

Pensions in the Netherlands

Opinions of Working People on Supplementary Pensions

Like Japan, the Netherlands has an aging population. As a consequence, the affordability of old-age pensions is under pressure. The labour market is also changing, with people more often changing jobs or choosing to become self-employed. Both trends raise the question of whether the pension system in its current form still meets the needs of working people today and in the future. The Dutch Ministry of Social Affairs and Employment asked the Netherlands Institute for Social Research scp to carry out a study of the support for solidarity in the Dutch supplementary pension system. Do working people still want to build up their pension in a collective system? What social trends are relevant here? Do employees prefer solidarity or choice? And to what extent do they express a preference for collective or individual pension schemes? This report answers these questions.



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