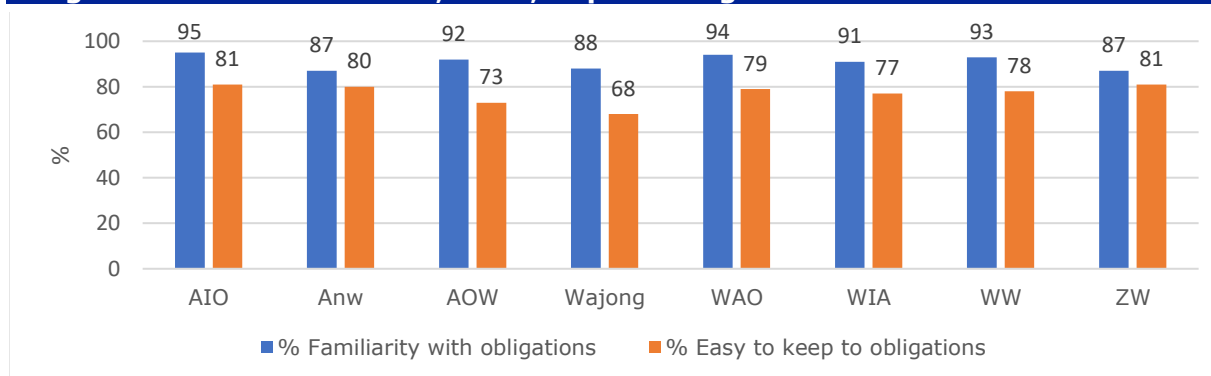
In addition to the information presented on the six branches below, one study in particular was used to outline the extent to which benefit recipients are aware of their social protection rights and obligations. This study is *Kennis der Verplichtingen en gepercipieerde detectiekans* (Beerepoot *et al.*, 2022), the most recent version of a yearly report conducted by I&O Research commissioned by the Dutch Ministry of Social Affairs and Employment.

In this study, recipients of various social protection schemes were asked whether they were familiar with various obligations associated with the scheme, such as notifying the SVB and/or UWV of changes in income, changes in the number of working hours, changes in health and living situations, attending appointments and participating in research by the SVB and/or UWV, and whether they found it easy to keep to these obligations. This study shows that, in general, the vast majority of the benefit recipients are aware of the duties that are connected to receiving the benefit (Figure 1).

⁵⁰ This study of motives for non-use was referred to in a letter to Parliament dated 20 April 2022, entitled "Voortgangsbrief Verbetertraject Kinderopvangtoeslag" [Continuation letter improvement trajectory childcare allowance].

⁵¹ <https://www.voorwerkendeouders.nl/vaderverlof-niet-succesvol/>

Figure 1 Weighted average familiarity with obligations per scheme and the percentage of benefit recipients who say they find it easy to comply with the obligations: the Netherlands, 2022, in percentages



Source: I&O Research / Dutch Ministry of Social Affairs and Employment, 2022.

Additionally, recipients were asked to respond to five statements on the provision of information about the benefits they receive. Generally, pensioners were quite critical of the information they had received from the SVB about their AOW entitlement. The same applied to disabled young people who received a Wajong benefit from the UWV. WW recipients, on the other hand, were relatively positive about the provision of information. A table containing all percentages on five statements about these eight schemes can be found in Annex 1.

2.1.2 Debates

There are currently no substantial debates in the Netherlands about issues related to access to information.

2.1.3 Ongoing or planned reforms

Informing pensioners of the available supplementary benefit

In a recent policy document, the SVB has mentioned the non-take-up of the AIO benefit as an important problem that it would like to tackle (SVB, 2021a). Several measures are being taken, as follows.

- The SVB would like to actively inform pensioners who are eligible for the benefit, but privacy protection laws prevent it from doing so. For instance, the SVB is not allowed to view data on people's income and wealth. The SVB is working together with the UWV to find a technical solution that complies with privacy regulations and still enables the SVB to actively inform eligible pensioners about the AIO benefit (SVB, 2021a). This would require a change in the law.
- Additionally, the SVB tries to inform potentially eligible people through multiple channels. For instance, it works with municipalities to provide information to social assistance recipients who are nearing retirement (Divosa, 2020). Information on this is also presented in *Mijnpensioenoverzicht*, where people can view their pension entitlements (SVB, 2021b).
- In its 2021 report, the SVB said it had started developing an online application route for the AIO supplement. Currently, people can only apply by filling out a paper form.

2.2 Issues, debates and reforms related to simplification

2.2.1 Issues

Complexity in the Dutch allowances system

The Netherlands has an elaborate system of benefits and allowances aimed at ensuring that children and families have an adequate income. As was described in the second Dutch Flash report of 2020-2021, there has been a child benefits scandal in the Netherlands, in which the Dutch tax authorities unjustly stopped the childcare allowances of a large number of parents, who were wrongly treated as fraudsters (Berends, 2021). Many of them incurred considerable debt, as they had to repay often tens of thousands of euro in benefits, which in turn caused them emotional distress and social problems. This led to the resignation of the cabinet on 15 January 2021 and sparked debate on, among other things, the complexity of the Dutch social security system (see Section 2.2.2).

In September 2018, an inter-departmental commission carried out a study of the functioning of the allowance system and possible alternatives (Ministry of Finance, 2019; Ministry of Finance, 2020). The study showed that the system leads to a lot of re-claiming of allowances. This is because allowances are generally means-tested and are based on the estimated/predicted income in a certain year. If changes in income do occur, some of the allowance may need to be re-claimed. On average, households that received allowances in 2016 received a total of €2,000-2,500. The average amounts re-claimed in that year ranged from €404 for households who received a single allowance and €2,511 for households receiving four allowances. The study also concluded that the system had become increasingly complex over the years as a result of additional policy measures implemented to target certain types of households.⁵² This made it harder for households to navigate the system properly by notifying the tax authorities of changes in their income and/or living situation. Hence, the policy of targeting those in need created uncertainty about whether or not the awarded allowances are correct (Ministry of Finance, 2019; Ministry of Finance, 2020).

The study found that the take-up of allowances had improved in recent years. In 2011, 17% of the people who had the right to an allowance did not apply for it. This dropped to 10% in 2019 – considered by the researchers to be probably as low as can realistically be achieved.

Finally, the report concluded that the most important basis for improvement was to establish more certainty in determining the income upon which the allowance is based. The report also formulated broader alternatives that could be effective but required more fundamental changes. These include merging the different allowances into one “basic needs allowance”, integrating allowances into tax policy or making allowances universal rather than means-tested (Ministry of Finance, 2019; Ministry of Finance, 2020).

Complexity of the social protection system in general

The aforementioned complexity regarding allowances is a widely recognised problem. Across the broad range of the social security system, researchers, stakeholders, and policy-makers point to causes and effects of complexity. The Ministry of Social Affairs and Employment has commissioned several studies on these issues – for instance, on the unintended harsh effects of social security policies (expected in 2022), the enforcement of obligations for citizens receiving social benefits (expected in 2022) and on bottlenecks in the WW (expected in 2023).

In a recent letter, the UWV argues that social security legislation has grown increasingly complex. This makes it incomprehensible for both citizens and employers, and also causes errors in the administration of social security. Even administrative professionals can

⁵² It is unclear which types of households are targeted.

experience difficulties in understanding these complexities, let alone in explaining them to citizens. The UWV therefore argues that a broad discussion should be held about how to make social security simpler (UWV, 2021). At the same time, however, the UWV argues that even efforts to simplify social security, such as the simplification of the Wajong as described in Section 1.2.1.4, can end up in creating more complexity for the social security administration. This is because it requires a lot from ICT systems, and creates issues regarding the transfer from the old rules to the new rules. In other words, the current complexity of the system to some extent hinders any further change of the system, even if the aim is to simplify the system. Therefore, the UWV argues that it is important to always involve administrative bodies when redesigning the social security system (UWV, 2021).

Self-employed and pensions

Research shows that 40% of self-employed people without employees in the Netherlands do not save enough towards their pension (Koopmans, Knoef & Lent, 2021). Nearly half of them (48%) are not aware that they have fiscal space to save for retirement tax-free, which can keep them from investing in their retirement. There are two additional barriers for the self-employed to invest in their retirement. The first is the illiquidity of their pension assets. The self-employed would prefer to have the option to take out part of their pension savings if they happen to need it. Second, they dislike the administrative burden that is associated with investing in their retirement. For instance, they need to calculate what amount of pension savings they can accumulate tax-free in any given year. In order to encourage the self-employed to invest in their retirement, flexible and simpler pension products are therefore required. Against this background, researchers have proposed that all workers should be allowed to invest a certain base amount in their retirement every year without the need to make any calculations (Koopmans, Knoef & Lent, 2021). This would enable every worker to accumulate at least some pension entitlements with minimal administrative burden.

Although the 2019 pension agreement aims to improve the pensions of the self-employed by introducing voluntary, occupational, individual pension coverage, it is far from certain as of June 2022 whether this will be achieved. The draft pension legislation announced in December 2020 includes provisions to allow sectoral pension funds to offer pension coverage to the self-employed on an experimental basis for four years starting in 2022. Pension funds such as ABP (civil servants), PFZW (healthcare) and Bouw (construction) have expressed interest in the plans, but they have delayed concrete steps until the government issues more detailed regulatory guidance.

2.2.2 Debates

Need to simplify the Dutch allowances system

In April 2020, the State Secretary of Finance responded⁵³ to the aforementioned study on the allowances system (see Section 2.2.1). She stated that several measures will be taken in the short term, within the current system, to fix pressing issues. These include: 1) giving the tax authorities some discretion to be a bit more lenient in individual cases where necessary; and 2) more effort to help and prompt recipients to provide the right information and avoid re-claims. However, the minister acknowledges that more fundamental changes are needed in the long term, in order to make the allowance system more predictable, provide more certainty and prevent debt issues from occurring. Therefore, in December 2020, she sent a study on alternatives for the current allowances system to parliament (Rijksoverheid, 2020).⁵⁴ Alternatives that were studied include fiscal

⁵³ Letter to Parliament by State Secretary of Finance, dated 30 April 2020, entitled "Government effort allowances".

⁵⁴ Letter to parliament by State Secretary of Finance, dated 14 December 2020, entitled "Report on alternatives for the allowance system".

alternatives, a universal basic income, or changing the financing of healthcare and childcare so as to make allowances obsolete. The current government has stated in its coalition agreement that it wants to simplify the system of allowances, among other things by introducing almost free childcare (Coalitieakkoord, 2021-2025) (See Section 2.2.3).

Simplification of social protection

On 16 December 2021, the Dutch Secretary of State for Social Affairs and Employment informed parliament on the state of affairs concerning social protection.⁵⁵ In this document, he notified parliament of his intention to investigate the possibilities of further simplification of the Dutch social protection system. Furthermore, he stated that he had begun working on a social protection simplification agenda and will be starting an inter-departmental policy investigation on the simplification of social protection in 2022. On 3 March 2022, the working group that will be conducting the investigation was appointed and the investigation is expected to be finished by the end of 2022.

On 6 April 2022, a debate took place between several members of parliament and the Minister of Social Affairs and Employment.⁵⁶ Several members of parliament asked questions about the problem of complexity in the social protection system. One member suggested replacing the current, complex system with just one single benefit. Reforms as drastic as that are not likely to be implemented, but smaller simplifications have also been discussed, for instance by reducing the number of different regimes within the WIA benefit. The minister has expressed determination to simplify social protection schemes as much as possible, based on the recommendations from the aforementioned working group.

Self-employed and pensions

On 16 November 2018, a Regulation of Work Commission was appointed, with the task of investigating and advising the cabinet on the regulation of: 1) working people; and 2) employment and commission relationships. The aim was to bring these more in line with the needs and circumstances of the present time and the (foreseeable) future.

Amongst other things, the commission estimated that 43% of households containing one or more self-employed workers will not accumulate a pension of 70% of gross household income. For households consisting of salaried workers only, this percentage is 31%.

In a reaction, the Dutch Minister of Social Affairs and Employment thanked the commission for its efforts and indicated that he recognised the commission's conclusions: *"A worrisome and growing gap has emerged on the Dutch labour market. On one side we see the upper class. They are highly educated and have a broad network. On the other side we see people for whom permanent work is a luxury. They have a limited network and go from flex contract to flex contract. These people lack the prospect of more job security."*

2.2.3 Ongoing or planned reforms

Simplification of unemployment benefits

On 8 February 2022, the Dutch Minister of Social Affairs and Employment sent a letter⁵⁷ to parliament in which he stated that, due to multiple changes since its introduction in 1987 and cross-connections with other social protection schemes, the WW has become increasingly complex and that simplification is necessary. To accomplish this simplification of the WW, the minister announced an investigation and presented a plan of action. The aim is to have the results of this investigation available by the end of 2022, so that any possible policy changes can be implemented in 2023.

⁵⁵ Letter to parliament by State Secretary of Social Affairs and Employment, dated 16 December 2021, entitled "State of affairs concerning social protection December 2021".

⁵⁶ 26 448 *Structuur van de uitvoering werk en inkomen. Nr. 678 Verslag van een commissiedebat. Vastgesteld 11 mei 2022*. See also <https://zoek.officielebekendmakingen.nl/kst-26448-624.html>.

⁵⁷ https://www.tweedekamer.nl/kamerstukken/brieven_regering/detail?id=2022Z02286&did=2022D04830

The ultimate goal is to simplify the WW so that it: 1) is understandable and usable by workers; 2) is efficient in execution for UWV; and 3) does not lead to an unnecessary administrative burden for employers. The goals of the WW as stipulated by law (income guarantee and promoting labour force participation) remain unchanged.

Obligatory sickness insurance for self-employed

The introduction of the AOV for the self-employed without employees was agreed upon as part of the (preliminary) pension agreement (*Pensioenakkoord*) with the social partners in 2019. At the request of the government, the social partners produced a draft of the scheme in March 2020. The government has embraced this design, subject to feasibility, affordability and 'explicability', as part of the final pension agreement in July 2020. The self-employed are to be compulsorily insured against sickness by 2024 at the earliest.

The AOV is a considerable simplification in the access to this form of social protection. After a proposal from the social partners (from the Labour Foundation), the previous government started working out possibilities for what the AOV could look like, together with stakeholders, the UWV and the tax authorities. It will be up to the current government to make a final decision on the exact design of the AOV insurance, based among other things on the results of ongoing feasibility studies. The coalition agreement states that an AOV insurance for all self-employed will be introduced, but there has been no further communication on when and how this will take shape.

Universal and free childcare

In response to the child benefits scandal, the current government aims to make childcare almost free. The government contribution to childcare costs will be increased in steps up to 95%; and this will be paid directly to the childcare facility rather than to the parents themselves, so the parents will not be faced with re-claiming large amounts of benefits. Parents will only be required to pay a small contribution (Coalitieakkoord, 2021-2025).

Annex 1

Table A1 Statements on provision of information on obligations: the Netherlands, 2022 (% fully agree)

| | AIO | Anw | AOW | Wajong | WAO | WIA | WW | ZW |
|---|-----|-----|-----|--------|-----|-----|-----|-----|
| The implementing organisation has provided good information about obligations | 63% | 64% | 40% | 48% | 60% | 62% | 83% | 61% |
| The information about obligations is clear | 65% | 69% | 44% | 49% | 60% | 63% | 79% | 61% |
| The information about obligations is easy to find | 60% | 69% | 41% | 42% | 53% | 58% | 77% | 59% |
| Finds it easy to report changes | 66% | 70% | 47% | 47% | 54% | 57% | 74% | 65% |
| Keeps track of changes to rules | 55% | 56% | 44% | 27% | 44% | 33% | 51% | 51% |

Source: I&O Research / Dutch Ministry of Social Affairs and Employment, 2022.

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