

# Mandatory pensions for all workers can be quickly implemented

“An effective and realistic solution can be provided for the problem faced by self-employed individuals and employees without pension accumulation or with insufficient accumulation”

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## What is the focus of the paper?

This paper describes how an adequate pension scheme can be established in the Netherlands for all workers (employees and self-employed individuals). The existing measures mainly focus on changing behavior and are often not sufficiently effective. The central research question aims at developing a realistic, practical and quickly implementable scenario that takes into account several conditions (legal sustainability, alignment with existing systems, neutrality towards different forms of employment, practical feasibility, and implementation without redistribution between or within generations). To achieve this, various international examples are examined.

## What are the key findings?

Three alternatives could fit well within the Dutch situation, considering the history of the Dutch pension system:

- A national scheme for all workers.
- A mandatory pension fund for the self-employed.
- A general mandatory pension for all workers, with the freedom to choose the provider.

A SWOT analysis shows that a general mandatory pension for all workers is the most promising option. This system ensures that all workers build up at least a basic level of supplementary pension.

## What are the implications?

For the successful introduction of mandatory pensions for all workers, the following conditions, among others, must be met:

- The required level of pension accumulation must be determined.
- There must be oversight of the pension contributions (e.g., through tax returns).
- Adequate guidance must be provided for making the right pension choices.
- In the case of a solution through the third pillar, transparency and accessibility of the supply are essential.

Considering these conditions, an effective and realistic solution can be provided for the problem faced by self-employed individuals and employees without pension accumulation or with insufficient accumulation. It ensures that every worker builds up a pension that meets the societal norm.

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Want to know more? Read the paper (Dutch):

**Pensioen voor alle werkenden**