

The Netherlands



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 agriculture¹. 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%² of workers are self-employed



65%³ 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](https://www.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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