

Caritas Cares Netherlands Report November 2015

Discrimination and long-term unemployment have an aggravated impact on poverty in The Netherlands

What this report is about

This report describes the main challenges related to poverty and social inclusion in The Netherlands and provides recommendations for policy makers to address these challenges. The recommendations are based on an analysis of the grass-roots experience of Cordaid which is compared to official data.

About Cordaid

Cordaid creates opportunities for the world's poorest, most vulnerable and excluded people. Cordaid works in 55 countries, including The Netherlands. Since 2013, Cordaid in The Netherlands has boosted and encouraged cooperative entrepreneurship of people with low incomes. In addition to that Cordaid offers, via Emergency Funds, small-scale financial aid to those living on a (very) low income who fall outside of the existing benefit system and who find themselves in financial trouble through no fault of their own.

In 2014, the organisation reached a total of 921 beneficiaries in The Netherlands; of these 60% were male and 40% were female. Beneficiaries of Cordaid reflect the groups at highest risk of poverty in The Netherlands: single parents, those who have to survive on a low income (mainly those on welfare), ethnic minorities and those in debt.



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The Netherlands' main challenges related to poverty and social exclusion:

❖ **Single parent households are a new risk group**

The number of single parent households living on a low income is on the rise. At the same time, the share of these households who have been living in poverty for more than four years has increased.

❖ **Long-term unemployment continues to rise sharply**

People older than 45 have severe difficulties re-entering the labour market and often cannot find work for several years.

❖ **Inclusive labour markets are far from being reached**

The right to equal treatment and non-discrimination is violated in the labour market. Labour market segmentation and social welfare regulations cause a labour market that discriminates against older workers, people with a migrant or ethnic background as well as people with disabilities.

❖ **Fragile active inclusion pillars limit access to rights**

Lack of sufficient income and an unfair administrative burden limit access to services and rights, such as the right to healthcare, education or housing.

Policy recommendations for the National Government:

Adequate income support:

1. Increase the lowest social benefits in order to enhance the income of families without work.
2. Increase the protection of unemployment benefits by removing the recent cutbacks in unemployment social benefits and extending the eligibility period in which to receive unemployment benefits to up to 3 years.
3. Encourage the combination of part-time paid work whilst receiving social benefits by allowing the recipients to keep a part of their earned salary (30%) up to the level of the minimum wage.

Inclusive labour markets:

4. Introduce a nation-wide 'minimal regulation zone' in order to increase the incentives for skilled, (long-term) unemployed people to become entrepreneurs by reducing their personal financial risks associated with entrepreneurship; such a minimal regulation zone would allow persons to earn and (re)invest profits into their start-up businesses while retaining welfare benefits.
5. Take proper initiatives to effectively implement the EU Employment Equality Directive in order to tackle discrimination in the labour market.

1. Poverty and social exclusion in The Netherlands: the reality behind the data

The problems of most concern in The Netherlands

- ❖ In-work poverty
- ❖ Extreme poverty manifested in lack of food, clothing and basic needs
- ❖ Long-term and massive unemployment

In-work poverty

According to the *Armoede Signalement 2014* the poverty risk of workers with a fixed contract is limited (in 2013 only 3% of the working population), due to the system of a legal minimum wage. Entrepreneurs (including entrepreneurs without staff) have an above-average risk of poverty (13%). About 50% of the working poor are entrepreneurs without staff. In 2013 the group of poor working-households (356,000) is larger than the group of poor households receiving social benefits (280,000). A group of poor workers, not mentioned in these statistics are the working poor on flexible contracts (part-time jobs, minor jobs, zero-hours' contracts, etc.). A part-time and flexible job pays a part-time percentage of the legal minimum wage, resulting in in-work poverty.

A single male, who was an entrepreneur without staff, fell ill and consequently was unable to work and lost his income. Not being a contract worker, he could not apply for unemployment benefits. His prospects for being able to reintegrate into a paid job were minimal because of his illness. He has lived for the last four years on the lowest social welfare benefit and after paying his recurring expenses, he has only €25 per month to live on. Therefore he has been a client of the food bank in Zutphen for four years. Due to the weekly food distribution he has barely enough food to survive on.

Story [published](#) by Foodbanks in Zutphen (in dutch)

Extreme poverty manifested in lack of food, clothing and basic needs

The federation, Food Banks Netherlands, reports that, by the end of 2014, there were 157 local food banks (free food distribution for people in need), on which 38,000 dependent families (94,000 people) relied – a large share of whom were children (37,600).¹

Increasing long-term and massive unemployment

There have not been enough jobs in The Netherlands since the start of the international financial crisis in 2008. In February 2015, 645,000 people were unemployed: which is 7.2% of the total workforce (7.89 million). By January 2015, the number of people receiving social welfare benefits had increased from

¹ For further information see [The Voedselbanken NL Factsheet 2014](#).

December 2014 by 17,000 to 458,000. Among youth, the unemployment rate remained around 11.7% during the last two months of 2014. Among those aged 45 or older, unemployment is high and often long-term. During the whole of 2014, only 0.2% of the unemployed aged 45 and older was able to find a new paid job. Many older unemployed people tried to find a solution to their situation by becoming self-employed and starting a new business.

Groups at risk of poverty with the highest need for political action in The Netherlands

- ❖ Single parent households with children under 18 years old
- ❖ Migrants and ethnic minorities, including the Roma
- ❖ Other high-risk groups such as the long-term unemployed; flexible contract-workers (esp. the working poor); and people with physical and/or intellectual disabilities.

Single parent households with children under 18 years old

In 2013², 34% of the low-income households in The Netherlands were single-parent families with children under the age of 18. This represents an increase of 5.0% compared to 2012. From this group 8.6% of households had remained in poverty for four years or longer (i.e. long-term poverty). This is a 1.0% increase compared to 2012. Difficulties and challenges faced by this group relate to: low incomes; long-term poverty; debt; illness; unemployment; lack of proper housing; social exclusion; lack of support to balance work and child-rearing; and loss of additional income due to divorce or separation.³

Migrants and ethnic minorities, including the Roma

In 2013, of the 726,000 low-income households, 32% were non-western families, ethnic minorities (including Roma), with or without children under the age of 18. These families are four times more at risk of poverty than western families. Between 2010 and 2013, poverty increased by 10% among these families. They are six times more at risk of long-term low income than western families.⁴ Difficulties, issues or challenges faced by this second group are low income, discrimination within the job-market, unemployment, limited language ability and access to education.

Petra is a Dutch woman (in her forties) with a disability caused by whiplash. Her domestic situation is unknown. Petra has lived for 20 years on social welfare. After paying her recurring expenses and her debt rescheduling, her budget is only €25 a week (because she couldn't pay some bills and she forgot to ask for dispensation). Petra explains how it is to live on such a low income: "It is scraping and scratching."

Story [published](#) on the Social Alliance website (a network of around 60 organisations)

²SCP and CBS, 2014. [Armoede Signalement](#). See more at:

http://www.scp.nl/Publicaties/Alle_publicaties/Publicaties_2014/Armoedesignalement_2014.

³Panteia, 2014. [Monitor Betalingsachterstanden 2014](#).

Other high-risk groups

Other high-risk groups are people with disabilities and sick, elderly people, living on social welfare who are confronted with increasing personal risks due to the budget cuts made to healthcare services. Many of them are in debt because of unexpected bills.

Other high-risk groups are the long-term unemployed and flexible contract workers (who experience in-work poverty) and people with physical and intellectual disabilities. Due to the continuing economic crisis since 2008, the number of these groups excluded from the labour market has increased massively. Due to cuts to the national budget, several service facilities and social benefits have been reorganised and reduced. These groups have, therefore, not only been hit by the economic crisis which caused more unemployment but also by a social crisis that has led to the reduction in social benefits.

Another high-risk group are households with late payments and debts, whose number, since the crisis of 2008, has increased from 250,000 in September 2008 to 2.33 million at the end of 2014, in total 33,1% of the 7.34 million households. The following kinds of late payments are included and there are multiple forms of these in some households: late payments on bills because of lack of money (836,000 households); loans or credit loans (1,618,000 households, excluding mortgage debt); buy-on-account goods or services (684,000 households); regularly overdrawn bank accounts (1,071.000 households) and credit card loans (209,000 households).⁵

The challenges in achieving active inclusion in The Netherlands

- ❖ Adequate income support
- ❖ Inclusive labour markets
- ❖ Access to quality services

Adequate income support

In The Netherlands, minimum income schemes are accessible, but with limitations. Furthermore, they can be considered inadequate in covering basic living needs. This is related to the fact that, since 2000, the social benefits have neither increased in duration, nor in level, nor in accessibility, while the cost of living has increased. As a result, the average social benefit does not cover the costs of basic needs anymore.⁶ This explains the emergence of the federation of food banks, charity shops, second-

⁴ SCP and CBS, 2014. [Armoede Signalement](http://www.scp.nl/Publicaties/Alle_publicaties/Publicaties_2014/Armoedesignalement_2014). Further information available at: http://www.scp.nl/Publicaties/Alle_publicaties/Publicaties_2014/Armoedesignalement_2014.

⁵ Panteia, 2014. [Monitor Betalingsachterstanden 2014](http://www.rijksoverheid.nl/documenten-en-publicaties/rapporten/2014/12/19/monitor-betalingsachterstanden-2014.html). See further information at: www.rijksoverheid.nl/documenten-en-publicaties/rapporten/2014/12/19/monitor-betalingsachterstanden-2014.html.

⁶ See van Dam, M., 2009. Niemandsland. Biografie van een ideaal, uitgeverij De Bezige Bij, chapter 7 and pages 229-232; see <http://www.liberales.be/boeken/vandam>. Another reference is Salverda, W. et al., 2008. Low-Wage Work in The Netherlands, The Russell Sage Foundation, New York, chapter 1 and 2; see <https://www.russellsage.org/publications/low-wage-work-netherlands>.

hand shops, local meal initiatives, bed-bath-bread arrangements (night shelter arrangements for the homeless, as well as legal and irregular residents), emergency funds, etc. since 2000. Therefore, minimum income schemes in The Netherlands are considered to be inadequate in reducing poverty and social exclusion and in leading to the inclusion of people.

Inclusive labour markets

The labour market in The Netherlands is not becoming more inclusive. Since the beginning of the international financial crisis in 2008, the national government administration has invested in saving the national banking systems, which has caused the national budgetary deficit to increase. Therefore, the constant battle with the national budgetary deficit causes repeated reorganisations, cutbacks and decreases in social benefits systems and collective public services leading to massive unemployment in the public sector as well as in private enterprise. The management of major problems caused by the economic downturn can be considered as a hindrance to the realisation of an inclusive labour market, as they have prevented the national administration from developing effective policies to stimulate the labour market. Regular problems of exclusion and discrimination of people with disabilities, unemployed older people and non-Dutch migrants and young people have increased during this economic crisis.

Access to quality services

In recent years, services have become less accessible. Firstly, a lack of sufficient income to pay for health insurance, housing, education or training is one of the major problems faced by people at risk of poverty and social exclusion in their access to services. Often, complicated administration rules or long waiting-times continue to hinder many people from accessing services. Furthermore, the procedure of re-evaluating a person's eligibility for benefits and requesting their reimbursement from users two years after granting them (e.g. because their current income is higher than estimated) has a direct impact on their access to housing, education and childcare, as these services may no longer be affordable due to lack of income.

Access to rights is limited for people at risk of poverty and social exclusion in The Netherlands

- ❖ Right to education
- ❖ Right to healthcare
- ❖ Right to work
- ❖ Right to housing
- ❖ Right to equality and non-discrimination
- ❖ Right of access to justice

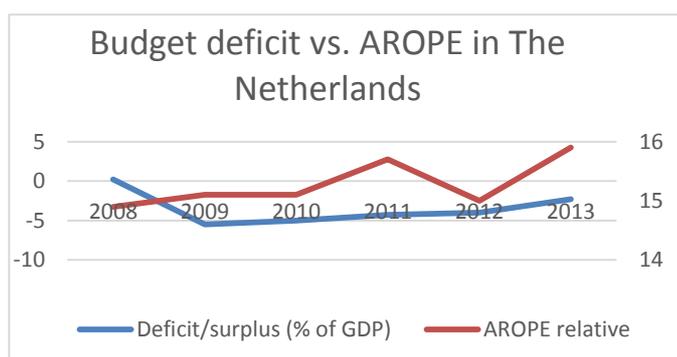
Discrimination of non-western populations, ethnic minorities and older workers is the main reason for these groups not being able to realise their right to work, and consequently also violating their right to equality and non-discrimination. Lack of sufficient income to pay for health insurance, housing, education or training is a major factor hindering the realisation of corresponding rights. A heavy

administrative burden and long waiting times also limit access to most of these rights.

2. How effective are The Netherlands' policies to fight poverty and social exclusion?

The Country Report for The Netherlands⁷, published by the European Commission in February 2015, does not adequately reflect the main problems and reality of poverty and social exclusion in the country. The document fails to present the effects of the Governmental long-term cutbacks and reorganisation of the social benefits system.

At the same time, the National Reform Programme,⁸ published by the Government of The Netherlands, does not adequately reflect the main problems and reality of poverty and social exclusion in the country. By reducing the number of social workplaces (i.e. subsidised jobs for



Source: Eurostat. Comparison of indicators „General Government deficit/surplus” and “People at risk of poverty or social exclusion” (AROPE)

vulnerable groups, such as people with disabilities), reducing the social benefits for unemployed people and raising the retirement age, the Government has increased the rate of people who have had to apply for social welfare. The document fails to present the fact that the labour market will not provide sufficient jobs for these groups and in fact will discriminate against them. In general, it can be said that the current policies implemented in The Netherlands do not address the problems related to poverty and social exclusion. Instead, they are aimed at reducing social benefit expenses in order to achieve the overall target of decreasing the national budget deficit and boosting economic growth. However, these policies and instruments are responsible for increasing poverty and social exclusion.

Regarding policies implemented in recent years, it can be stated that these have been ineffective in addressing the problems of poverty and social exclusion. Due to the salvaging of the Dutch financial banks and insurance companies in 2009, the national budget deficit increased and economic growth was negative. Since 2010, the main target of the national policy has been to decrease this national budget deficit. The second target is to establish positive economic growth. Estimations are that in 2016 the budget deficit will decrease below 3% and that gross domestic product (GDP) will match the statistics of 2009. However, there are no estimations on when poverty and social exclusion indicators will decrease.⁹

⁷ European Commission, 2015. [Country Report Netherlands 2015](#).

⁸ Government of The Netherlands, 2015. [National Reform Programme The Netherlands 2015](#).

⁹ De Nederlandse Bank, Dec. 2014. Economische Ontwikkelingen en Vooruitzichten 2015-2016. See http://www.dnb.nl/binaries/EOV_december_2014_nr_8_tcm46-316068.pdf.

What policies are needed to address poverty and social exclusion more effectively?

In order to address the described problems, social policies in The Netherlands need to focus on increasing the lowest social benefits as well as the protection of unemployment benefits. Furthermore, it must be made profitable to combine part-time work with social benefits; this should also include work conducted as a (part-time) self-employed person. Moreover, (re)investment in enterprises in combination with receiving social welfare should not be penalised (as is done now). In this regard, social cooperatives could play an important role in promoting such a measure.

In this context, the EU could support the Government of The Netherlands in addressing the problems of poverty and social exclusion more effectively by emphasising the importance of social policies as equally as economic policies. Furthermore, a more consistent and hospitable EU policy of hosting immigrants and asylum seekers would favour the inclusion of these vulnerable groups. Moreover, a more daring EU policy on creating jobs by combining social benefits and paid jobs would favour such implementation at national level.

The impact of social protection system reforms

Social protection system reforms & modernisation in The Netherlands

- ❖ The reforms have focussed on budget cuts and some steps have been taken to partially reform some aspects of the social protection system.
- ❖ They are not contributing to reducing inequality in society and do not have the capacity to break the intergenerational cycle of disadvantage.

Recent reforms of the social protection system have had a negative impact on poverty and social exclusion in The Netherlands.

Example of an ineffective policy or programme related to the active inclusion pillar of inclusive labour markets

One recent law within the pillar “inclusive labour markets” is the Employment and Security law (*Wet Werken Zekerheid*) starting July 2015. This law introduced a cutback on social welfare, strengthening the obligation to apply for paid jobs and an obligation to participate through “voluntary” work, whilst there are no plans for increasing employment. Secondly, the Old Age and Retirement Age Pensions Act (starting January 2013) can be considered a policy measure with a negative impact on the reduction of poverty and social exclusion; this measure is being implemented by the Ministry of Social Affairs and Employment. The negative impact is the potential increase in the number of older, unemployed workers living longer on social benefits.

3. The response of Caritas: initiatives that have been effective when addressing poverty and social exclusion

The following initiatives run by Cordaid have been demonstrated to have a positive impact on the reduction of poverty in The Netherlands:

FINANCIAL RELIEF

Project “Emergency Fund Individual Needs”

Description

This project provides emergency financial support to people living on a minimum income or below the poverty line. The applications for support are sent to Cordaid by social workers on behalf of/together with their clients. The social workers explain why they think the support is necessary. An insight into their financial situation is enclosed as well as a plan to resolve their financial problems. In this role, Cordaid supports the clients, as well as the social workers: in alleviating the financial sorrows of their clients and allowing more effective counselling and empowerment work.

Problem addressed

This project addresses a challenge related to the “adequate income support” pillar of active inclusion with regards to solving urgent financial problems and covering basic needs.

Results

In 2014, 237 families were supported, thus resolving urgent financial problems which they could not have resolved themselves and which would have had a major impact on their lives. 107 social workers and social work organisations were supported through this project.

Innovative features & success factors

Cordaid has its own emergency fund but also cooperates and financially supports other funds. In 2014 Cordaid also supported SUN (*Stichting Urgente Noden*, in English “Foundation of Urgent Needs”) with setting up emergency funds at local or regional level. This initiative is innovative in the sense that it structures support for “people in need” and develops cooperation between three types of organisations, in the form of a public-private cooperation: local authorities, funding bodies (equity funds, churches) and welfare organisations. The local authorities pay for the Emergency Fund staff, the funds contribute financially to the emergency fund, and social work organisations apply for assistance to the Emergency Fund on behalf of their clients in financial need.

COOPERATIVE ENTREPRENEURSHIP

<https://www.cordaid.org/nl/projecten/cooperative-social-entreprenurship/110072/>

Project “COIN (*Cooperatief Ondernemen in Nederland*)”

Description

Cooperative part-time entrepreneurship is an innovative concept, launched in 2013 by the Tientjes Academy supported by Cordaid.

In 2013, the first cooperative for part-time entrepreneurs “*De Vrije Uitloop*” was launched in Breda. This cooperation consists of thirteen different entrepreneurs who work using their own passion and talents, for instance, an independent website designer, a furniture maker, a photographer, a gardener and a coach. This cooperative came into being thanks to the close cooperation with the local authority in Breda who created a ‘minimal regulation zone’ which exempts these informal entrepreneurs from the restrictions applicable to those living on welfare in Breda. The members can stay on welfare whilst generating turnover. Part of their turnover is saved via the cooperation out of which they can afford supplies or further training. The difference is paid out to the local authority as profit, that way a part of their welfare payment is repaid.

Problem addressed

This project addresses a challenge related to the “inclusive labour markets” pillar of active inclusion, with regards to poverty and social exclusion caused by unemployment. This type of cooperative is an innovative solution for those on welfare who want to become entrepreneurs but for whom taking the step to start their own business full time and on their own, is too big. With a cooperative, people start working part-time and together with others. They strengthen each other and support each other in hard times. The members focus on their strengths and talents, and the cooperation assists them with things like administration, supplies and premises.

Results

Because the entrepreneurs save a part of their profit and can declare their expenses, their purchasing power increases. Furthermore, social exclusion is reduced, as they are taken out of their social isolation, have contact with other people and get out-of-doors more often. Their self-confidence and self-esteem increases. Often, they discover different means of trading, like payment in kind or exchange of goods or services: these are new and very successful means to combating poverty that do, however, require a social network. In 2014, Cordaid supported the start-up of 10 cooperatives with an average of 10 members per cooperative.

Innovative features & success factors

Cooperative part-time entrepreneurship offers an effective solution to reduce poverty and social exclusion. It is a sustainable business model as it empowers people and is beneficial not only for the public authorities but also for the community (it promotes social participation and independence, as well as cost reduction because people are drawing less from the social facilities/coffers).

4. Recommendations to address the described problems

Recommendation 1: Increase the lowest social benefits in order to enhance the income of families without work.

- **Problem addressed if implemented:** Material deprivation as a result of inadequate income to cover basic needs.
- **Governmental department that could lead this measure:** The national government administration, the National Parliament, Ministry of Social Affairs and Employment, and local authority administration
- **Policy framework:** The EC Recommendation on the active inclusion of people excluded from the labour market (“adequate income support” pillar), the EC Proposal for a Council Directive on implementing enhanced cooperation in the area of financial transaction tax (COM(2013) 71).
- **How the European Commission could support this measure:** By developing a progressive tax system equal for all EU members and by advocating for The Netherlands to transpose the draft Directive on implementing enhanced cooperation in the area of financial transaction tax.

Recommendation 2: Increase the protection of unemployment benefits by removing the recent cutbacks in unemployment benefits and extending the eligibility period to receive unemployment benefits to up to 3 years.

- **Problem addressed if implemented:** Rising poverty rates; and rising poverty among the unemployed. The period of protection through unemployment benefits (currently 2 years) is too short to adapt to the decreasing income, and the difficulties of finding a job have a severe impact on personal lives and family structures, consequently increasing the risk of poverty and social exclusion.
- **Governmental department that could lead this measure:** The national government administration, the National Parliament, Ministry of Social Affairs and Employment, and local government administration.
- **Policy framework:** The EC Recommendation on the active inclusion of people excluded from the labour market (“adequate income support” pillar).
- **How the European Commission could support this measure:** By providing tailored policy guidance (e.g. Country Report, Country Specific Recommendations, etc.) that addresses the problems of older unemployed workers, long-term unemployment, people with disabilities and non-western migrant workers and the negative impact on poverty and social exclusion in The Netherlands.

Recommendation 3: Encourage the combination of part-time paid work whilst receiving social benefits by allowing the recipients to keep a part of their earned salary (30%) up to the level of the minimum wage.

- **Problem addressed if implemented:** Main problem: When people start working for a company or within a cooperative they do not improve financially as their welfare benefits are being reduced or removed (however, in a cooperative they can use part of the profit to declare expenses or to train themselves professionally). The regulations with regard to the possibilities for extra earnings whilst on welfare are too restrictive. Consequently, people's motivation and incentives to look for work or enter into entrepreneurship is lower for those who are (long-term) unemployed. Other problems are the social stigma of people living in poverty and receiving social benefits; as well as the discrimination and social exclusion of so-called "non-productive" people, especially from vulnerable groups, such as school drop-outs, the long-term poor, non-western ethnic groups and people with disabilities.
- **Governmental department that could lead this measure:** The national government administration, the National Parliament, Ministry of Social Affairs and Employment, and local government administration.
- **Policy framework:** The EC Recommendation on the active inclusion of people excluded from the labour market ("adequate income support" and "inclusive labour markets" pillars).
- **How the European Commission could support this measure:** By encouraging the government of The Netherlands to remove the Strengthening Maintenance and Sanctions Policy Social Legislation of 2013 (*Wet Aanscherping Handhavingen Sanctiebeleid SZW-wetgeving 2013*). Under this so-called Fraud law, people who have the right to social benefits but have not been informed correctly are easily considered as fraudulent actors who will be sanctioned by a reduction in social welfare and an obligation to reimburse income and administrative costs.

Recommendation 4: Introduce a nation-wide 'minimal regulation zone' in order to increase the incentives for skilled, (long-term) unemployed people to become entrepreneurs by reducing their personal financial risks associated with entrepreneurship; such a regulation zone would allow persons to earn and (re)invest profits into their start-up businesses while retaining welfare benefits.

- **Problem addressed if implemented:** When people receiving social welfare want to become self-employed or even work in a social cooperative, they tend to encounter a major problem: the step from being completely reliant on welfare to being fully active and independent is too big. The current regulations are too limiting as they do not allow persons receiving social welfare benefits to earn any extra money, as this is considered social fraud. Instead, any profit earned has to be paid back to social welfare rather than paving innovative ways to promote entrepreneurship.
- **Governmental department that could lead this measure:** The Ministry of Social Affairs and Employment and local authorities.
- **Policy framework:** The EC Recommendation on the active inclusion of people excluded from the labour market ("inclusive labour markets" pillar)

- **How the European Commission could support this measure:** By providing tailored policy guidance (e.g. Country Report, Country Specific Recommendations, etc.) that allows the promotion of entrepreneurship (inclusive labour markets) in combination with adequate income support within a “social investment” approach.

Recommendation 5: Take proper initiative to effectively implement the EU Employment Equality Directive in order to tackle discrimination in the labour market.

- **Problem addressed if implemented:** Discrimination of certain groups in the labour market, especially older workers, people with a migrant or ethnic background and people with disabilities.
- **Governmental department that could lead this measure:** The Ministry of Social Affairs and Employment, the Ministry of Justice.
- **Policy framework:** The EU [Employment Equality Directive 2000/78/EC](#), and the EC Recommendation on the active inclusion of people excluded from the labour market (“inclusive labour markets” pillar).
- **How the European Commission could support this measure:** By addressing the issue of possible non-compliance with the EU Employment Equality Directive in informal talks with The Netherlands.



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