Self-Employment in the Netherlands

Sixteen percent of Dutch workers are self-employed, in line with the EU average. While the number of self-employed workers across the EU is falling; in the Netherlands it is on the rise. This has been driven by increasing casualization of working practices and employment contracts. The self-employed are concentrated in sectors such as services, construction, healthcare and agriculture. Whereas most Dutch employed workers are enrolled in a workplace pension – penetration is more than 90 percent of the workforce – the self-employed are not captured under such arrangement. Even so, three-quarters of the self-employed associate positive words with retirement (75 percent compared to 66 percent globally) and almost three-quarters expect to retire at age 65 years or older. Over a third (35 percent) of the Dutch self-employed say that their retirement planning is well developed and 34 percent are saving habitually for retirement.

Key country indicators

- **15.9%** of workers are self-employed
- **65%** of self-employed are men
- **65 years** official retirement age (when full entitlements are payable)

Profile of Dutch self-employed

- **$39.0k** median personal income
- **79%** cite positive reasons for becoming self-employed
- **77%** are sole-proprietors
- **17%** will sell their business to prepare for retirement

What attitudes and expectations do the self-employed hold toward retirement?

- Confident you will be able to fully retire with a lifestyle you consider comfortable
  - The Netherlands: **35%** Global: **26%**
- Proportion that expect to retire at over 65 (includes never)
  - The Netherlands: **73%** Global: **40%**
- Envision a flexible transition to retirement
  - The Netherlands: **78%** Global: **69%**

How are the self-employed planning and saving for retirement?

- Habitual savers
  - The Netherlands: **34%** Global: **34%**
- Have a written retirement strategy
  - The Netherlands: **8%** Global: **13%**
- Have a backup plan
  - The Netherlands: **28%** Global: **38%**
This country profile is part of the report “Retirement Preparations in a New Age of Self-Employment” and contains research findings from the fifth annual Aegon Retirement Readiness Survey. To read the full report and view videos and infographics, please visit: aegon.com/Self-Employed

Sources:
¹ https://www.cbs.nl/nl-nl/achtergrond/2016/04/factsheet-waar-werken-zzp-ers-
² OECD Self Employment rate (2013)
³ OECD Self-Employment, proportion male (2013)

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