



Skogarhlid 6  
105 Reykjavik  
Tel: (+354) 545 8100  
postur@vel.is  
www.vel.is

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Department of Social Affairs

## **Report on the follow-up to the Regional Implementation Strategy of the Madrid International Plan of Action on Ageing in Iceland**

### **Executive summary**

The issues administered by the Ministry of Welfare cover welfare services, the family, health care, housing, the labour market and gender equality. There are currently two ministers in the ministry: the minister of social affairs and gender equality and the minister of health. Under a presidential decree on the division of responsibilities, the former is in charge of older persons' affairs, with the exception of residential homes, nursing homes and day care centres, including day habilitation centres and the Senior Citizens' Building Fund; these are the responsibility of the minister of health.

The ministry of welfare attends to policy-making and budgeting on elderly persons' affairs throughout the country and monitors compliance with the Act on the Affairs of the Elderly and regulations issued thereunder. One of the aims of the act is to ensure that older persons will be able to live normal lives for as long as possible, being guaranteed access to institutional services when these are necessary. In the application of the act, care is to be taken to ensure that older persons are treated on an equal basis with other citizens and that their right to self-determination is respected.

This report presents a summary of what has been achieved and what remains to be done to achieve the four main goals of the 2012 Vienna Ministerial Declaration in the light of the RIS commitments and the measures recommended by the Declaration.

Major achievements:

1. Home nursing services have been upgraded in many parts of the country through increased funding and staffing. A comprehensive resident assessment instrument (RAI-HC) is being introduced so as to bring the supply of home nursing services into line with needs.
2. A policy has been developed on greater flexibility regarding retirement and the drawing of pensions from the social insurance system. This was increased under legislation passed in 2016, and people are now able to decide, to a greater degree than previously, how and when they choose to retire, according to their personal circumstances. They are now able to begin drawing pensions from the age of 65, and it is also possible to postpone drawing pensions for longer, so raising the pension amounts. Furthermore, as from 1 January 2018, it will be possible to draw half of one's pension from the pension-fund system from the age of 65, possibly in conjunction with a reduced working proportion, complemented by half from the social insurance system.
3. Legislation passed in 2016 has greatly improved the position of pensioners who have accumulated little or no entitlements in the legally-prescribed (obligatory-membership) pension fund system due to the fact that they were not employed for long during their working-age lives and therefore depend to a greater extent on the social insurance system for support in old age.

Major challenges:

1. Rehabilitation of older persons needs to begin early enough to prevent loss of working capacity and enable them to go on living in their own homes for as long as possible. Rehabilitation should also be extended to cover and maintain mental health to improve the quality of life and day-to-day well-being. Welfare technology can be used to support rehabilitation.
2. More service options need to be developed within the current scope of services for older people who live in their own homes, e.g. places in day-care centres, more social home care and the integration of social home care and home nursing services.
3. Increased participation by older persons in employment with the option of a flexible retirement age. One potential approach considered is to raise the age when an individual is eligible to receive pension from the social insurance system from 67 years to 70 years over the next 24 years.

## General information

1. **Country name:** Iceland.

2. **Name and contact details of the author of the report:** Gudrun Bjork Reykdal, Senior Advisor in the Department of Social Affairs, Ministry of Welfare, gudrun.reykdal@vel.is.

3. **Name and contact details of official national focal point of ageing:** Gudrun Bjork Reykdal.

## Part I

### 1. National ageing situation

The main challenges in addressing the ageing situation in Iceland are connected with demographic change, since older people, as a group, are growing more rapidly than the population as a whole. This is due both to the fact that people are living longer and to a decline in the birth rate. The qualifying age for an old-age pension in Iceland is 67. It is estimated that the proportion of people aged 67 and older will rise from the present 12% to 19% by 2040; by 2060 it will be about 22%.

Projections indicate that as from 2050, people of working age (defined as 20-65 years old) will have to support more older people than younger people, which is the opposite of the current situation. If nothing is done, there will be far fewer people on the labour market sustaining the welfare system. The viable measures available to address this situation are tax increases, lowering of benefit payments or a raising of the age to qualify for old-age pensions. Measures taken hitherto in Iceland, or under development at present in line with the policy goals named above, are intended to respond to the foreseeable increase in the cost of the social insurance system and ensure that it will be able of continuing to ensure minimum support levels for old-age pensioners so that it will not prove necessary to cut state support to older persons or to raise taxes.

As is stated in the Executive Summary, two ministers are involved in the administration of older persons' affairs. The minister of social affairs and gender equality is in charge of older persons' affairs, with the exception of residential homes, nursing homes and day care centres, including day habilitation centres and the Senior Citizens' Building Fund. This fund is intended to support the development of services for older persons in all parts of the country; its role is to finance the construction of institutions for older persons, service centres and day-care facilities, meet the costs of necessary modifications of such structures and to maintain the premises of day-care, residential and nursing facilities and other projects designed to enhance services for older people.

The minister of social affairs and gender equality appoints a five-member collaborative committee on older persons' affairs. This committee is to act in an advisory capacity to the minister and the government on ageing issues and to be a forum linking the ministries, institutions and NGOs that are involved in ageing issues. The National Senior Citizens' Association (LEB) has a representative on the collaborative committee; the LEB has nearly 60 constituent associations and more than 20,000 members.

The collaborative committee submitted its proposals on a policy on services for older persons in September 2016 to the then minister of social affairs and housing. The main emphasis in those proposals was on the right of the elderly to live independently and to make independent choices. It was envisaged that older persons would be taught to adapt to changed circumstances and make use of the solutions or facilities that would increase their ability to look after themselves. The collaborative committee also stressed the importance of having the service policy based on continuity and integration of the various aspects of services, the aim being to raise their quality and thus the quality of life of those who make use of them.

In September 2015 the minister of health appointed a project group to make a survey of the current situation in older persons' health services and submit proposals on the formulation of new policy. It did this in March 2016.

Both the collaborative committee, in its proposals to the then minister of social affairs and housing, and the project group, in its proposals to the minister of health, recommended that a policy be set out regarding people with dementia. The minister of social affairs and housing had requested that the minister of health be involved in policy formulation for this group of persons. A general election took place in October 2016 and a new government took power in January 2017. In its spring session this year, the Althingi (parliament) approved a resolution by which the minister of health was entrusted with formulating policy on people with dementia.

## **2. Method**

The ministry of welfare is in charge of policy-making and budgeting on ageing issues for the whole of Iceland; various offices within the ministry are involved in this work. The material in this report has been prepared by staff in these offices, some of it in connection with work on budget estimates for the period 2018-2022, and then summarised by the author.

In connection with budgeting, the situation in various areas is analysed, with an examination of where the major challenges lie. The budget estimate is based on the Public Finances Act approved by the Althingi in December 2015. What is new about that act is that budget estimates are made for five years and divided by topic.

## **Part II**

### **1. National actions and progress in implementation of MIPAA/RIS**

#### **Goal 1: Longer working life is encouraged and ability to work is maintained**

**(Commitments 1, 2, 3 and 5.)**

#### **Commitment 1: To mainstream ageing in all policy fields with the aim of bringing societies and economies into harmony with demographic change to achieve a society for all ages.**

##### Promoting healthy lifestyles

At present, 74% of the Icelandic population live in local government areas (municipalities) that participate in a campaign to promote healthy lifestyles under contracts with the Directorate of Health. This is a development project that was launched in 2013, with the emphasis on a community in which health and well-being are promoted among all age groups in policy in all spheres (HiAP/Health in All Policies). The campaign includes promoting healthy lifestyles for older people. The directorate issues a set of core health indicators, based on certain data which give an indication of public health and well-being. These can be used by the participating municipalities to identify priorities and create an environment that will promote healthy lifestyles and well-being among all their inhabitants.

A project group was appointed by the City of Reykjavík in October 2015 and commissioned with preparing proposals on methods of promoting healthy life-styles among older people and activating them in a drive to improve their quality of life and smooth their path through old age. In Reykjavík, as elsewhere in Iceland, the proportion of older people of the total population is constantly rising. This project in Reykjavík reflects the city's involvement in the WHO's project 'Global Network of Age Friendly Cities and Communities;' this was approved in May 2015.

#### **Commitment 2: To ensure full integration and participation of older persons in society**

##### Making the transition to retirement more flexible

It is generally recognised that the ability to go on working, if people choose to do so, promotes quality of life and that it is important to give them greater freedom and scope of choice, in terms of their circumstances and abilities. A policy on greater flexibility regarding retirement and the drawing of pensions from the social insurance system has been formulated. Under legislation passed in 2016, greater flexibility regarding retirement and drawing pensions was introduced, and people are now more able than they used to be to arrange their retirement according to their individual circumstances and wishes. Thus, it is now possible either to begin drawing pensions at the age of 65 with a permanent reduction in the amount received and it will be possible to defer drawing pensions for longer than before, in return for which higher pension payments will be made thereafter.

As from 1 January 2018 it will be possible for people to draw half their pensions from the pension fund system from the age of 65, perhaps concurrently with a reduced job ratio, and to draw the other half from the social insurance system. This is in line with the government's policy of giving people greater freedom as regards deciding on their retirement arrangements. Studies have shown that old people who are in active employment generally enjoy better health and experience a greater quality of life than those who are not able to work at all.

### **Commitment 3: To promote equitable and sustainable economic growth in response to population ageing**

#### Raise in retirement age

The government's aim is to raise the age at which people qualify for pensions from the social insurance system in stages from 67 years to 70 years. A schedule for this increase has been drawn up and it is intended that it will take place in stages over a 24-year period. Thus, the qualifying age will rise by two months each year over the first twelve years, and then by one month each year during the following twelve years. It is considered important that corresponding changes be made to the pension fund system. In terms of economic impact, it is foreseen that the raising of the qualifying age for drawing pension will result in an increase of the number of people active on the labour market, resulting directly in greater production and an increase in tax revenues.

A policy has also been drawn up on enabling older employees to continue working, according to their individual wishes and ability; this is related to the government's policy on deferring the drawing of pensions. The aim is that older employees will be enabled, for example, to move to jobs involving fewer responsibilities, so enabling them to go on working for longer; this will reduce the likelihood that early drawing of pensions will become the norm. It is also envisaged that the tax-free earnings allowance for pensioners will be raised in stages with a view to providing an incentive to continue working for longer, and that older employees will be able to improve their financial position by working after they reach the qualifying age for drawing pensions.

### **Commitment 5: To enable labour markets to respond to the economic and social consequences of population ageing**

The policy points described above were formulated partly in order to respond to the challenges posed by changes in the demographic composition of the Icelandic population as older persons form a greater proportion of the whole. It is important to ensure that the point at which pensioners' earnings begin to reduce their social insurance system payments be structured so as to provide an incentive to participate actively in the labour market. It is believed that greater flexibility regarding the drawing of pensions will result in more economically efficient production, so stimulating greater production.

## **Goal 2: Participation, non-discrimination and social inclusion of older persons are promoted**

**(Commitments 1, 2, 4, 6 and 8)**

### **Commitment 1: To mainstream ageing in all policy fields with the aim of bringing societies and economies into harmony with demographic change to achieve a society for all ages.**

#### Empowering people to participate fully in society

Municipalities provide older persons with services of many types. Senior citizens' councils have been established in 23 municipal areas which have a combined population of 230,000, representing 70% of the national population, and the establishment of such councils is in preparation in other municipal areas. These councils act in an advisory capacity to the municipal councils regarding the interests of people aged 67 and older.

#### Participation of older persons through organizations of the elderly

A survey of the personal circumstances and well-being of older people which was carried out for the Welfare Division of the City of Reykjavík, the ministry of welfare and the National Senior Citizens'

Association at the end of 2016 revealed that nearly two out of every three (63%) of respondents were members in local senior citizens' associations. The national association is an umbrella organisation uniting all the local associations; it has representatives on, for example, the government's collaborative committee on older persons' affairs, which advises ministers and the government on ageing issues and acts as a forum linking the ministries, institutions and NGOs that are involved in these issues. The national association issues resolutions on older persons' affairs and also publishes a periodical.

## **Commitment 2: To ensure full integration and participation of older persons in society**

### Contribution of older persons to society

A survey was carried out among older persons regarding their contribution to society in 2016; this was done with financial support from the Reykjavík Senior Citizens' Association and the Research Fund of the Icelandic Council on Ageing. Those who had descendants were asked whether they had looked after children after reaching the age of 67. More than 67% of participants had done this; the proportion was higher (69%) among women than men (64%).

Participants were asked about assistance given to their descendants in the form of work contributions. Just under 42% reported having given such assistance after reaching the age of 67. Men were more likely than women to have given assistance of this type, and the proportion was slightly higher among participants outside the metropolitan area.

Participants were also asked about financial assistance given to their descendants or other persons. Nearly 59% said they had either loaned or given sums of money; this response was more common among men than among women.

Finally, participants were asked whether they had engaged in volunteer work after reaching the age of 67. More than a quarter replied in the affirmative; men were rather more likely than women to have done this, and the proportion was higher outside the metropolitan area.

## **Commitment 4: To adjust social protection systems in response to demographic changes and their social and economic consequences**

### Reducing financial inequalities

Act No. 116/2016 substantially improved the financial position of pensioners who, due to not having engaged in paid employment to any large extent, have accumulated little or no entitlements in the legally-prescribed (obligatory-membership) pension fund system and are therefore obliged to depend on the social insurance system for support during their old age. Under the new law, pensioners who meet the residence qualification for full entitlement are guaranteed certain minimum benefit amounts, which can only be reduced if they have other sources of income.

The aforementioned survey of the personal circumstances and well-being of older people, made in 2016, revealed that financial worries were in an inverse relationship to age: the older the person, the fewer worries they had. Also, those whose health was not good had more worries than their healthy counterparts; 44% of those who rated their own state of health as poor, or very poor, had financial worries at times, or often, against 21% among those who reported their own health as being good.

An increase in the numbers of immigrants who for some reason have not acquired entitlements to pensions in their previous country of residence or employment is a risk factor. Ways must be sought of increasing support to those older persons who have not acquired full entitlements in Iceland because the period for which they have been resident in the country is too short to grant them full rights, so ensuring them a means of support in their old age.

Foreign studies indicate that elderly immigrants have a poorer material standard of living and also worse mental and physical health than those of local origin. They also show that there is a considerable cultural difference in the demands made of the welfare services, depending on the country of origin of the persons in question. The age-spread of foreign nationals in Iceland shows that immigration to the country is a recent phenomenon, but it can be expected that the proportion of foreign persons in the upper age groups will be considerably higher in future.

## **Commitment 6: To promote life-long learning and adapt the educational system in order to meet the changing economic, social and demographic conditions**

### Promoting lifelong learning and development of skills

The Adult Education Act was passed in 2010. This was the first act on adult education in Iceland. Adult education is seen as the fifth basic pillar of the educational system. Its aim is to raise the general educational level in the country by providing those with limited formal schooling with the opportunity to acquire more education. The act represented the final stage in a comprehensive review of the legal framework of the educational system in Iceland, based on the principle that people should have the opportunity to pursue education throughout their lives.

Iceland had participants in the international BALL (Be Active through Lifelong Learning) project, together with others from Poland and Spain. This was supported by the European Union's Erasmus+ scheme. It was concerned with developing guidelines and methods to enable each and every individual to prepare for retirement and the 'third age' in good time.

## **Commitment 8: To mainstream a gender approach in an ageing society**

The Icelandic Parliament (Althingi) has, over the past few decades, regularly passed four-year action programmes on measures to implement gender equality under Article 11 of the Gender Equality Act, No. 10/2008. The parliamentary resolution on the Gender Equality Action Programme for the years 2016-2019 was passed by the parliament in September 2016. This was the sixth resolution adopted on the subject since 1986. The action programme outlines 21 projects which are intended to be put into practice during the period covered.

Even though Iceland has been ranked in first place in international comparisons regarding gender equality, true equality has not been achieved in all areas in Icelandic society. This applies not least to the domestic labour market, where many surveys and studies have revealed an entrenched gender pay gap, generally to women's disadvantage. Notwithstanding the clear intention of the legislature, ever since the first legislation on equal pay was passed in 1961, the passing of the Gender Equality Act, undertakings by the Icelandic state under international conventions and numerous measures taken by the government to promote gender equality, gender equality in terms of equal pay has yet to be achieved in Iceland. It is therefore considered necessary to secure equal pay for equal work through certification based on legislation.

A new bill submitted by the Minister of Social Affairs and Gender Equality, and passed by the Icelandic Parliament (Althingi) on June 1st 2017, proposes amendments to the Gender Equality Act by which undertakings and institutions employing 25 or more workers, on average over the year, would be required to obtain equal pay certification. The purpose of this obligatory certification is to enforce the current legislation which prohibits discriminatory practices by which men and women receive different wages for the same, or comparable, work.

### **Goal 3: Dignity, health and independence in older age are promoted and safeguarded**

#### **(Commitments 7 and 8)**

#### **Commitment 7: To strive to ensure quality of life at all ages and maintain independent living including health and well-being**

##### Independent living

As more and more people reach more advanced age it can be expected that the numbers who face geriatric diseases and disorders of some type will rise. It is important that services at any given time take account of the goal of helping people to live independent lives in their own homes for as long as possible and that services are available at the right time and the right place when needed. Home nursing care has been upgraded in many parts of the country and the RAI-HC (resident assessment instrument for home care) is being introduced throughout Iceland to assess the need for nursing at home.

A few years ago, a short version of the RAI-HC assessment instrument was developed; this is known as the 'RAI initial assessment'. At the beginning of 2016 it was decided to use this short version for assessing the need for home nursing in all parts of Iceland, and it is seen as important to adopt the same assessment system regarding social home care. The RAI initial assessment instrument describes the actual circumstances in which people live in their own homes. It consists of 80 items from the longer version, including MAPLe (the Method to Assess Priority Levels algorithm), which comprises 36 items that are used to assess the individual's need for services. The use of this algorithm can ensure a just priority ranking. Its use will promote equality in services to people living in different parts of the country and ensure that the services on offer are commensurate with needs. The volume of services will be defined with reference to five categories, individuals' service needs being rated at levels from very small to very great.

Rehabilitation of older persons needs to begin early enough to prevent loss of working capacity and enable them to go on living in their own homes for as long as possible. Rehabilitation should also be extended to cover and maintain mental health to improve the quality of life and day-to-day well-being. More service options need to be developed within the current scope of services for older people who live in their own homes, e.g. places in day-care centres, including habilitation centres for persons with dementia so as to maintain their competence and make it likely that they will be able to continue living independently for as long as possible. Also, more social home care is needed and it is important to give attention to the integration of social home care and home nursing services.

##### Elder abuse

A conference on elder abuse in Iceland was held in November 2015, at the initiative of the Icelandic Council on Ageing and in collaboration with other entities including the ministry of welfare. The council is an umbrella organisation embracing those who work in the interests of older persons in Iceland; its members include NGOs, companies and institutions, including municipal councils, which are involved in ageing issues and the interests of older persons.

Four government ministers (those of social affairs and gender equality, health, justice and education, culture and science) signed a joint collaborative declaration on methods against elder abuse and its consequences in spring 2017. A project group, consisting of representatives of all these ministries, is currently preparing a plan of action in this sphere. It is regarded as an absolute priority to involve multi-disciplinary cooperation and coordination on preventive measures against abuse, the examination of cases and assistance following abuse. Particular attention will be given to vulnerable groups such as older persons when the plan is drawn up.

### Older persons' quality of life

The aforementioned survey of the personal circumstances and well-being of older people, made in 2016, revealed that 73% of older persons rated their state of health as being rather good or very good. The majority of them (59%), needed help with various activities of daily life that were asked about, including shopping, preparing food and cleaning. Of those who received assistance of some type, most (36%) mentioned social home care from their local authorities; most older persons named their spouses as their main providers of assistance. Sixteen per cent of the participants in the survey, which was based on a 1,800-person sample of persons aged 67 or older in all parts of Iceland (with a response rate of 59%) were engaged in paid employment. Men were considerably more likely than women to be engaged in paid employment.

This survey was the fourth in a series, so it is possible to compare its findings with those of previous surveys, the first of which was taken in 1999. It was revealed that there had been an increase, compared with 2006, in the group of people who reported experiencing loneliness. Far more reported this experience, either sometimes or often, among those who were unmarried or were widowed, living alone with small incomes or suffering from poor health. More than half the old persons who took part in the survey considered that attitudes towards older people were rather positive, or very positive, while 31% considered them rather negative, or very negative. Ninety per cent of participants thought there was a need for an Older Persons' Ombudsman.

### Mental Health Policy

A four-year policy and plan of action on mental health was adopted by the Althing in 2016. This includes a future vision with defined goals on improved mental health services for people of all age groups. The plan of action on the implementation of the policy prioritises the mainstreaming of services for people with mental health problems and their families. The measure which applies specifically to older persons involves the development of the skills and knowledge within nursing homes to provide services to older persons with mental health issues who either dwell permanently in nursing homes or are staying there for a short period of time.

### Welfare Technology

The minister of social affairs and housing approved a policy on innovation and technology in welfare services in September 2015, and work began immediately on putting it into practice. The policy is based, amongst other things, on the view that innovation and technology can help individuals to deal with challenges in their daily life; this may increase the likelihood that people who need welfare services will be able to go on living in their own homes, so postponing the need to use nursing-home services or even avoid it altogether.

## **Commitment 8: To mainstream a gender approach in an ageing society**

See goal 2.

## **Goal 4: Intergenerational solidarity is maintained and enhanced**

(Commitments 1, 4 and 8)

Commitments 4 and 8, see goal 2.

### **Commitment 1: To mainstream ageing in all policy fields with the aim of bringing societies and economies into harmony with demographic change to achieve a society for all ages.**

#### Multigenerational dialogue

Conferences focussing on successful ageing have been held in various places in Iceland, the first of them in Reykjavík in 2013; these followed on the EU's European Year for Active Ageing and Solidarity between Generations in 2012. The Icelandic Council on Ageing, in collaboration with other entities including the ministry of welfare, organised the conference, which was held as a national consultative event. The aim was to stimulate discussion of ageing issues and people's expectations and attitudes towards old age and to focus positive attention on senior citizens, their position in society and how they view their futures.

#### Equal treatment on the labour market

The minister of social affairs and gender equality presented a bill on equal treatment on the labour market to the last session of parliament. It did not prove possible to process it before the summer recession, so it will be presented again in the autumn.

The bill is designed to apply regarding equality of treatment on the labour market and the avoidance of discrimination on grounds of race, national origin, religious faith, secular philosophy, disability, reduced working capacity, age, sexual orientation or sexual identity, in matters concerning, for example:

- access to jobs, self-employed occupation or occupational sectors, including engagement and promotion;
- access to vocational counselling, vocational education and vocational training;
- decisions in connection with wages, other terms of employment, notice and termination of employment and
- participation in employees' or employers' organisations, including as regards the perquisites they provide for their members.

Although current legislation and collective agreements in Iceland contain no provisions on a general retirement age in the private sector, generally-accepted practice is that people do not go on working much after the age of 70.

The Civil Servants' Rights and Obligations Act states that employees are to have their employment terminated as from the end of the month following their attainment of the age of 70. Public employees and higher-ranking civil servants may, however, be engaged for work after reaching this age, their pay being based on the number of hours worked. All collective agreements entered into by the Association of Local Authorities (i.e., municipal councils) state that employees are generally to leave their employment at the end of the month in which they reach the age of 70.

A bill on the abolition of this '70-years-of-age rule' is being prepared and will be presented to the autumn session of parliament (in 2017). If it is passed as law, then state employees will be able to go on working after the age of 70 if they choose to do so.

## 2. Conclusions and priorities for the future

The main challenges in addressing the ageing situation in Iceland reflect the changes that are taking place in the composition of society, with an increasingly greater proportion of older persons. The main aim is to enable older persons to live in their own homes for as long as possible, with the appropriate health-care and social services. The future vision regarding older persons is that they should be able to enjoy full quality of life in their old age, with the ability to support themselves with their own earnings, particularly in the form of payments from pension funds and/or through work. Those who are unable to do this are to receive payments from the social insurance system in accordance with their legally-prescribed entitlements, in addition to other forms of public support.

To achieve this principal aim, the priorities are to expand older persons' participation in economic activity, to raise the amount that pensioners are permitted to earn without incurring a reduction of their pension payments from the social insurance system, to improve the standing of those who have limited or no entitlement to benefits from the social security systems in countries where they lived abroad and to raise the age requirement for qualifying for a pension in stages from 67 to 70, this applying both to the social insurance system and the employment-related pension-fund system.

Older persons are important on the labour market as a resource of workers with extensive knowledge and experience. Studies show that older persons who engage in work are generally in better health, and enjoy a better quality of life, than others, and it is therefore important to examine the impact of the working environment on work retention of older workers. Flexible arrangements regarding retirement age and drawing pensions have been passed in legislation applying to the social insurance system; it is important that these be properly explained, publicised and introduced so as to have older persons remain active on the labour market for longer.

As is described above, the collaborative committee on older persons' affairs submitted proposals on the formulation of a policy on services to older persons in September 2016 to the then minister of social affairs and housing. It recommended priorities including a drive to improve older persons' health and activity, their right to live in their own homes and have independence of choice, the importance of innovation and technology in services to the elderly, increased monitoring of the quality of services for older persons, stability in staffing and additional competence among employees in services to older persons, a policy on people with dementia and the defence of older persons' legal rights.

The proposals submitted by a project group to the minister of health (see the 'National ageing situation' section) include prioritising the delaying of placements in institutions, increasing the variety of services offered, creating a working environment which will attract professional employees, preventive measures and rehabilitation, a team-based approach to services for older persons, based on a comprehensive assessment of their needs and a policy on people with dementia.