



Ageing Well

Positive Ageing Toolkit



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AGEING WELL

Ageing Well: Science based habits of people who age well

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Module 4: Best practices from other countries who have good social welfare systems

Introduction

According to the World Health Organization (WHO), average life expectancy worldwide has risen sharply over the past twenty years, suggesting that quality of care is also on the rise. Therefore, it is important to notify that all countries have different welfare systems. To evaluate the different systems around the world, there are a few different evaluation methods. We will go through some welfare systems from EU countries on one hand and non-European countries on another hand, to analyze them and to compare them, as to analyze the success factors and how they can be adapted to other contexts, and possibly other countries.

Section 1: Overview of social welfare systems in various countries

Welfare systems in European countries

- **The Dutch welfare state**

The Netherlands has one of the most comprehensive social security systems in Europe, but the eligibility rules can appear complicated at first. The Dutch social security system has two strands. The first, national insurance (volksverzekeringen), covers social benefits and is administered by the Social Insurance Bank (Sociale Verzekeringsbank, or SVB). Meanwhile, employee insurance (werknemersverzekeringen) provides benefits relating to work. The Employee Insurance Agency (Uitvoeringsinstituut Werknemersverzekeringen, or UWV) oversees this. If you live and work in the Netherlands, you'll need to take out a health insurance plan (Zorgverzekeringswet or ZVW) to cover healthcare costs. This is in addition to the standard coverage provided under the long-term care act (Wet Langdurige Zorg, WLZ). The WLZ is funded by social security contributions. It supports people with severe, long-term care needs, such as those with disabilities or chronic illness.

- **The Swedish welfare state**

Sweden is classified as a Social Democratic welfare state. The state organises social insurance, which is financed through taxation. Since the 1960s, the Swedish social security system has combined universalism, with social rights and income benefits available to all inhabitants with selective access to some benefits and services based on social, medical or other conditions.

- **The Norwegian welfare state**

Like Sweden, the Norwegian welfare state is classified as a Social Democratic welfare state because benefits and services are largely provided by the state and are largely financed through taxes and through compulsory membership of the national social insurance scheme. Its oil industry and government petroleum fund has largely allowed Norway to escape the austerity measures seen elsewhere since 2008. The Norwegian welfare state is universal, though access to certain benefits and services are connected to specific social or medical eligibility criteria so that municipal professionals and officials have a powerful role as gatekeepers (Kuhnle and Kildal, 2005). Frame laws govern welfare benefits and services normalise entitlement as there are few laws regulating specific groups.

Welfare systems in non-European countries

- **The Japanese welfare state**

Japan's welfare state has a non-typical conservative regime. Similar to other conservative countries, Japan has an occupational segmented social insurance system. Pre-war Japan once adopted a German-style social policy. Japan also borrowed ideas of pensions and health from the German system. In addition, Japan's welfare state embodies familialism, whereby families rather than the government will provide the social safety net. However, a drawback of a welfare state with familialism is its lack of childcare social policy.

- **The Singapore welfare state**

"While Singapore is not generally regarded as a welfare state, the provision of housing welfare on a large scale has been a defining feature of its welfare system. The extensive housing system has played a useful role in raising savings and homeownership rates as well as contributing to sustained economic growth in general and development of the housing sector in particular. Few would dispute the description of Singapore's housing policies as 'phenomenally successful' (Ramesh, 2003). Singapore's economic growth record in the past four decades has brought it from third world to first world status, with homeownership widespread at more than 90 percent for the resident population."

- **The Australian welfare state**

Social security, in Australia, refers to a system of social welfare payments provided by the Australian Government to eligible Australian citizens, permanent residents, and

limited international visitors. These payments are almost always administered by Centrelink, a program of Services Australia. In Australia, most payments are means tested.

The system includes payments to retirees, job seekers, parents (especially new and single parents), people with disabilities and their caregivers, guardians of orphans, students and apprentices, and people who have no way of supporting themselves.

Medicare is Australia's publicly funded universal health care insurance scheme. Initially created in 1975 by the Whitlam Labor government under the name "Medibank". The Fraser Liberal government made significant changes to it from 1976 leading to its abolition in late 1981. The Hawke government reinstated universal health care in 1984 under the name "Medicare".

- **The Canadian welfare state**

Canada's welfare programs (see Bibliography) are funded and administered at all levels of government (with 13 different provincial/territorial systems), and include health and medical care, public education (through graduate school), social housing and social services. Social support is given through programs including Social Assistance, Guaranteed Income Supplement, Child Tax Benefit, Old Age Security, Employment Insurance, Workers' Compensation, and the Canada/Quebec Pension Plans.

Most Canadian seniors are eligible for Old Age Security, a taxable monthly social security payment. In addition, most former workers can receive Canada Pension Plan or Quebec Pension Plan based on their contributions during their careers. As well, many people have a private pension through their employer, although that is becoming less common, and many people take advantage of a government tax-shelter for investments called a Registered Retirement Savings Plan or may save money privately.

- **The American welfare state**

By 2013, the U.S. remained the only major industrial state without a uniform national sickness program. American spending on health care (as a percent of GDP) is the highest in the world, but it is a complex mix of federal, state, philanthropic, employer and individual funding.

Section 2: Case studies of effective policies and programs supporting the Elderly

- **Netherlands - Buurtzorg Model:** This model emphasises community-based care and self-management for elderly individuals. It involves small, self-organising teams of nurses who provide holistic care to clients in their homes. This approach promotes independence, social engagement, and personalised support for elderly individuals, fostering positive ageing outcomes. Videos explaining this model are available [here](#).
- **Sweden - Senior Centers and Day Care Centers:** These centres offer a wide range of activities, services, and social opportunities for older adults. They provide a supportive environment where seniors can participate in recreational activities, educational programs, and social events, helping to prevent social isolation and promote active ageing.
- **Denmark - Age-Friendly Cities and Communities:** The concept of age-friendly cities and communities, involves creating environments that enable older adults to live independently, participate in community life, and access the support services they need. This includes initiatives such as accessible public transportation, age-friendly housing options, and community engagement programs tailored to seniors' interests and needs. The example of the city of Esjberg is available [here](#).
- **United Kingdom - Age UK's "Men in Sheds" Program:** Originated in the UK but spread to other countries, this programme provides older men with opportunities to socialise, learn new skills, and engage in meaningful activities within a workshop setting. Participants work on woodworking projects, share knowledge and experiences, and develop friendships, contributing to positive mental health and well-being in later life. This [video](#) presents the initiative in Cheshire.
- **Austria - [Federal Plan for Older Persons](#):** It was developed with the participation of representatives of older people, which forms the basis of the country's approach to older people. The plan includes, among other things, awareness-raising and other measures to combat discrimination on the grounds of age, including multiple discrimination against women.

- **Greece – "Schools for Parents" programme of the General Secretariat for Lifelong Learning:** more than 5,000 participants have attended 295 courses on the subject of old age to learn about the physical and psychological problems faced by older people may face and the means available to prevent or compensate for them.
- **Norway – "[More years-More Opportunities](#)":** Norway has adopted this strategy which aims to accommodate the ageing population and unlock opportunities in the areas of transport, community planning, inclusive working life, and the integration of technology. The mechanisms adopted for active ageing are the following: a) further increasing the employment rates of older people (over 65), b) greater emphasis on career development and career mobility (after 50), c) achieving a coherent working life, d) knowledge-based information, e) building appropriate attitudes regarding older workers, f) preventing early leave from the workforce due to reduced health and social security benefits, g) reviewing upper working age limits in consultation with social partners, h) reducing differences between occupational pension systems in private and public sector, i) developing a new strategy for employment policy in the public sector, and j) improving the health and care sector as a good workplace for older workers (UNECE Working Group on Ageing, 2016; Mentis et al., 2023).
- **Ireland – Healthy and Positive Ageing Initiative:** One good practice example from Ireland exemplifying positive ageing initiatives is [the Healthy and Positive Ageing Initiative \(HaPAI\)](#). This collaborative effort involves the HSE Health and Wellbeing Division, the Department of Health, the Atlantic Philanthropies, and Age Friendly Ireland. Under the HaPAI's Research Strategy 2015-2019, research partnerships are fostered to inform policy responses to population ageing. An exemplary project funded through this initiative is the 'Move For Life' study, which aims to increase physical activity levels in adults over 50. Additionally, the HaPAI supports research projects addressing dementia assessment, health inequalities, and palliative care for older individuals, aligning with the objectives of the National Positive Ageing Strategy.

- **Poland - Program Wieloletni na rzecz Osób Starszych AKTYWNI+:** One programme from Poland called "[ACTIVE+ Multi-Annual Programme for Older Persons 2021-2025](#)" is addressing the challenges of an ageing population. This initiative provides significant state funding, aiming to enhance seniors' quality of life through various support services and facilities. The successful implementation of predecessor programmes has already improved seniors' well-being. However, since evaluations highlighted the ongoing need for further initiatives and increased funding, the Ministry of Family, Labour, and Social Policy has developed the AKTYWNI + programme (2021-2025).
- **Switzerland - Gesund Altern:** One good practice example from Switzerland is the initiative of "[Healthy Ageing and Participation](#)" in terms of involving and empowering older people. Developed collaboratively with engaged seniors and professionals, it highlights that healthy ageing encompasses various aspects. By including seniors according to their interests and capabilities, successful projects can emerge, fostering a comprehensive approach to ageing well. The initiative aims to strengthen and optimise health promotion and prevention with older people in Switzerland, targeting professionals, policymakers, and interested seniors to provide insights and inspiration for their work.
- **Japan - Community-Based Integrated Care System:** This system aims to support ageing in place and promote social participation among seniors. It integrates medical care, long-term care, and community services, with a focus on preventive care, rehabilitation, and fostering social connections through community activities and support networks. [Here](#) is a video explaining this care system.
- **Singapore - Active Ageing Programmes:** Singapore's government has implemented various active ageing programs aimed at promoting physical, mental, and social well-being among older adults. These programs include subsidised fitness classes, lifelong learning opportunities, volunteerism initiatives, and intergenerational activities that encourage seniors to stay active, engaged, and connected with their communities.

- **Australia – Home Care Packages Program:** This programme provides older adults with personalised support services tailored to their individual needs and preferences. This includes assistance with daily activities, healthcare services, social support, and home modifications to promote ageing in place and enhance the quality of life for seniors. [Here](#) is a video explaining this specific program.
- **Canada – Naturally Occurring Retirement Communities (NORCs):** In these communities, older adults are placed within their own neighbourhoods or housing complexes. Supportive networks and informal caregiving arrangements among residents are usually developed, fostering social connections, mutual assistance, and a sense of belonging among seniors. [Here](#) is a video explaining this system.
- **USA: National Institute of Ageing (2022)** suggests concrete tips for healthy ageing: taking care of physical, mental and cognitive health. The action plan includes tips for exercise, healthy eating, and quality sleep habits, warns about smoking, alcohol and other substances, and encourages regular medical check-ups. In the area of mental health there are recommendations combating social isolation and loneliness, managing stress and other difficult moods and emotions, encouraging seniors to find hobbies and leisure activities. [Here](#) is more information on the institute.

Section 3: Comparative analysis of different social welfare approaches

Comparison between Sweden and Norway

Sweden in common with Norway demonstrates a Scandinavian model of public provision of social care, which is mostly administered by the municipalities, whilst the county provides specialized support. There is primarily a dual system of care provided by the municipality and the market. A new public management structure has seen the involvement of private enterprise in the provision of services in areas of schooling, health and disability care. The privatization of social care provision since 1990 has resulted in significant increase in private care providers.

Comparison between the United States and Australia

According to the Commonwealth Fund (a private U.S foundation whose stated purpose is to "promote a high-performing health care system that achieves better access, improved quality, and greater efficiency, particularly for society's most vulnerable) one

of the top-performing countries overall is Australia, for which we will discover that they have a program supporting the elderly.

The United States ranks last on access to care, administrative efficiency, equity, and health care outcomes, but second on measures of care process.

Some features distinguish top-performing countries from the United States, which we will address next, while talking about the success factors we find in some countries and how they could possibly be adapted to other contexts.

Section 4: Success factors and how they can be adapted to other contexts

Among the success factors we find in the countries studied here, we could for example cite the housing welfare in Singapore, considered as a large success factor in the country.

Generally, countries such as Singapore, Japan, Australia and Canada:

- Provide for universal coverage and remove cost barriers;
- Invest in primary care systems to ensure that high-value services are equitably available in all communities to all people;
- Reduce administrative burdens that divert time, efforts, and spending from health improvement efforts; and
- Invest in social services, especially for children, working-age adults and the elderly.

Conclusion

International comparisons allow the public, policymakers, and health care leaders to see alternative approaches to delivering health care, ones that might be borrowed to build better health systems that yield better health outcomes.

Therefore, the situation in non-European countries varies significantly due to differences in economic development, political systems, cultural contexts, and levels of social expenditure. Here are some general observations about welfare states and public expenditure in various regions outside of Europe:

In North America, particularly the United States and Canada, the approach to welfare differs markedly. The U.S. has a relatively limited welfare state with lower levels of public

expenditure on social services compared to European countries. The focus is more on market-driven solutions and private provision of services such as healthcare and pensions. Canada, on the other hand, has a more extensive welfare state, with public healthcare and more generous social security benefits, though still less comprehensive than many European countries.

Asian countries also exhibit a wide range of welfare state models. Japan and Singapore have relatively well-developed social welfare systems, including public healthcare, pensions, and unemployment insurance, which are supported by strong institutional frameworks. Rapid economic growth in some parts of Asia has led to increased social spending, but challenges remain in ensuring equitable access and quality of services.

Australia has a well-established welfare state with comprehensive public healthcare, pensions, and unemployment benefits. This country has high levels of public expenditure on social services and relatively reliable government institutions, resulting in efficient delivery of welfare services. The focus here is often on maintaining and improving the quality and sustainability of these services.

In summary, non-European countries exhibit a wide range of approaches to welfare states and public expenditure. Findings show that the effectiveness of social spending is closely tied to the reliability and transparency of government institutions, as well as the socio-economic and political context of each country. Improving governance, reducing corruption, and fostering trust and pro-social behavior among citizens are common challenges that need to be addressed to enhance the efficiency and impact of welfare programs globally.



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Quiz

1. What is the specificity of a social democratic welfare state?

- A) It's achieved with partial public ownership, economic interventionism, and policies promoting social equality
- B) It is based on public taxations enabling the development of public policies in the fields of health and education
- C) It is financed largely by private funds to benefit directly to citizens and give them access to essential health services

2. What was the particularity of the Irish Healthy and Positive Ageing initiative?

- A) It is a collaborative work between seniors and health professionals
- B) It is a collaborative effort between different division of wellbeing and health areas
- C) It's an initiative based on the combined effort between government and private entities

3. What is the concept of "age-friendly cities and communities" developed in Denmark?

- A) The community is dedicated to a specific target group aged over 60 years old in which they live in group and the community proposes social services and medical assistance
- B) To join this type of communities, older citizens should pay to have access to different services they need
- C) Older adults are living independently as a community and they have access to all support services they need

*Correct answer: 1-B, 2-B, 3-C

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