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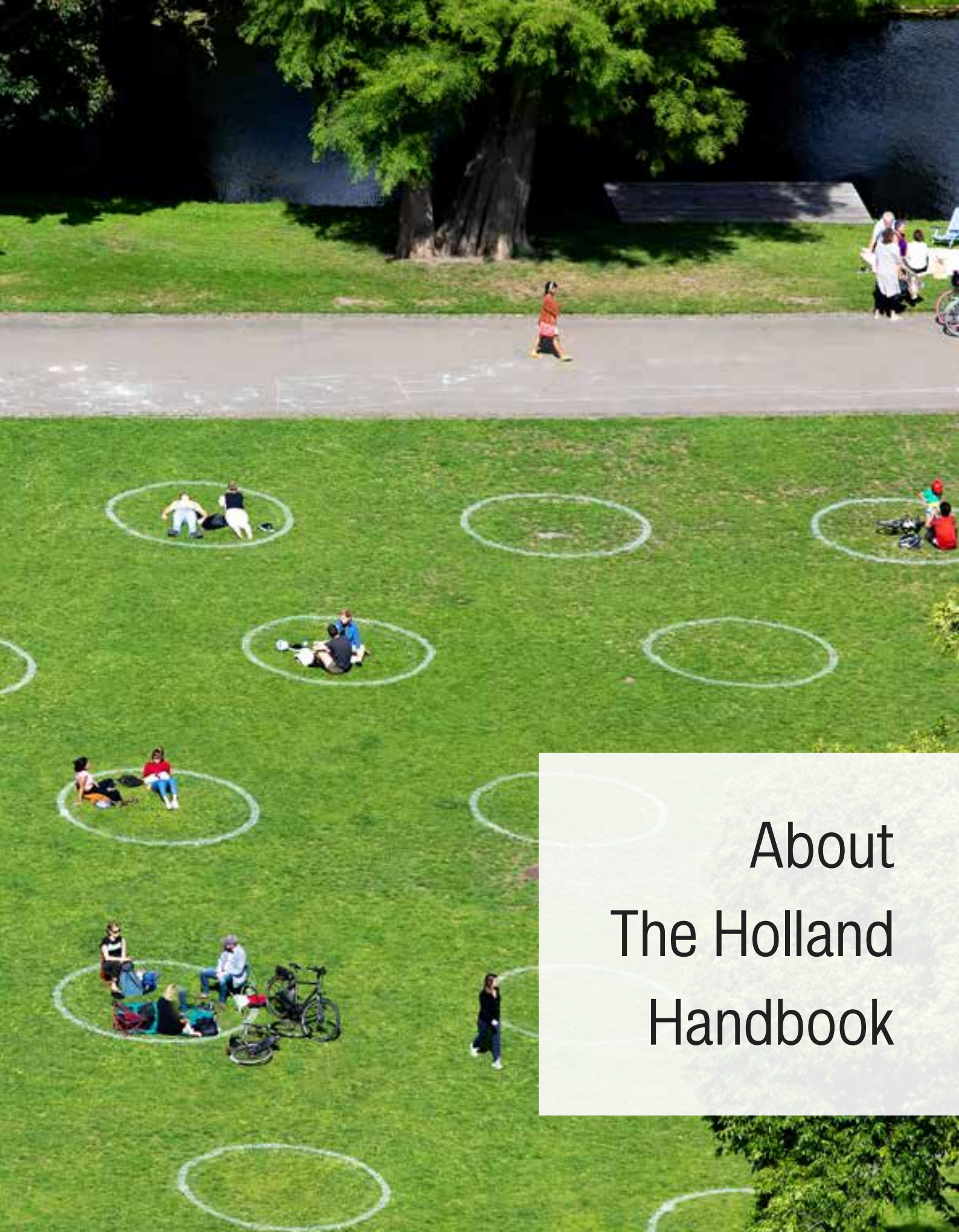
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About The Holland Handbook

Welcome, expat, to the Netherlands! We are proud to present you this twenty-first edition of *The Holland Handbook*, which we hope will prove to be as good a friend to you during your stay in the Netherlands as it has been to numerous other expats over the past twenty years.

This book has been compiled for a very mixed group of readers who have one thing in common and that is that they want to find their way in the Netherlands: the expat employee, the expat partner, foreign entrepreneurs, and the many foreign students who come to the Netherlands to train or study. Also for those involved in expatriate affairs who want to keep abreast of the latest developments in their various areas of interest, this book has proven to be a very welcome source of information. Last but not least, this book is a wonderful reminder, including beautiful photographs, of life in the Netherlands for those who are moving on to their next posting – or back home.

The Holland Handbook is the result of the enthusiastic efforts of more than 20 authors, organizations and proof-readers of various nationalities and with very different backgrounds. Most of them are specialists who work for international companies and organizations and who have an impressive amount of know-how when it comes to providing expatriates with information.

The diversity of the editorial team makes reading this book a journey in itself. You will find technical information on practical subjects interspersed with personal experiences, background information and columns – all written in each contributor's personal style. With so many topics to cover, *The Holland Handbook* may at times take an unexpected turn – however, as this book is primarily meant as a reference book and not as a book to be read in one go, you can simply select the topic you want to read up on, even if you only have a few minutes to spare.

Though *The Holland Handbook* contains a wealth of information, we do not have the illusion that it is at all complete. It is meant as an introduction, or orientation if you will, into the various subjects that can be of interest

to you. By referring you to the relevant literature, addresses and websites, we have provided you with as many sources of additional and/or more in-depth information as we can think of. Undoubtedly we have forgotten a few subjects, websites or books. If you feel that we have left out something that should not have been missed, we would greatly appreciate it if you let us know about this, for instance by sending an e-mail to editor@xpat.nl.

This year, because of the Corona Pandemic, we've had to approach *The Holland Handbook* a bit differently. First of all, we broke with the tradition of appearing in July, and secondly we would like to point out that some of the information we have provided might be inaccurate by the time this book makes its way into your hands. For instance, issues such as Social Life and Social Activities have been described in keeping with the situation as it normally is in the Netherlands. But, as long as there is no vaccine against Corona, we will all be living in an adapted version of the world and this country. In this context, we refer you to page 59 in chapter 2 on *Corona, the Dutch Approach*.

Hopefully the next edition of *The Holland Handbook* will find us all living in (new) normal times.

In the meantime we hope you have a pleasant, enriching and successful – and above all healthy and safe – stay in the Netherlands.

Bert van Essen and Gerjan de Waard, Publishers




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The Holland Handbook

Your Guide
to Living in
the Netherlands



A man and a woman are sitting on a stone bridge over a canal in Amsterdam. The man, on the left, is wearing sunglasses and a blue patterned t-shirt. The woman, on the right, is wearing a white lace top and brown pants. They are facing each other and talking. In the background, there are colorful Dutch houses and a modern building under construction with scaffolding. The sky is blue with some clouds.

Art, music, architecture, folklore, foods and dress, our roles and relationships, body language, gestures, greetings and partings, all weave together to form a rich cultural diversity. Every culture is the outcome of centuries of social interaction, a shared history, religious norms and experience – however, it is only when we are among people of a different culture that we really become aware of how much we are the product of those shared elements ourselves. It is just as important to realize that the majority of the people in our host culture are also not aware of how their shared background influences their own behavior – and of how unfamiliar and uncomfortable this behavior may be for us (or perhaps, how reassuringly similar!). When attempting to understand and survive in another culture, there are many areas where we need to pause and consider how our own culture and the host culture differ. This takes time, patience, and some sense of adventure. The first step in achieving this is realizing that neither way of living is wrong or right – it's just... different.

A New Life in the Netherlands

Adapting to a New Country and a New Culture

BY DIANE LEMIEUX

So you decided to come live in the Netherlands. You may have been tantalized by the idea of exploring old-world Europe with its architecture and museums. Or maybe it was the possibility of viewing kilometers of flower beds and sand dunes from the seat of a bicycle that attracted you to this country. Perhaps the adventure of undertaking something new, something different is what tipped the balance for you. Whatever it was that made you say yes to a move to the Netherlands, here you are and the country is just outside your door, waiting to be discovered.

But now, instead of having time to visit, like a tourist on an extended trip, you are faced with the task of undertaking all of life's daily chores in an entirely new environment. Whereas at home you did most of these things without thinking, you must now spend time and energy discovering where to buy milk and how to pay the phone bill. The climate is different, you need to get used to the types of products that you can and cannot find at your local grocers', and you have to orient yourself using street signs and product labels you do not understand. You suddenly discover that English is used far less than you had expected, and that Dutch is far harder to learn than you had hoped.

This is the process of adaptation, of creating a new home in this foreign country. Eventually you will be settled in a new house, and will have established routines that make life seem more normal; you will have identified a favorite grocery store or market, know where to purchase your home-language newspaper, and may even have discovered a favorite café for your usual Sunday morning breakfasts. This book will help you with this process of adapting to this country you have adopted, however briefly, as your home.

But this book also has a different focus; to describe the culture of the people who live here, as well as the practicalities of life in the Netherlands. The word 'culture' as it is used here is not about the artistic and historic expressions of culture you find in museums. It is about everyday behavior, the glue that binds communities, the norms and values that regulate social life. Like all cultures, the Dutch culture is expressed through language, through social structures and habits, through the way people communicate with each other. This culture is subtle and you will discover it slowly over time, as you increasingly deal with the 'locals'. It is something you will piece together as you interact with your neighbors, as you watch your colleagues at work, from the way you are treated in the shops or when taking the train.

The Dutch, of course, are not explicitly aware of their culture, just as we are not aware of our own. It is only because we are here as foreigners, observing another culture, that we become aware of the differences between the way members of the host culture react, and our own expectations of how one 'should' act. We came, expecting certain patterns of behavior from our hosts: the stereotypes typify the Dutch as being tolerant, frugal and hardworking. From the stories of the red light district you may expect a very liberal society and, knowing of the reputation the country as a leader in graphic design and architecture, you may expect an innovative attitude to life and work. And yet you will also find conservative attitudes and behaviors.

Dutch society is a highly complex, multi-cultural mix of historic and modern influences, whose daily practice and social behavior may not live up to the values and etiquette that you are accustomed to. Your daily chores bring you into a series of intercultural encounters with the Dutch which sometimes leave you wondering 'what just happened?' It is this process of accumulated 'incidents' that we call 'culture shock' and that is blamed for much of the strife associated with expatriate living.

It is popularly understood that culture shock is a process, containing a set of phases which will all pass, eventually leading you to return to your normal, happy state as a well-adjusted individual. What is not often explained is that culture shock is experienced differently by every individual, depending on their own culture, attitudes, expectations, and previous international experience. Furthermore, moments of frustration and anger may occur at any time during a stay in a foreign country and are a normal part of adjustment. However, culture shock is also a process which can be controlled and minimized.

The advice given by most intercultural or adaptation specialists is to get to know your host culture. Understanding the underlying reasons for the behavior of the Dutch helps to see them as individuals and not as a global 'them'. *The Holland Handbook* has been written by both Dutch individuals and expatriates with years of experience in living with and explaining the Dutch to foreigners. They describe the historic and cultural aspects that influence the behavior you observe, making it more comprehensible and logical. You don't have to like everything about the Dutch culture or adapt to every aspect of it either. But with a bit of understanding and good will, you will most probably come to find at least a few friends in this society, people who will make the experience of having lived in the Netherlands a memorable one.

You Have Arrived in the Netherlands

BY HAN VAN DER HORST

What does it mean to be in the Netherlands? You crawl ahead on the highway behind laboring windshield wipers, watching the ragged horizon of apartment buildings go by as the gray clouds are chased along by a strong south-western wind.

As the slowly moving traffic jams come to another halt, you have the chance to focus on your fellow drivers. Your first conclusion is obvious: you are in a wealthy country. This is evident from the newness of the cars and the number of traffic jams. So much so that radio announcers have long since stopped listing all of them and simply recite the longest. No wonder, as this country welcomed its 8.7 millionth car at the start of 2020. Meanwhile, as you will surely notice, the government is working hard at widening the highways, or laying new ones – a cause of considerable temporary inconvenience. Towards the end of 2015, for instance, it opened an addition to the A4, which connects The Hague and Rotterdam, thanks to which these two cities – which are only 20 kilometers apart – are now linked by two highways instead of one. Not that this put an end to the traffic jams around Rotterdam, the second largest city of the Netherlands. They will also soon be starting on the construction of a new tunnel underneath the Nieuwe Waterweg (New Waterway), west of Rotterdam, as well as tackling the bottlenecks around Utrecht. Another innovation that is on the agenda is the replacement of gasoline by electricity in order to reduce the emission of CO₂.

This traffic situation has revived an age-old discussion; the levying of a traffic jam toll – a dynamic toll such as they have in Singapore that makes drivers pay to make use of the highways. Whereby they pay more during rush hour and much less, for instance, at night. In return, the road tax that everyone owes would be reduced, or abolished. ICT would make this all possible, but – so the opponents insisted – there are many objections: the average employee, for example, has no choice but to travel during rush hour – should they be ‘punished’ for this? Then, suddenly, Covid-19 reared its ugly head. ICT allowed many employees to work from home and, from one day to the next, the traffic jams were over. And, though the traffic jams were back once traffic restrictions for commuters were lifted, this was on a more limited scale. It was as if a revolution had taken place in the companies; working from home appeared to have become the new normal. If this trend continues, it might no longer be necessary to expand upon the road network. This would free up € 2 billion, which the government could put to good use on something else. Not to mention the introduction of the self-driving car – no longer something from science fiction. *So many heads, so many opinions*, the Dutch say.

Stuck among the traffic are many trucks, which are well-kept and loaded with valuable goods. These goods are seldom raw materials, but rather finished industrial goods. The prominent phone numbers and e-mail addresses that can be found on the sides of the trucks are testimony to the fact that this country has a good network of electronic communication and that the electronic highway is fully opera-

tional. You can’t see this from behind your steering wheel, but these past years the chances that the trucks are carrying products that have been manufactured in the Netherlands are small. Already at the start of this century, the Dutch government decided that this country is a post-industrial services economy. The throughput of goods – entering and leaving the country through harbors such as Rotterdam as well as the airports – has become an important sector of the Dutch industry. At the same time, the Netherlands is among the top four food exporters in the world, not to mention being a top exporter of plants and flowers. You will see countless Eastern European URLs on the sides of trucks bearing Eastern European license plates (from Poland, Hungary, Slovenia and Rumania): the wages and taxes in these countries are lower, so that these transportation companies can offer their services at lower rates, forcing more and more Dutch transportation companies to move their business to Eastern Europe. A similar step to what the shipping companies ended up doing during the second half of the former century when their ships started bearing Panamanian and Liberian flags. Some of these changes are contributing to an increasing undercurrent of nationalism and anti-EU sentiments among the Dutch, as membership of the EU is allowing other transportation companies to offer their services at cheaper rates, leading to unfair competition. More and more measures are being taken to ensure that the competition on the road does not become dangerous. For instance, for some time already, all drivers are required to have a computer in their truck that registers exactly how long they drive; if their breaks are too short, they are fined heavily. A new measure forces drivers to sleep in a hotel and not in their truck.

Coming back to the nation’s wealth: there is an apparent contradiction to the perceived wealth, if you look around you. The cars are far from luxurious. You are surrounded by middle-class cars, and you can see how strongly the Asian market is represented on the European car market as, during the past few years, the Dutch have embraced smaller, more economic cars – due to the crisis and the accompanying tight pockets, but also thanks to the temporary introduction of fiscal measures aimed at stimulating the purchase of environmentally-friendly cars. Where are the Rolls Royces, Daimlers, Aston Martins and Ferraris? In the Netherlands, if you want to see one of these cars, you will have to visit a dealer’s showroom. On the road, the most expensive cars you will see are the standard Mercedes, Audis, Land Rovers, Volvos and BMWs. And, should you actually spot a Rolls Royce trying to make its way through traffic, you will notice that it does not really command any respect. To the contrary. It will even seem as if the owners of the middle-class cars think it inappropriate for such a showpiece to be on the road and will want to prove, by the way they drive, that they are worth just as much as the fellow in the Rolls. This is even more so among the younger generation. To millennials, a car is something to get from point A to point B and not a status symbol or an expression of your personality – as was sometimes the case for their parents. Many don’t even bother to obtain a driver’s license as they are not planning to spend their days in a traffic jam, just to be unable to find a parking spot upon reaching their destination. They prefer public transportation, (electric) bicycles and rental cars. Why buy a car, if you only plan to use it occasionally? According to the Fietzersbond, or the Union of Cyclists, the Netherlands has 22.8 million bicycles – much more than its number of inhabitants. Approximately 2 million of these are electric, with 58,000 selling in May 2020 alone.

The overall picture, however, becomes a quite different when you look at the distribution of wealth. The wealthiest 10% of the population



owns more than half (61%) of the total wealth in the Netherlands – in fact, one-third of this belongs to the top 2% of this group – while the bottom 60% owns approximately 1% of the nation's total wealth. In 2017, the Dutch became richer – by 53 billion dollars – but almost half of this went to the wealthiest 1% of the Dutch. This trend is further strengthened by something that has been typical of western economies for the last couple of decades; though the economy might grow, the wages don't keep up. This is the case for the Netherlands too, even though there are a lot of job openings. Also, the number of fixed employment contracts has been decreasing since 2008, while the number of people working in self-employment, with no personnel (the so-called *zzp-ers*), who are treated by the law as entrepreneurs, has grown substantially.

Yet, the Dutch wouldn't be the Dutch if they thought this concentration of wealth in the bank accounts of just a few was alright, and they have been pleading for a raising of the wealth tax. Die-hard socialists? One of them is a card-carrying Liberalist.

Starting in 2014, the economy showed a slight upswing and the asking prices of houses started to go up – after having gone down 20% over the past years. In 2015, this recovery began to show signs of a true economic upswing. Towards the end of 2017, the Netherlands was leading, in terms of growth percentages, in the European Union. One should keep in mind that, in Europe, a growth percentage of 1.5-2% is already considered quite positive. Nonetheless, this economic growth was sustained over 2016 and through 2017 and 2018. Unemployment had gone down and the social-democratic minister of finance, Jeroen Dijsselbloem, gave us a pleasant surprise in his last budget (2016): the national budget showed not a deficit, but a surplus. The same was the case for the 2017, 2018, 2019 and 2020 budgets. Nonetheless, the economy started to wane in 2019, and economists – such as Klaas Knot,

president of De Nederlandse Bank – predicted a modest recession for 2020. This was generally not considered cause for alarm, however. At that point in time, of course, no one could have predicted the havoc that Covid-19 would wreak; in 2020, the government found itself financially supporting companies that otherwise would not have survived the lockdown, thereby also taking on the majority of salaries. It is calculated that the government spent € 54.3 billion by mid-September – and that was only a start. The 2021 budget shows a € 56 billion deficit – or a percentage of 7.2. This will bring the total government debt up to € 502 billion – a deficit that occurred only once before, and that was right after World War II.

Bank president Knot is also worried about an over-extension of the real estate market. Thanks to the efforts of the European Central Bank to artificially keep the interest rates at a minimum, mortgage burdens are at an all-time low. The demand for housing has gone up and is back to where it was before the crisis of 2008. The increase in prices – initially limited to the larger cities – spread across the country. And, despite the heavy economic downturn in 2020, the stock market as well as house prices remained stable, and even somewhat on the rise. The wait is now for a new bubble to pop. And aren't stock prices currently too high, thanks to the fact that too many people are looking towards investments to maximize capital yield, now that putting their money in a savings account is unattractive – thanks to the same low interest rates?

Han van der Horst (1949) is an historian. Among expatriates, his best-known book is *The Low Sky – Understanding the Dutch*.

Urbanized Center

The Randstad, in the provinces of North-Holland, South-Holland and Utrecht, is strongly urbanized. There are no real metropolises with millions of people in Holland. The largest city, Amsterdam, does not have more than about 872,779 inhabitants. Still, Holland is a highly-urbanized country. Every few kilometers, there is an exit to one, two or three municipalities that have a couple of thousand to not many more than 100,000 inhabitants. These cities and towns all have their own character and are all equally picturesque. In the urban areas, you will find neither hovels nor palaces. What you will find are primarily middle class houses. Even Wassenaar, Aerdenhout or Rozendaal, the Dutch equivalents of Miami Beach and Beverly Hills, look comparatively modest. There is an undeniable air of wealth, but none of the glitter of excessive opulence.

The cities of the Randstad – Rotterdam, Delft, The Hague, Leiden Haarlem, Amsterdam, Hilversum, Utrecht, Gouda and Dordrecht – form an almost continuous circle or half-moon. The Dutch call this a ‘rand’, or ‘edge’, hence the name Randstad. In the middle of this lies a green area, with small and medium-sized villages. Together with the Southeastern area of Brabant (Eindhoven), this area is the country’s economic powerhouse, where the majority of companies are located, money is made and culture is generated.

You will also not find harbors filled with expensive yachts. Those who buy a pleasure yacht in the Netherlands will have a hard time finding a spot for it, as the harbors are all full. Not with luxurious three-masters and a regular crew, however, but rather with motor and sail boats of all shapes and sizes. And should there be one that sticks

out above the rest, chances are it is flying a foreign flag. You would almost think that socialism reigns here, even more so than in the countries of the former East Bloc. A conclusion several conservative as well as liberal bloggers would be happy to support. However, economic statistics show the opposite. When it comes to per capita income, the Netherlands is securely situated towards the top of the European Union. After all, the wage system is pretty balanced and there are no extreme differences.

When it comes to wealth, the situation is different. There are approximately 157,000 millionaires in the Netherlands and one in three households has at least € 100,000 in a bank account. The rest has to make due with less. Often much less. One point one million households have a negative wealth; as in, they are in debt – though, fortunately, this number is going down, now that the economic crisis is slowly receding. Should you run into a Dutchman who complains about the taxes and how the middle class is suffering, ask him to show you the numbers. Whereby it must be noted that the crisis did contribute to poverty. In 2016, there were 1.25 million ‘poor people’ – on a population of 17 million. Of these, 595,000 had been in this situation for more than three years. Before the crisis, there had been 850,000 poor people. In the spring of 2017, it was calculated that the number of children living in poverty had gone up to 400,000. Princess Laurentien, the socially-engaged wife of the King’s youngest brother Constantijn, decided to become involved with their plight and started – with the help of the government – the Missing Chapter Foundation that aims to involve these financially-deprived children in projects aimed at combating poverty among children. State Secretary Jette Klijnsma, of Social Affairs, has made € 100 million available for this project. In the Netherlands, someone who has less than € 973 to spend a month, is considered poor. Couples who have no children are considered poor if they have less than € 1,330. Does this sound like plenty to you? Most Dutch people have high fixed expenses, so that only a modest amount, in the range of € 30-60, remains a week, for food and clothes.





The Netherlands



They Must Be Giants

BY STEVEN STUPP

One of my first observations about the Netherlands was how tall the Dutch are. Actually, tall doesn't do them justice. They are really tall. Damn tall. I am not used to thinking of myself as short; I'm above the average, adult-male height in my native land. But after a few introductions, where I looked up and found myself staring the person in the throat, the point hit home.

According to the statisticians, the Dutch are currently the tallest people in the world. The average height for men is 6 foot, 0.4 inches (1.84 meters); the women come in at a respectable 5 foot, 7.2 inches (1.70 meters). Cold averages, however, don't convey the entire picture. Connoisseurs of numbers know to look at the tails of a distribution. There are quite a few Dutch men, and even a few women, who are over seven feet tall (2.10 meters). This poses some interesting problems. For example, they are taller than the height of many doorways in the Netherlands; I have no doubt that the risk of accidental concussions is now a painful reality. On the other hand, size does offer some advantages: the Dutch are already a volleyball powerhouse, and if basketball ever catches on in the somehow misnamed Low Countries, they'll give the Michael Jordans of this world a run for their money.

What is truly remarkable is that the Dutch are getting taller. While the average height in all first-world countries increased dramatically over the last century, this growth spurt has slowed down of late and seems to be leveling off. The increase in the average height of the Dutch, however, shows no sign of abating. In the last decade alone, the average height of 18 to 39-year-old men and women has increased by 0.9 inches (2.3 centimeters) and almost 0.7 inches (1.7 centimeters), respectively. It is in this context that height has taken on an interesting significance in Dutch society. Enhancing one's stature has become surprisingly important. Techniques range from the large hats Dutch policewomen wear – it makes them appear taller – to surgery.

The Dutch are often critical – and rightly so – of cosmetic surgery, such as face-lifts, tummy-tucks and breast implants. That stated, every once in a while a particularly short Dutch man or woman (typically, shorter than five feet tall or some 1.5 meters) undergoes a fairly radical surgery called the Ilizarov procedure, in which a patient's femurs are broken and the bone ends are separated using a metal frame. Over time, the bones grow together and fuse, thereby increasing the patient's height. Aside from the pain and the risk of infection, there is nothing fundamentally wrong with the procedure and the patients usually seem pleased with the results. A similar technique is used in other countries, but it is reserved for cases of exceptional dwarfism. What defines that, I suppose, is a question of perspective.

Male tourists will encounter this quote-unquote difference in perspective the first time they go into a public bathroom. The urinals are mounted sufficiently high on the walls to make it almost impossible to use them, unless you stand on your tiptoes. Unfortunately, there are no boxes or phone books in the bathrooms to level the porcelain playing field and to give foreigners a much-needed leg up! As a conse-

quence, I always enjoy the look of shock on the faces of many male visitors in the Netherlands as they return from the wc (the Dutch phrase for toilet).

An exchange I once had with a Dutch friend is also illustrative. She was reading a Dutch magazine when I suddenly heard "Tsk, tsk, tsk, tsk, tsk." (A sound the Dutch like to make. In this case it conveyed sympathy.) "That's terrible," she said. I asked her what was wrong. "There's a letter here from a mother whose daughter is only twelve years old and is already 183," she replied. That seemed unremarkable, so I asked, "Pounds or kilograms?" A bewildered look crossed her face and her head recoiled in shock. It took a few seconds for what I had said to sink in. Finally, she blurted out, "No, centimeters!" (While there is nothing inherently wrong with being very tall, the Dutch mother was concerned that her daughter might be teased or could encounter other social problems.)

That conversation also emphasizes the fact that, no matter how hard you try, you remain a product of your country of origin. People in many countries (in particular, Americans), even if they don't have the problem personally, are obsessed with weight. The Dutch are plagued by their size, although they seem to deal with their affliction better than most. As an aside, the Dutch still don't really have a weight problem. While there are overweight people in the Netherlands (the overall trend mirrors that found in other countries), obesity is less prevalent, and frankly, is never carried to the extremes that occur in places like the United States. How is this possible? Simple: they don't eat as much and what they do eat contains a lot less sugar and fat. If anything, some of the Dutch have the opposite problem with regard to weight. I know a few Dutch women, and even a few men, who are not anorexic, but do have an odd problem: they can't gain weight. They eat lots of junk food and still can't gain weight. What do you say to someone who tells you, with complete sincerity, that they have always wanted to know what it feels like to go on a diet? Welcome to a different world.

Aside from the general improvement in the standard of living over the last half-century and the more even distribution of wealth in Dutch society, the best explanation I've come across for the remarkable growth spurt in the Netherlands is their diet. Specifically, the infant diet. In a laudable program, the government-subsidized *Consultatiebureau* provides regular advice to parents about their children's health and nutrition through four years of age. The objective is to improve the well-being of newborns. It has been an admirable success. The hypothesized impact on the height of the general population is apparently unintended. Alternatively, in a new twist to the age-old, survival of the fittest argument, a few British colleagues once proposed a theory over a couple of beers in a pub. "It's all a simple matter of natural selection," they said. "How's that?" I asked. To which they answered: "What with all of those floods, only the tall could survive."

Steven Stupp is the American author of the book *Beneden de zeespiegel* (literally translated: Underneath the Sea Level). He resided in the Netherlands for several years, and in this book he tells us, with characteristic dry humor, about the cultural shock of living here, while sharing what he got to know about the country and her inhabitants.