

## 5. THE NETHERLANDS<sup>1</sup>

### 5.1 THE FOCUS OF THE SURVEY

The research looks at all those who work on a self-employed basis in the sectors of the professions and the arts.

To distribute the questionnaire, an effort was made to involve associations representing professional workers, as well as unions, and the primary social media were also put to use. In the case of the Netherlands, almost all the questionnaire were filled out during a week at the end of June, thanks to an association of independent professionals (PZO) that spread word of the survey during that period.

A total of 244 responses were collected, of which 7 were subsequently excluded because they failed to correspond to the survey's reference universe in terms of professional sector or number of employees, meaning 237 responses were held to be valid. The responses were done with IPs in a number of sectors, though the more traditional professions were almost completely absent: the law, accounting, architecture and engineering, finance and health. It was decided, therefore, to limit the survey to IPs for which the number of surveys available was of note, compared to the total reference population. As a result, the sample group totalled 223 questionnaire and they are only New Independent Professionals (without traditional professionals) . All the respondent work as self-employed, with only three occasionally drawing on the services of umbrella companies.

Compared to the make-up of the reference universe at our disposal (Eurostat data, sector break-down based on the first Nace code digit), the Dutch I-WIRE sample group was, on average, older and more female. Among the respondents, there was a higher incidence of professionals from the professional activities sector and a lower percentage of NIPs in the fields of art and education.

To reduce these distortions, it was decided to weight the results of the sample group by profession and age, based on the distribution of the reference population, following suitable reformulation through processing of the micro-data of the Eurostat survey (year 2015). In the event, both age and profession proved especially relevant when it came to determining modes of conduct and problems pertinent to the working lives of NIPs.

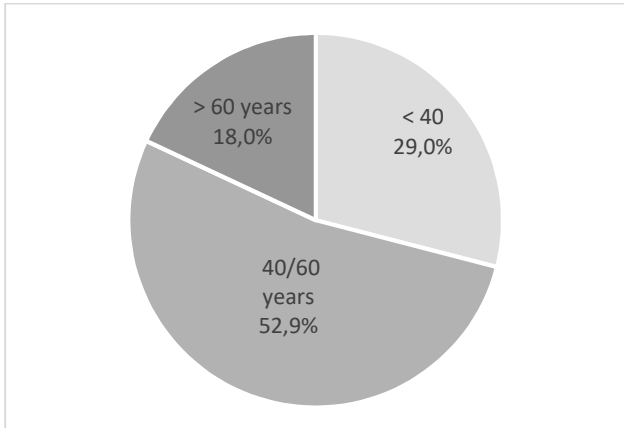
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<sup>1</sup> This chapter was written by Cristina Zanni

## 5.2 WHO ARE THE DUTCH NIP?

The Dutch NIP sample group is predominantly female (64.7%), with more than half the NIPs in the 40 to 60 year-old age group, while 29% are younger than 40 and 18% are older than 60.

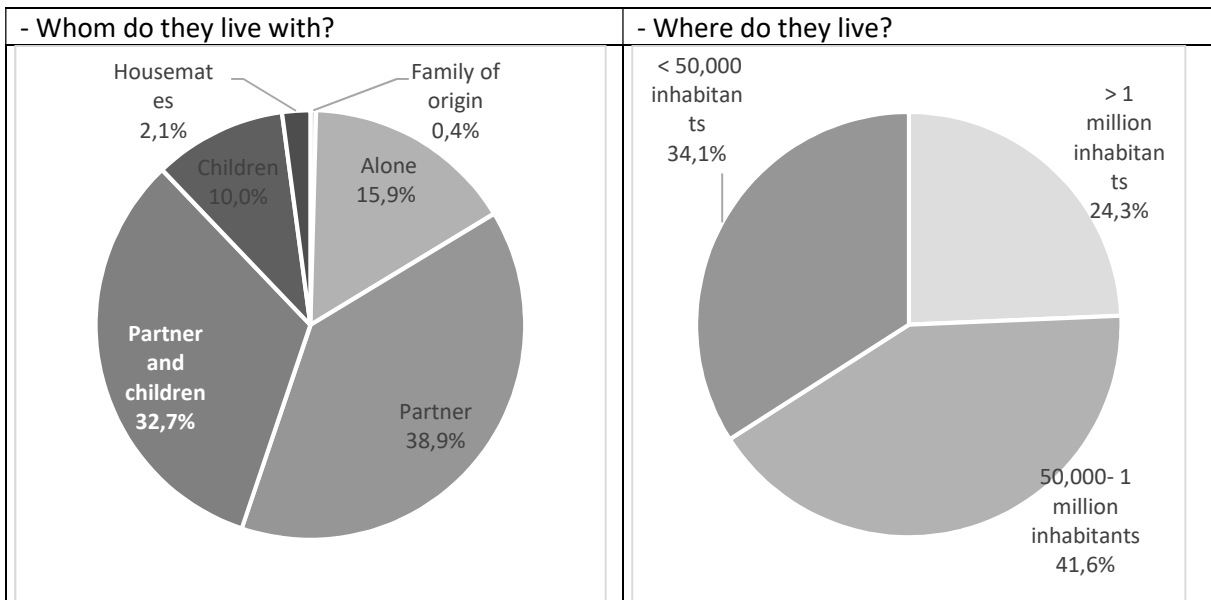
FIGURE 1 – - AGE



Source: ACTA, I-WIRE survey, analysis of Dutch data

One third live with partners and children, another third with only a partner, and 24.3% live in large urban centres.

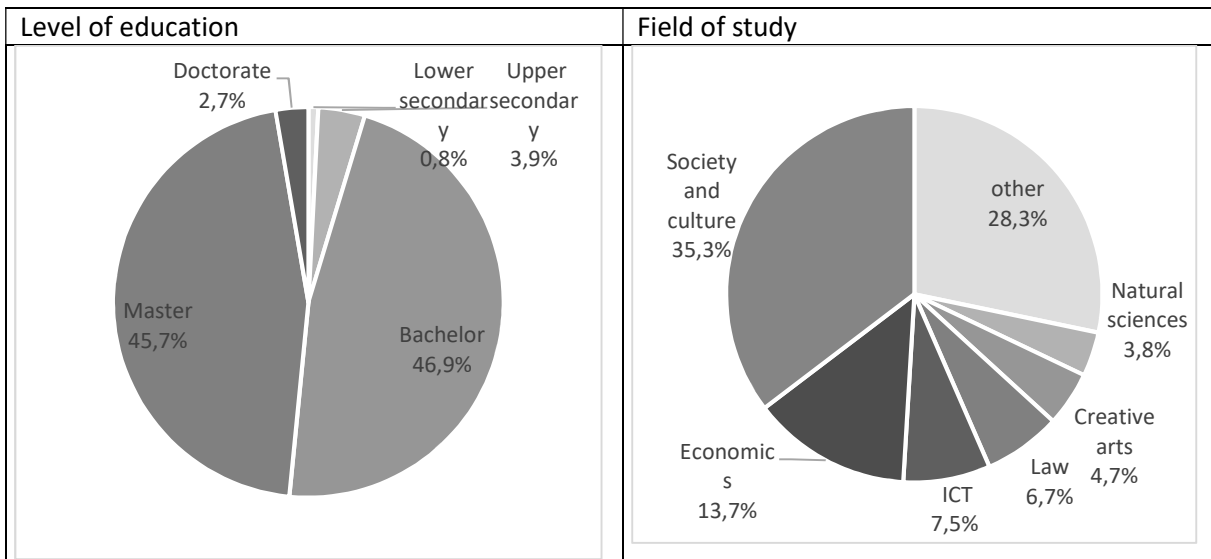
FIGURE 2 – - WHOM DO THEY LIVE WITH AND WHERE?



Source: ACTA, I-WIRE survey, analysis of Dutch data

They are highly educated: 51% have bachelor’s degrees and 43.7% have master’s. Society and culture was the field of study for 35.3%, followed by economics, with 13.7 %.

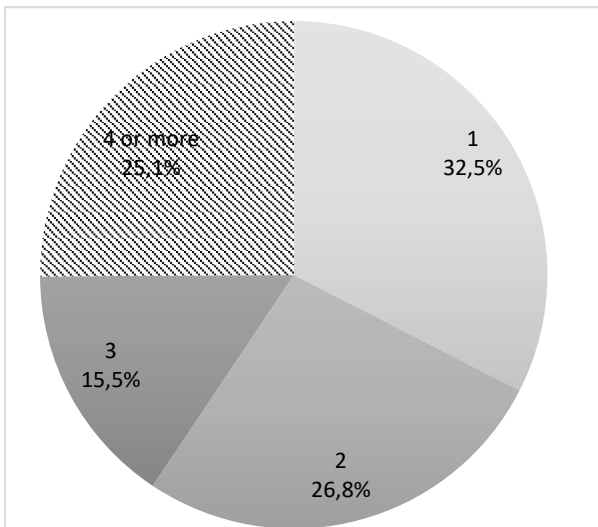
**FIGURE 3 – - LEVEL OF EDUCATION AND FIELD OF STUDY.**



Source: ACTA, I-WIRE survey, analysis of Dutch data

The respondents work in various sectors, with approximately 2/3 of all Dutch Independent Professionals practicing more than one profession. The most frequently observed include translators, trainers, PR & communication activities, journalists, web activities business and H&R consulting.

**FIGURE 4 – - MULTIPLE JOBS**



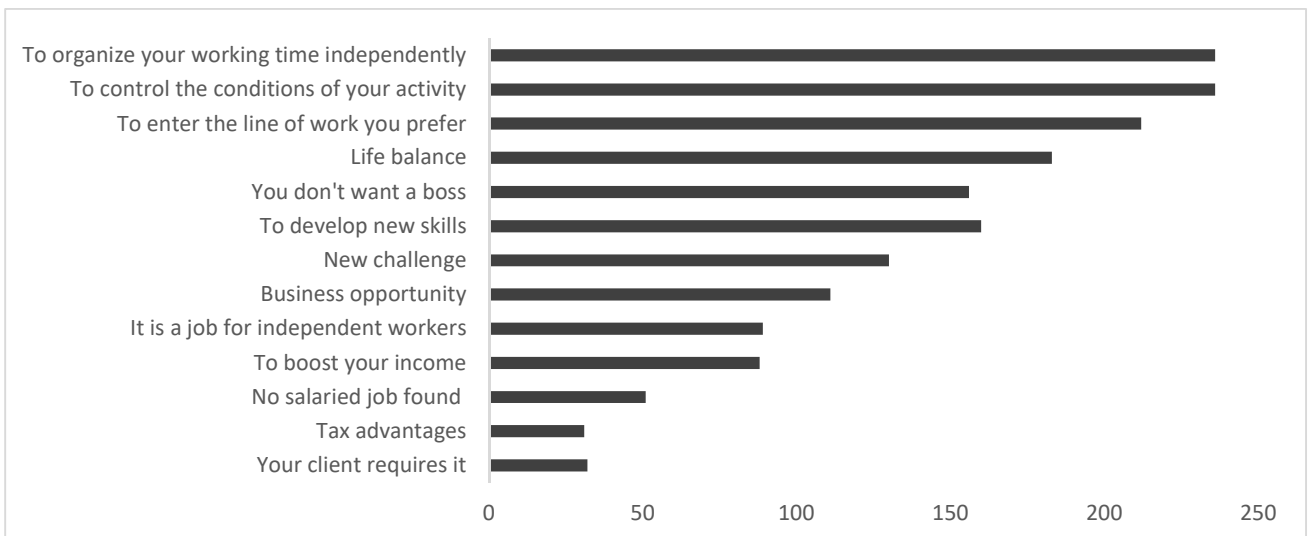
Source: ACTA, I-WIRE survey, analysis of Dutch data

### 5.3 WHY ARE YOU INDEPENDENT?

The decision to be independent is tied primarily to a desire for freedom and a wish to establish and control the content of work activities.

Also very frequent as motivating factors were new business opportunities and increased income. Only in a few cases (12.5%) did clients insist on workers being independent, though here too freedom and quality of work were major motivating factors.

**FIGURE 5 – MOTIVATIONS TO BE AN INDEPENDENT WORKER**



Source: ACTA, I-WIRE survey, analysis of Dutch data

## 5.4 HOW INDEPENDENT?

There is debate on the true independence of IPs in the Netherlands as well, and policies designed to limit bogus self-employment have been attempted in recent years. The actual independence of the respondents was gauged with:

- a number of questions meant to objectively determine the independence of the freelancer;
- a subjective evaluation carried out by the respondents themselves;
- their current leaning: if, given the choice, they would prefer to be independent or subordinate.

### OBJECTIVE CRITERIA OF INDEPENDENCE

The questions designed to determine whether workers were objectively independent were based on the legal parameters traditionally used in many countries to evaluate conditions of subordinate employment:

- the use of the tools and the premises of the client;
- work for only one client;
- freedom to manage one's time and work schedule;
- freedom to choose how to carry out the work.

Generally speaking, all these indicators show elevated levels of independence, especially in terms of how work is organised and the fact that it is done for more than one client.

**TABLE 1 - 6 CRITERIA OF INDEPENDENCE**

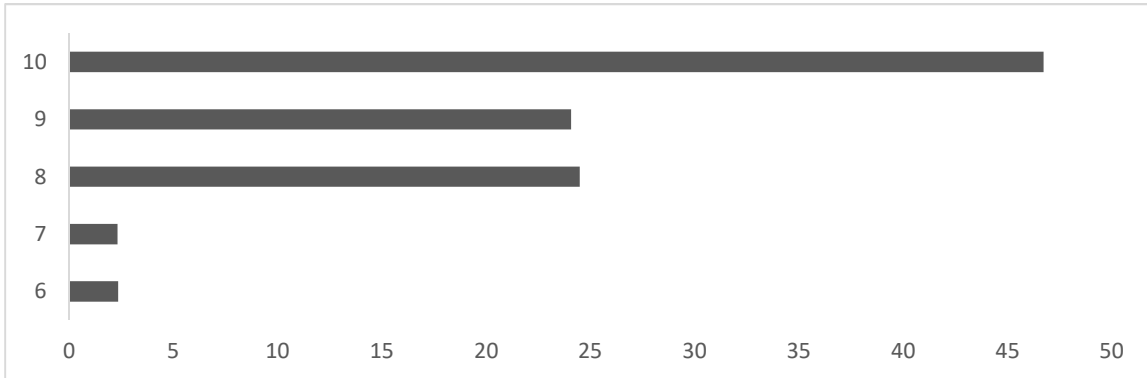
		%
It is up to you to decide:	- Where to work	79.4
	- When to work	87.2
	- How to organize your work	97.9
	- Holidays	90.8
You don't use client's tools		89.8
More than 1 client		98.8

Source: ACTA, I-WIRE survey, analysis of Dutch data

### SUBJECTIVE PERCEPTION OF INDEPENDENCE

Self-perception of independence was gauged by asking the respondents to gauge how independent they considered themselves to be on a scale of 0 to 10. Dutch NIPs held themselves to be very independent: all rated their independence to be sufficient (greater than or equal to 6), while 46.7% selected the maximum rating.

**FIGURE 6 - LEVELS OF PERCEIVED INDEPENDENCE**

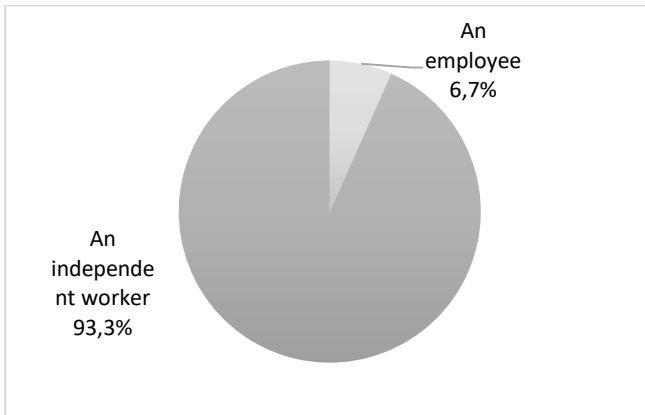


Source: ACTA, I-WIRE survey, analysis of Dutch data

## 5.5 WOULD YOU RATHER BE INDEPENDENT OR A SALARIED EMPLOYEE?

The current preference of the NIPs respondents was also independence: only 6.7% of the respondents, given the choice, would rather be salaried employee.

**FIGURE 7 DESIRE TO BE INDEPENDENT**

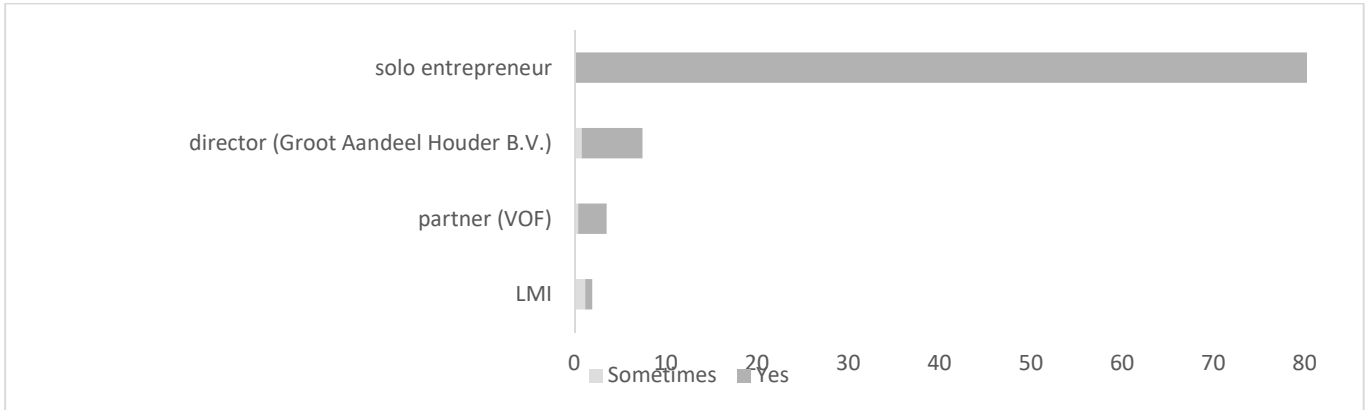


Source: ACTA, I-WIRE survey, analysis of Dutch data

## 5.6 TYPE OF EMPLOYMENT (CONTRACTS AND LEGAL STATUS)

Of respondents, 87.5% are lone entrepreneurs, 10% work as part of small businesses or partnerships and only 2% (also) work with LMIs.

**FIGURE 8 – CONTRACTS**



Source: ACTA, I-WIRE survey, analysis of Dutch data

7.4% of respondents also had contracts of salaried employment (set-term or continuous)

**TABLE 2 - SELF EMPLOYED THAT HAVE ALSO SALARIED EMPLOYMENT CONTRACTS (%)**

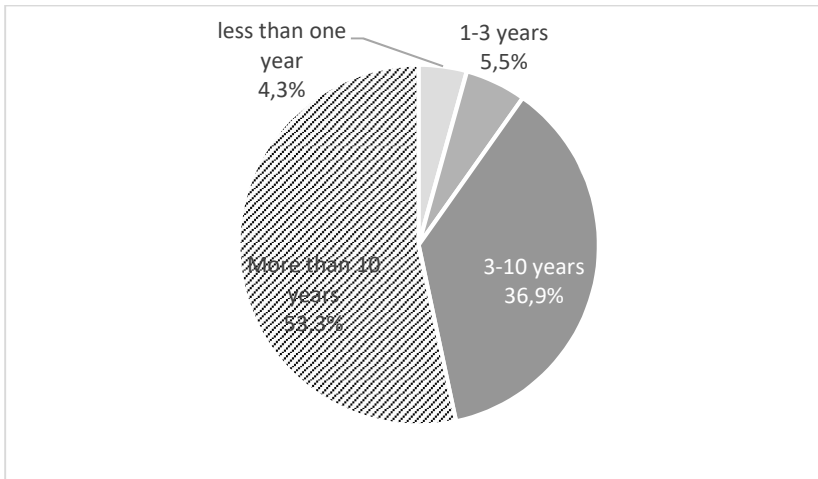
	%
short-term salaried employment contracts	1,9
a continuous salaried employment contract	3,1
Short-term and continuous salaried employment contract	2,4
<b>Total with a salaried employment contracts</b>	<b>7,4</b>

Source: ACTA, I-WIRE survey, analysis of Dutch data

## 5.7 BEFORE BEING AN INDEPENDENT WORKER

Approximately 90% of respondents has been an IP for more than 3 years, more than half for over 10 years, and only 4.3% became independent in the last year.

**FIGURE 9 – HOW LONG HAVE YOU BEEN AN INDEPENDENT WORKER?**



Source: ACTA, I-WIRE survey, analysis of Dutch data

A full 80% had previously been salaried employees, while 13.7% became independent right after finishing their studies.

**TABLE 3 - FORMER OCCUPATION (RIGHT BEFORE BECOMING AN INDEPENDENT WORKER) CROSS-ANALYSED WITH LENGTH OF TIME AS A FREELANCER**

	less than one year	1-3 years	3-10 years	More than 10 years	Total
Salaried employment	81.8	92.9	81.9	77.9	80.4
Intermittent jobs			1.1	5.1	3.1
Student			14.9	15.4	13.7
Unemployed	18.2	7.1	2.1	1.5	2.7
Total	100.0	100.0	100.0	100.0	100.0

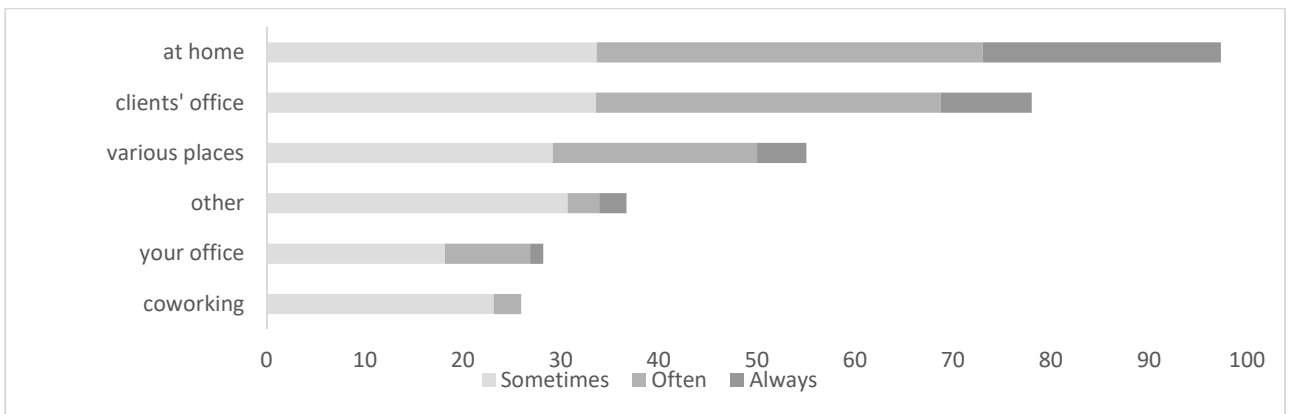
Source: ACTA, I-WIRE survey, analysis of Dutch data



## 5.8 ORGANIZATION OF WORK

The respondents work primarily at home, though, as a rule, not exclusively. Work spaces provided by clients were also used a good deal, though usually on a sporadic basis. Co-working spaces, though often considered a typical workplace of freelancers, were little used, with no one stating they worked in them regularly, and the same held for other office spaces set aside for freelancers.

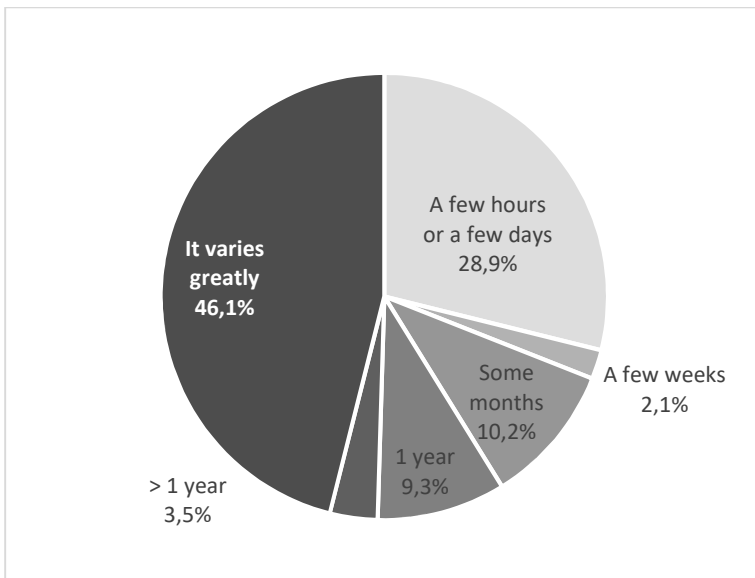
**FIGURE 10 - WHERE DO YOU WORK?**



Source: ACTA, I-WIRE survey, analysis of Dutch data

Contractual relations vary in length, with more than ¼ working under extremely brief arrangements (a few hours or days). As expected, the length of contractual relations is tied to the sector of employment: very brief arrangements are especially frequent among those who work in the arts and the training sector, while they are longer for ICT workers.

**FIGURE 11 - YOUR CONTRACTUAL RELATIONSHIPS TYPICALLY LAST...**

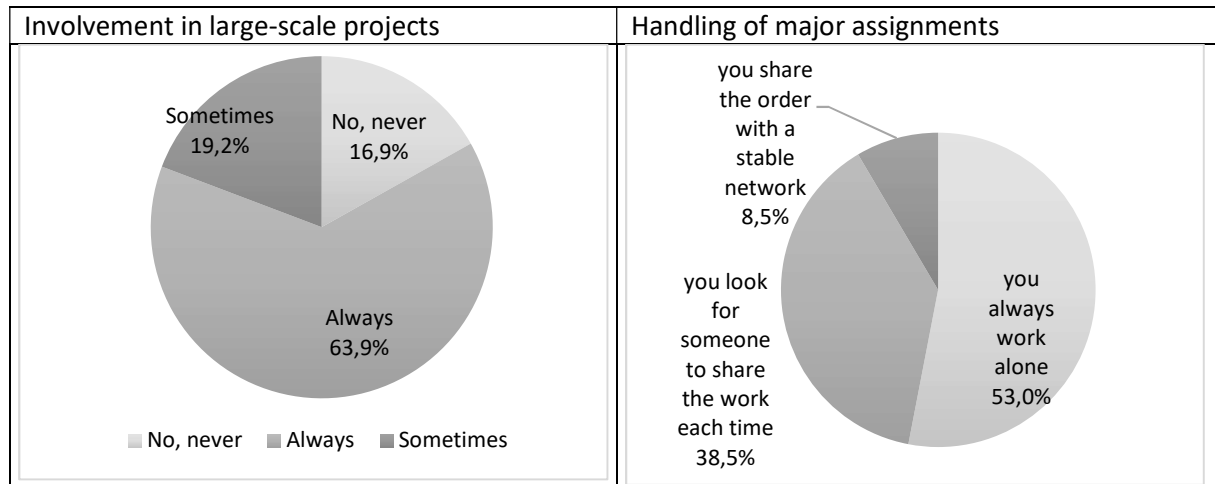


Source: ACTA, I-WIRE survey, analysis of Dutch data

Participation in large-scale projects is very frequent (63.9% of respondents do so regularly, another 17% occasionally).

More than half handle such projects alone, while only 8.5% share the activities with a stable network of colleagues.

**FIGURE 12 – LARGE PROJECT**

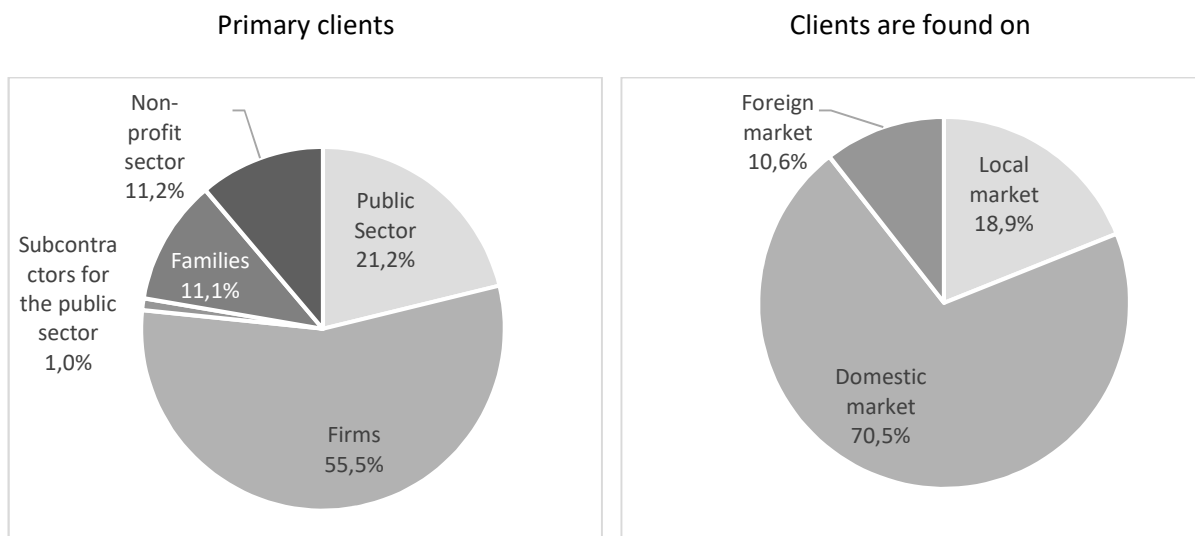


Source: ACTA, I-WIRE survey, analysis of Dutch data

## 5.9 CLIENTS

In half the cases, clients are businesses, but they can also be government entities (21.2%), and they are found on the domestic or local markets, with only 11.6% of the freelancers venturing onto the international market.

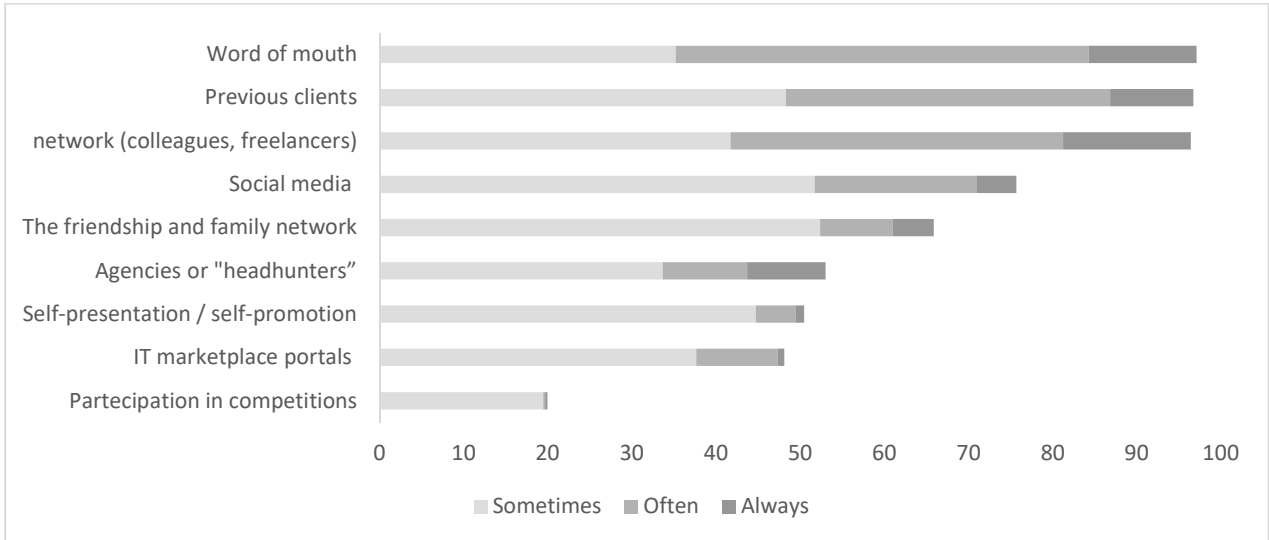
**FIGURE 13 - CLIENTS**



Source: ACTA, I-WIRE survey, analysis of Dutch data

The channels used to procure new assignments are word of mouth, existing clients and networks of colleagues. Social media are also used frequently, but only in certain instances.

**FIGURE 14 - CHANNELS USED FOR PROCURING ASSIGNMENTS**



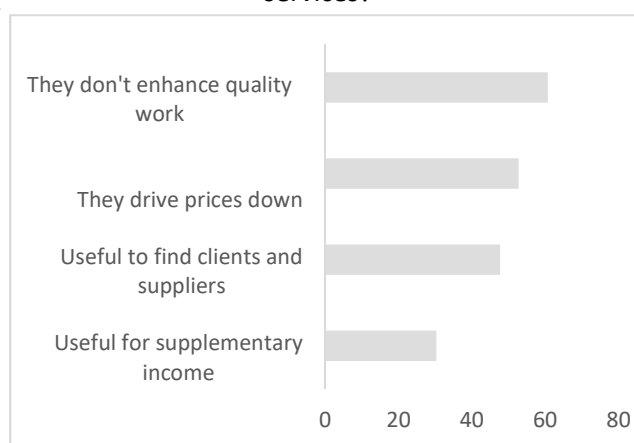
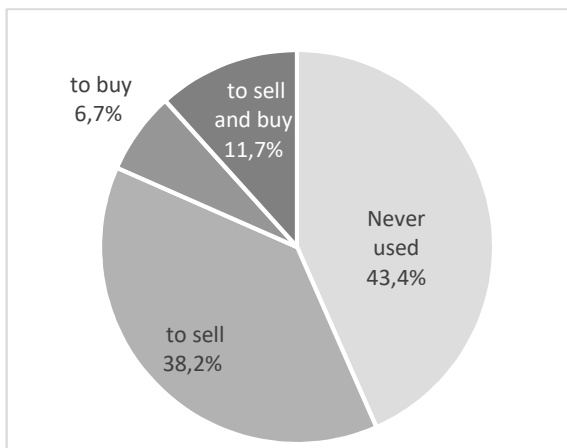
Source: ACTA, I-WIRE survey, analysis of Dutch data

The use of platforms is significantly more advanced than in other countries, with more than half the respondents doing so, 38.2% to sell their services, though opinions are not positive, as more than 60% think the services carried are not high quality, and 52.7% hold that platforms push prices down.

**FIGURE 15 - PLATFORMS FOR THE EXCHANGE OF PROFESSIONAL SERVICES**

Have you ever used online platforms to buy and sell professional services?

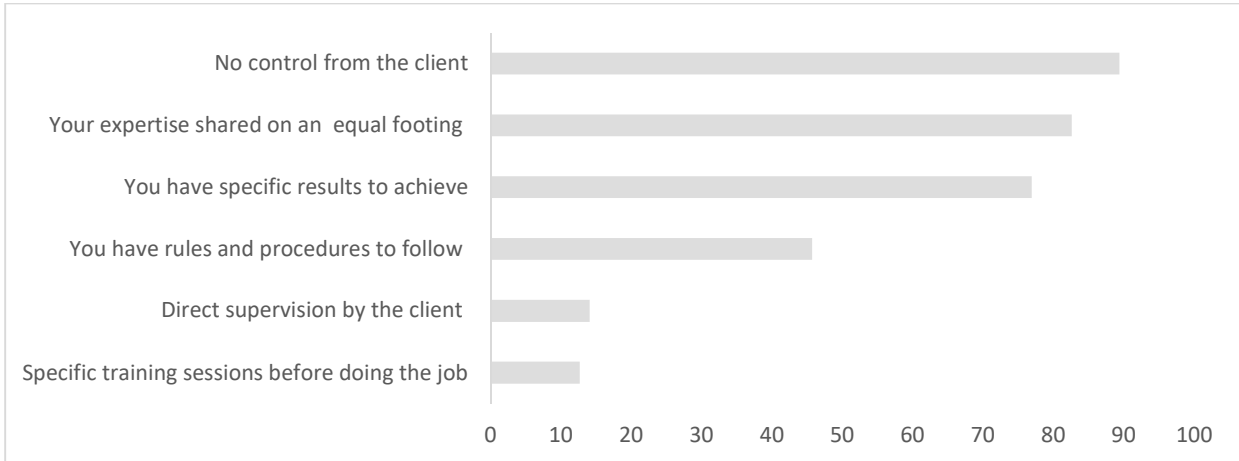
Do you agree with the following statements about online platforms for the exchange of professional services?



Source: ACTA, I-WIRE survey, analysis of Dutch data

Relations with clients are those typical of independent work: 89.4% are not under any direct control from the client, and only 14.1% are subject to client supervision; for the most part, there is control of the results (76.9%).

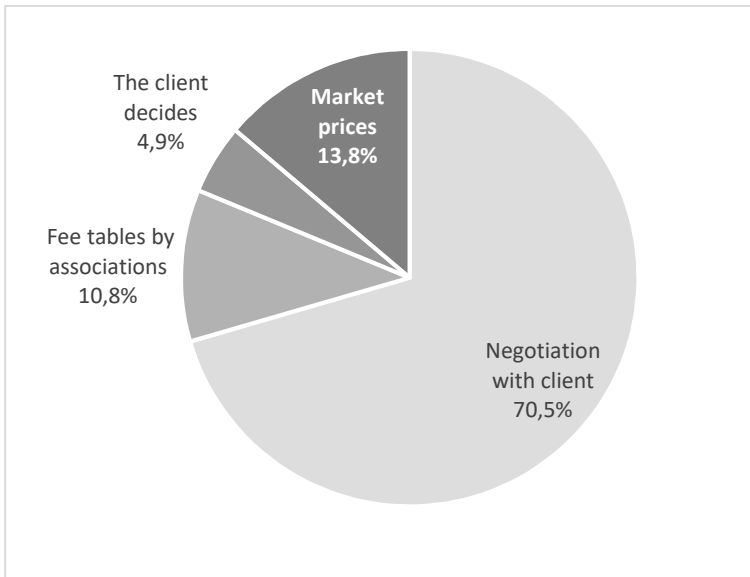
**FIGURE 16 - RELATIONSHIP WITH CLIENTS**



Source: ACTA, I-WIRE survey, analysis of Dutch data

Compensation is generally determined by individual negotiation, being set by the client alone in only 5% of the cases. Compared to other countries, minimum pay guarantees are more widespread (10.8%).

**FIGURE 17 - HOW IS YOUR COMPENSATION DETERMINED?**



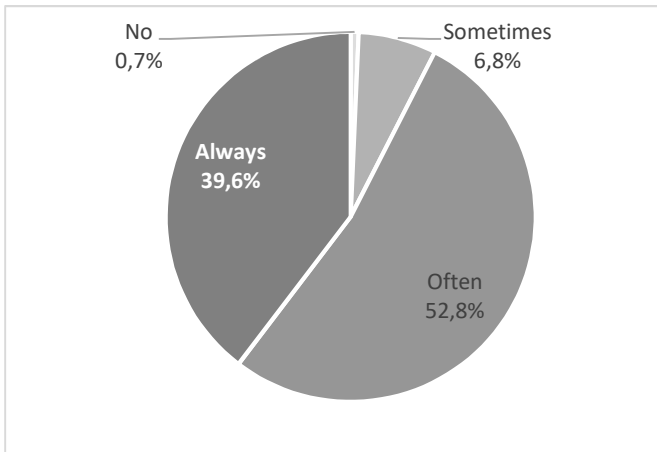
Source: ACTA, I-WIRE survey, analysis of Dutch data

## 5.10 EVALUATIONS

### 5.10.1 SATISFACTION

Overall, the respondents are very satisfied with their work situations: 39.6% are always satisfied, and another 52.8% are frequently satisfied, while only 0.7% never are.

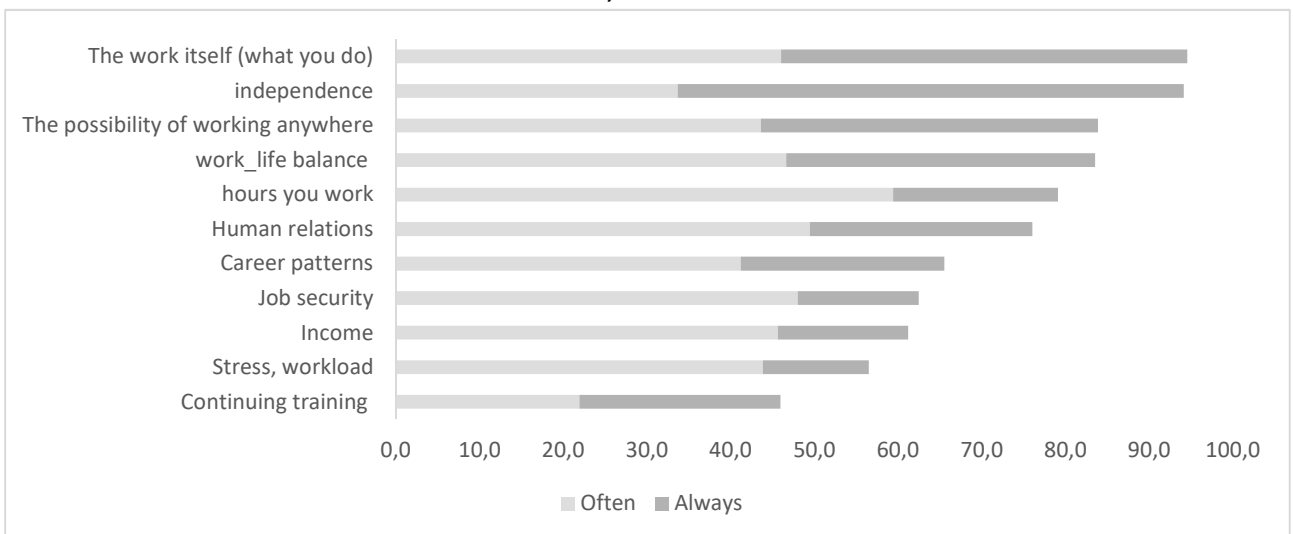
**FIGURE 18 - ALL THINGS CONSIDERED, HOW SATISFIED ARE YOU WITH YOUR JOB?**



Source: ACTA, I-WIRE survey, analysis of Dutch data

The primary motives of satisfaction are tied to the content of the work, their own independence, the possibility of choosing where to work and the flexible hours. Of note is the decidedly high satisfaction with earnings: only 4.3% say they are dissatisfied, 45.7% are often satisfied, and 15.6% are always satisfied.

**FIGURE 19 - HOW SATISFIED ARE YOU WITH YOUR JOB, IN TERMS OF:**



Source: ACTA, I-WIRE survey, analysis of Dutch data

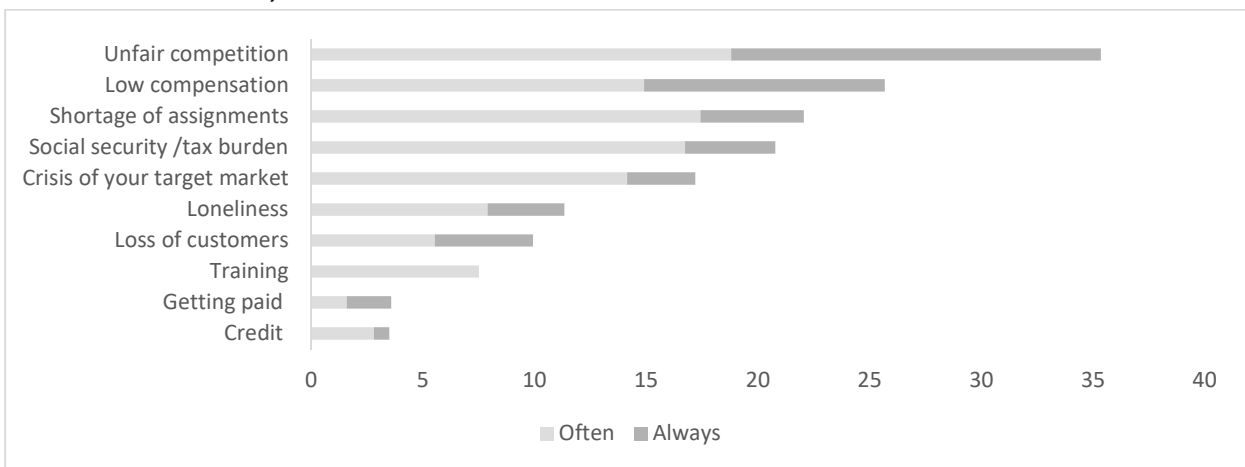
The lowest levels of satisfaction regard possibilities for career growth and training.

### 5.10.2 PROBLEMS

Dutch new independent professionals appear to face only limited difficulties, with the most pressing problem seen to be unfair competition, though it only affects 35.3% of the respondents, while fewer than 30% report problems of low pay, and less than ¼ of Dutch NIPs declare shortage of work assignments or excessive costs of social security or taxes to be a problem.

No difficulties in obtaining credit or getting paid were reported.

**FIGURE 20 - CURRENTLY, HOW PROBLEMATIC ARE THE FOLLOWING ISSUES TO YOU?**



Source: ACTA, I-WIRE survey, analysis of Dutch data

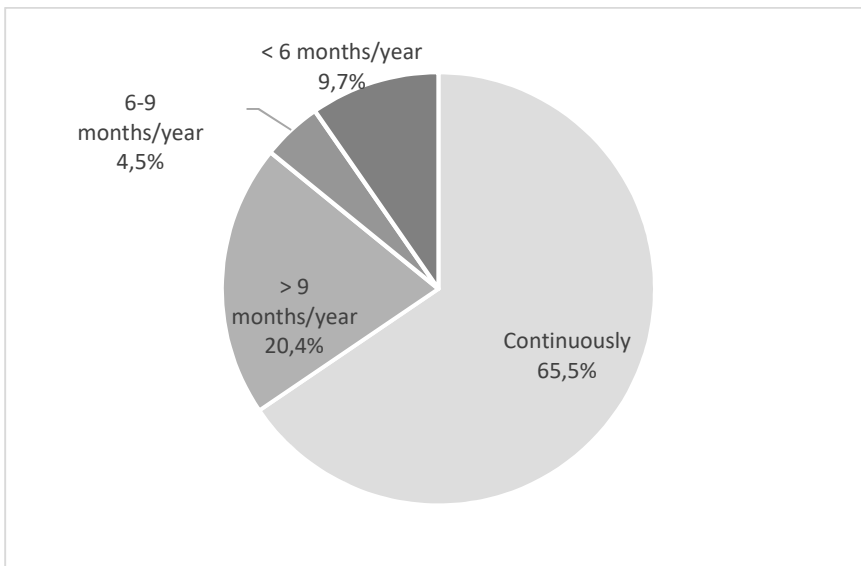
## 5.11 STABILITY VERSUS PRECARIOUSNESS

In order to evaluate the overall state of precariousness of the respondents, three factors were considered in parallel: the continuity of work, the income it provides and social security.

### 5.11.1 CONTINUITY OF WORK

65.5% of respondents work continuously, while 9.7% work less than 6 months of the year.

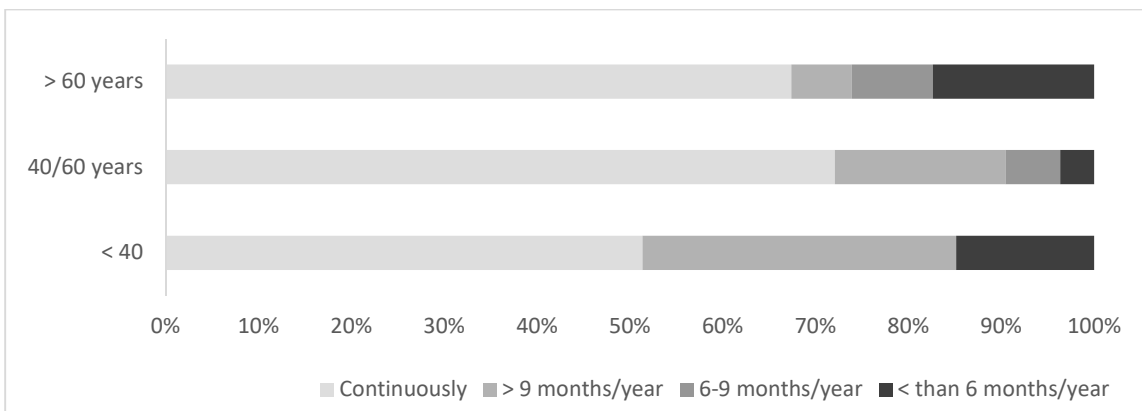
**FIGURE 21 - IN THE LAST 2 YEARS YOU HAVE WORKED**



Source: ACTA, I-WIRE survey, analysis of Dutch data

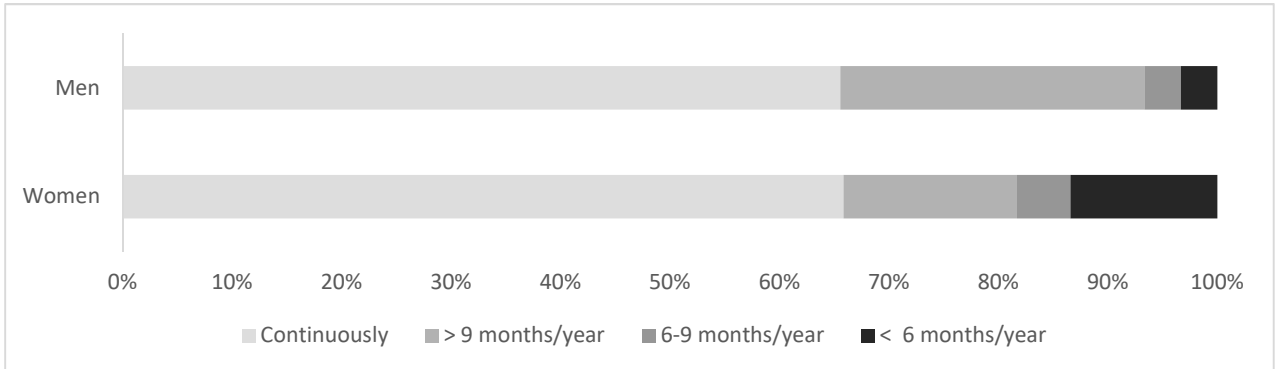
Young people work less continuously, and sometimes receive unemployment insurance, while older respondents have pensions. NIPs that work less are more often women.

**FIGURE 22 - CONTINUITY OF WORK BY AGE**



Source: ACTA, I-WIRE survey, analysis of Dutch data

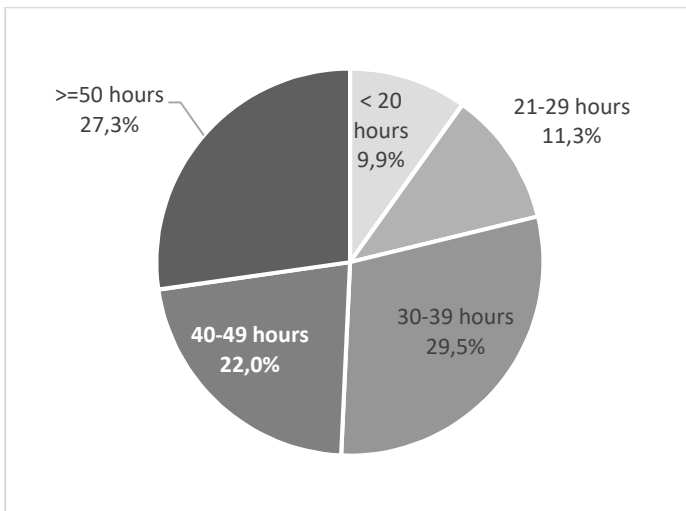
**FIGURE 23 - CONTINUITY OF WORK BY GENDER**



Source: ACTA, I-WIRE survey, analysis of Dutch data

The sample group as a whole works an average of 40 hours a week, but individual hours vary widely: 31.2% work less than 30 hours weekly, while 27.3% work more than 50.

**FIGURE 24 - WORKING HOURS**



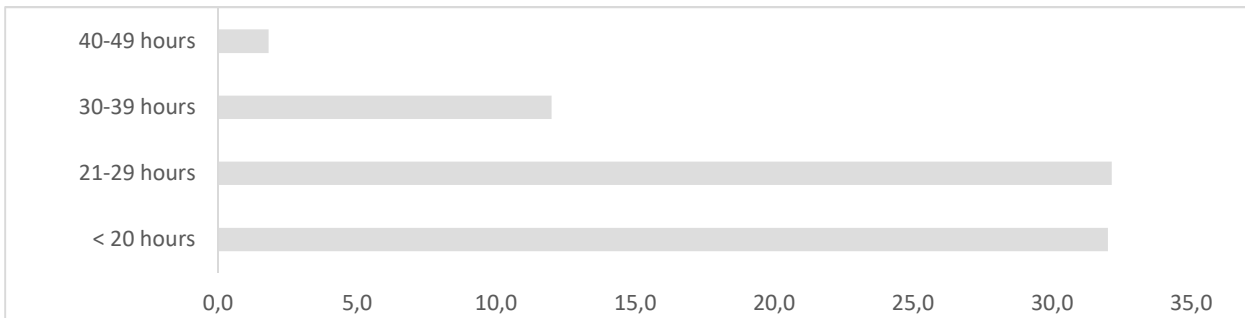
Source: ACTA, I-WIRE survey, analysis of Dutch data

Many choose to work fewer hours: only 32% of those who work less than 30 hours a week want to work more<sup>2</sup>.

<sup>2</sup> An analysis of the Eurostat data also shows Dutch IPs presenting a much higher percentage of part-time workers (around 60%) than the rest of Europe (Soru, chapter 1)



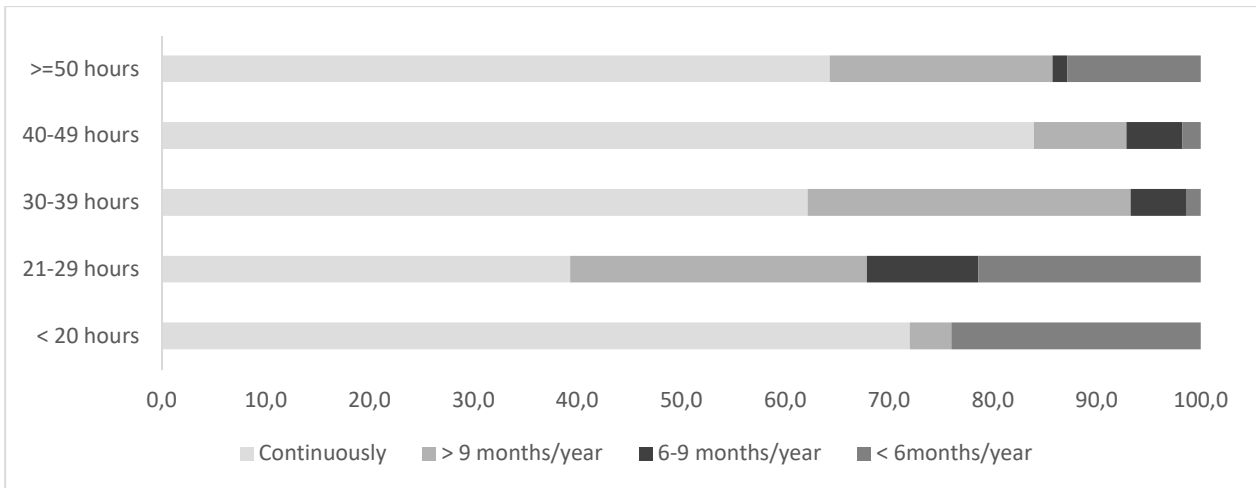
**FIGURE 25 – WOULD YOU LIKE TO WORK MORE HOURS? BY WORKING HOURS**



Source: ACTA, I-WIRE survey, analysis of Dutch data

Fewer hours are often found in combination with continuous employment (part-time), though for roughly 20% the work is also intermittent.

**FIGURE 26 - WORKING HOURS AND CONTINUITY**



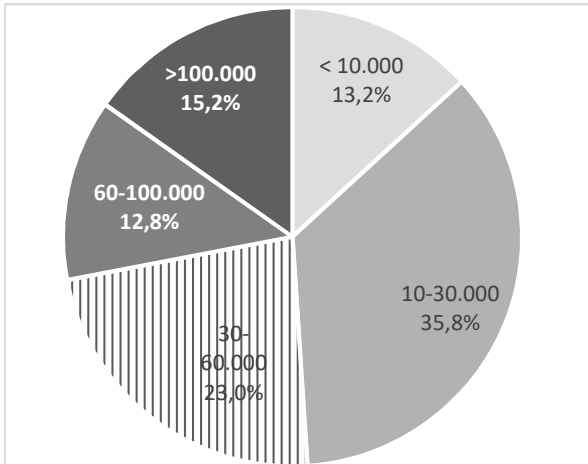
Source: ACTA, I-WIRE survey, analysis of Dutch data

### 5.11.2 INCOME

Half of the respondents earn pre-tax freelance income of less than 30,000 euro a year, 28% earn more than 60,000 a year and 15.2% more than 100,000 euro.

The income of 13.2% is less than 10,000 euro/year, but in roughly half these cases, NIP income is supplemented by other sources (salaried employment, pension, unemployment insurance).

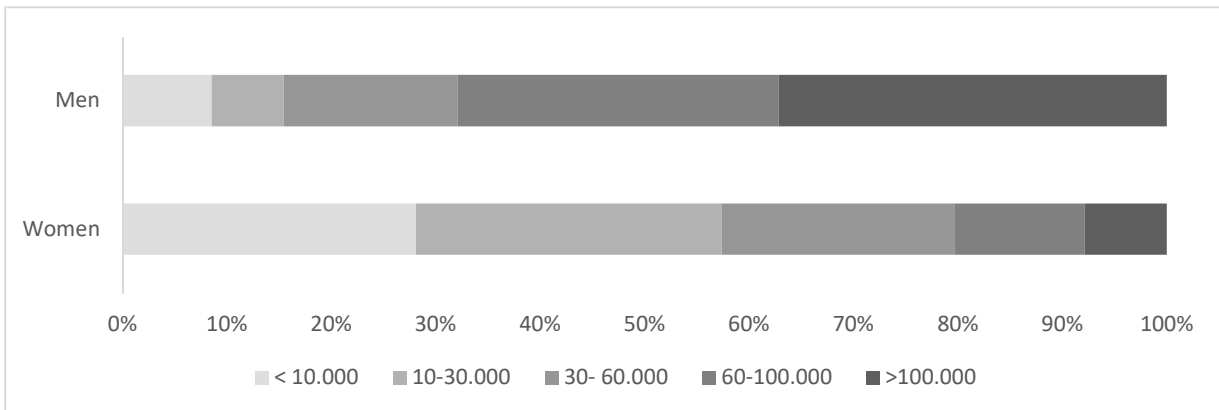
**FIGURE 27 - ANNUAL PRE-TAX INCOME AS A FREELANCER ( EUROS 2016)**



Source: ACTA, I-WIRE survey, analysis of Dutch data

We cannot see if there are significant differences between age groups, because only young NIPs responded to the questionnaire, but there is an unmistakable gender gap.

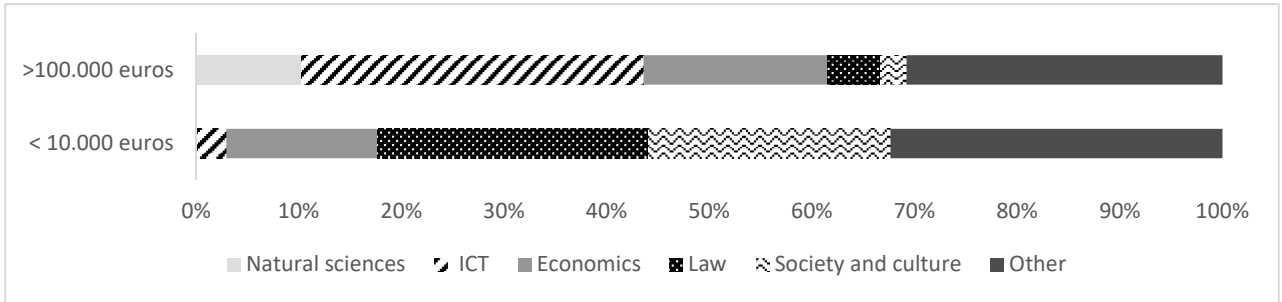
**FIGURE 28 - INCOME BY GENDER**



Source: ACTA, I-WIRE survey, analysis of Dutch data

Lower incomes are more frequent among those with training in the law or social and cultural fields, as well as those who work as translators or trainers and those with miscellaneous jobs (with no specific professional skills), especially in the web and publishing sectors. The higher paid NIPs tend to be men who practice one profession, or a number of closely connected professions, in the fields of ICT or economics.

**FIGURE 29 – HIGHER AND LOWER INCOME BY FIELD OF STUDY**



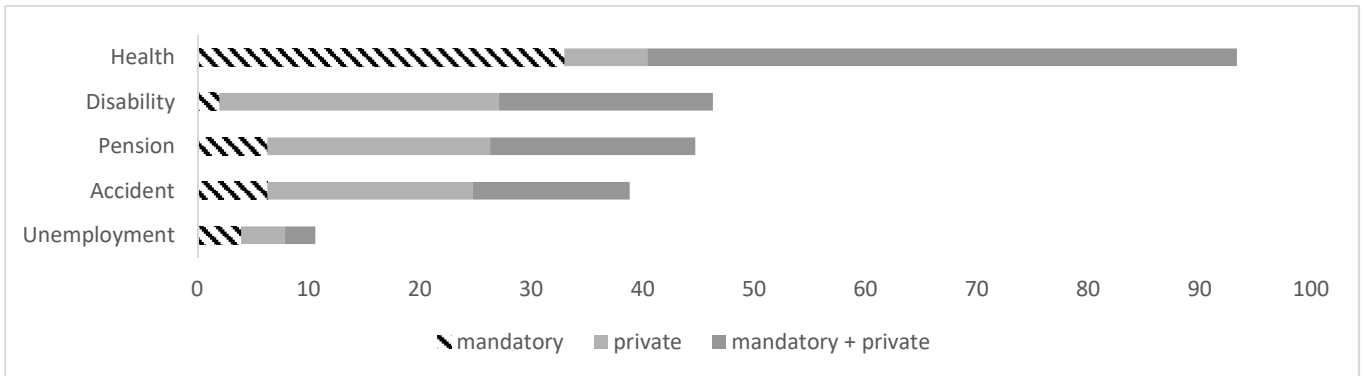
Source: ACTA, I-WIRE survey, analysis of Dutch data

## 5.12 PUBLIC AND PRIVATE WELFARE

The situations of Dutch NIPs vary in terms of social security:

- Almost all of them pay for health insurance (not only when it is mandatory, but private as well);
- Roughly half have insurance (often private) for disability and pension coverage;
- Only 10% have unemployment insurance.

**FIGURE 30 DO YOU PAY FOR MANDATORY AND/OR PRIVATE INSURANCE? (%YES)**

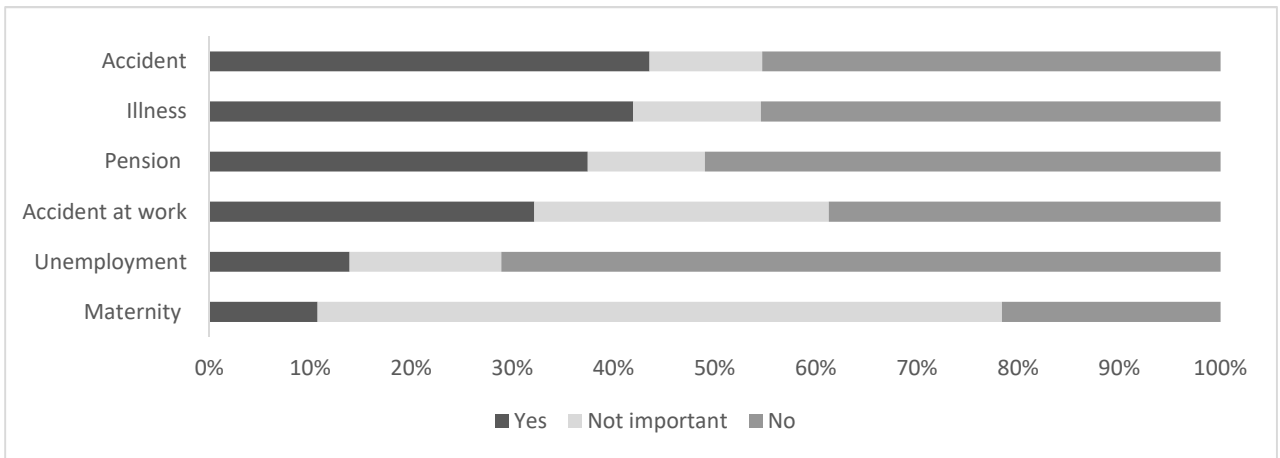


Source: ACTA, I-WIRE survey, analysis of Dutch data

Reflecting the insurance they pay for, Dutch NIPs feel relatively well protected (roughly 40%) against illness and accident, and for pension coverage.

They feel they have little protection against unemployment.

**FIGURE 31 - DO YOU FEEL PROTECTED IN THE CASE OF...?**

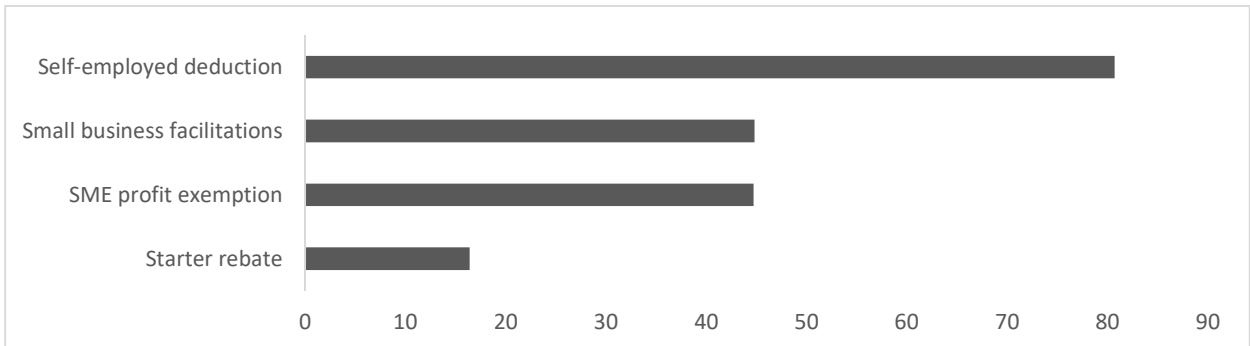


Source: ACTA, I-WIRE survey, analysis of Dutch data

### 5.13 TAX BENEFITS

Dutch NIPs make use of many tax benefits, in particular deductions for self-employment and facilitations for small and medium businesses.

**FIGURE 32 – USE OF TAX BENEFITS**

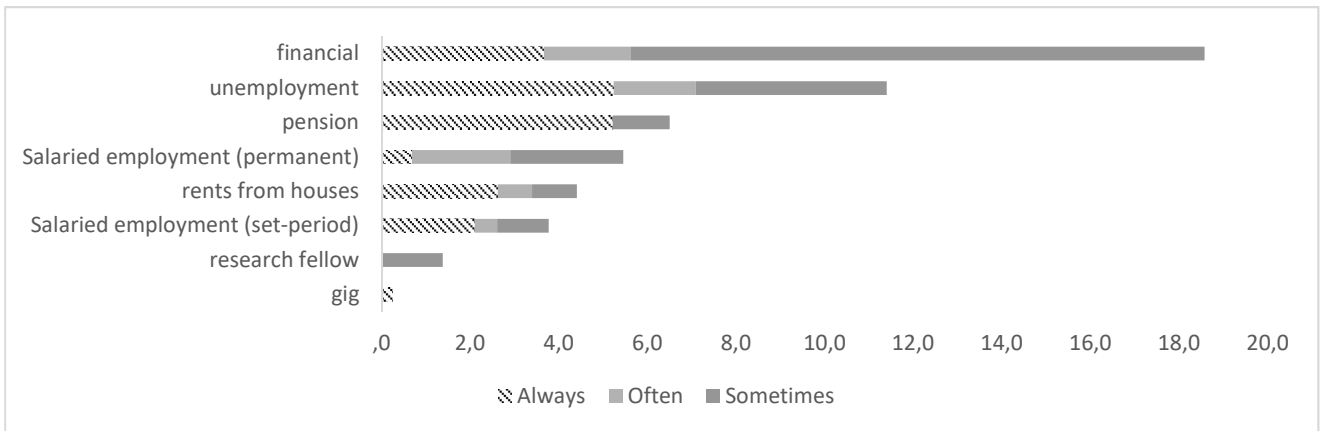


Source: ACTA, I-WIRE survey, analysis of Dutch data

### 5.14 OTHER SOURCES OF INCOME

In some cases, NIP income is supplemented with other sources, including intermittent ones. The most consistent is unemployment insurance (most often among those with incomes of less than 10,000 euro), followed by pensions (widespread among those with incomes of between 10,000 and 30,000 euro). Investment income also plays an important role, though only intermittently. Only a few respondents can count on salaried jobs.

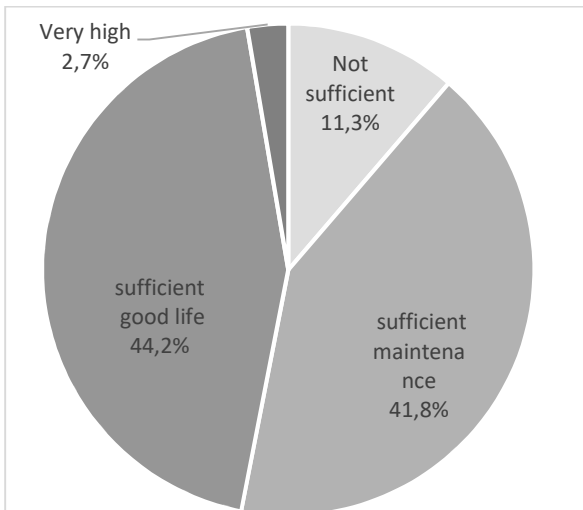
**FIGURE 33 - OTHER SOURCES OF INCOME**



Source: ACTA, I-WIRE survey, analysis of Dutch data

In 11.3% of the cases, total income is not enough to live on, while almost half the respondents (46.9%) feel their income provides them with a good (or excellent) quality of life.

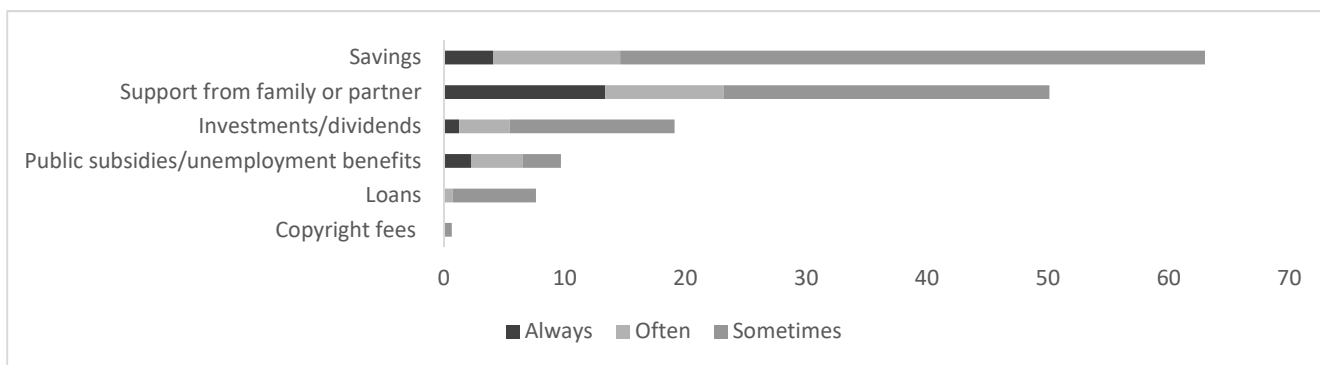
**FIGURE 34 - YOUR TOTAL ANNUAL INCOME IS:**



Source: ACTA, I-WIRE survey, analysis of Dutch data

Seeing that their incomes are usually sufficient to live on, the NIPs respondent rarely need to draw on supplementary sources of income, which consist mainly of savings and support from the family of origin or partner.

**FIGURE 35 - OTHER WAYS TO SUPPORT YOURSELF**

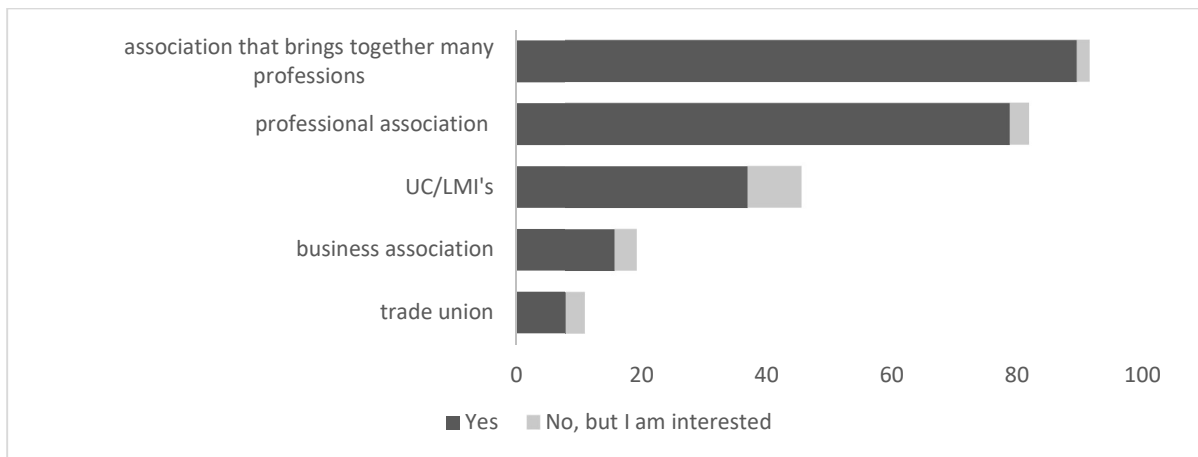


Source: ACTA, I-WIRE survey, analysis of Dutch data

## 5.15 REPRESENTATION

Almost all of the NIPs respondent (89.4%) belong to a horizontal type association, that represents a number of professional categories, while 78.8% belong to an association representing a single profession (according with the significant role played by PZO-ZPP in spreading the survey), 36.9% to an UC or LMI's and only a few (7.9%) are trade-union members.

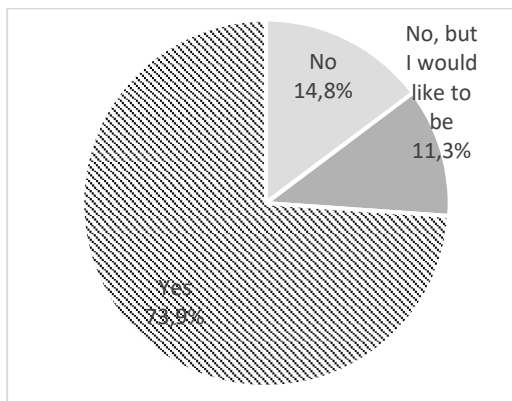
**FIGURE 36 - ARE YOU A MEMBER OF ANY UNION OR ASSOCIATION?**



Source: ACTA, I-WIRE survey, analysis of Dutch data

In 73.9% of the cases, the NIPs respondent receive support from their associations.

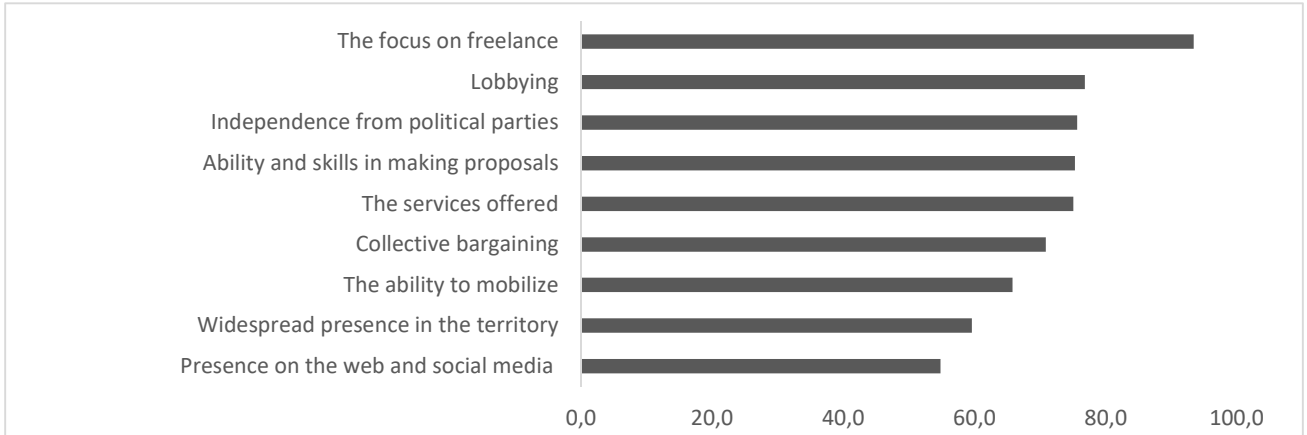
**FIGURE 37 - ARE YOU PART OF A PROFESSIONAL NETWORK THAT CAN SUPPORT YOU WHEN YOU NEED IT?**



Source: ACTA, I-WIRE survey, analysis of Dutch data

In choosing an organisation of representation, the most important factor is its focus on freelancers, followed by its ability to lobby, its independence from political parties and its ability to make proposals, as well as the services it offers.

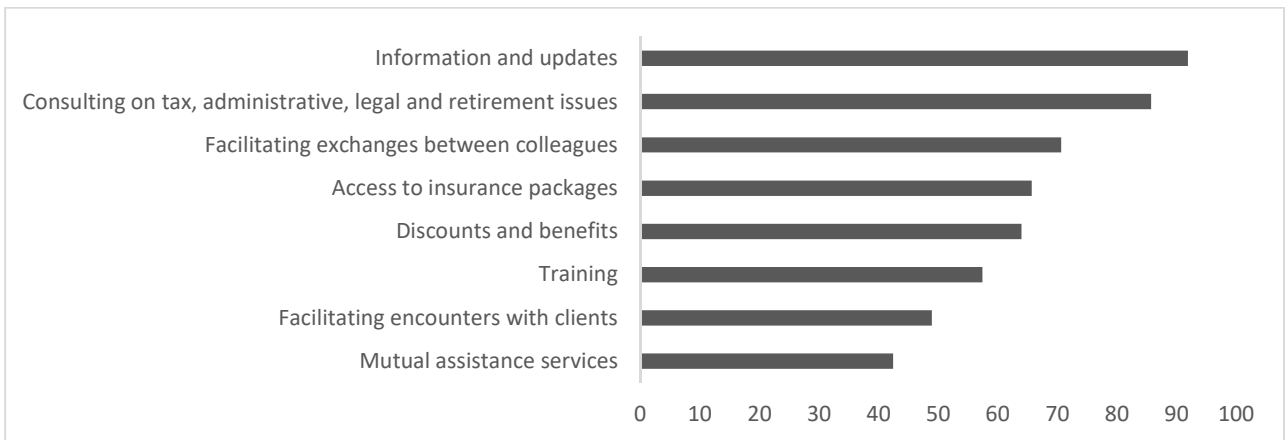
**FIGURE 38 – MAIN FACTORS IN CHOOSING A COALITION REPRESENTING INDEPENDENT WORKERS**



Source: ACTA, I-WIRE survey, analysis of Dutch data

The most important services include: information, consulting on administrative, legal and tax affairs, and networking.

**FIGURE 39 - WHAT SERVICES SHOULD BE OFFERED BY AN INDEPENDENT WORKERS ORGANIZATION**

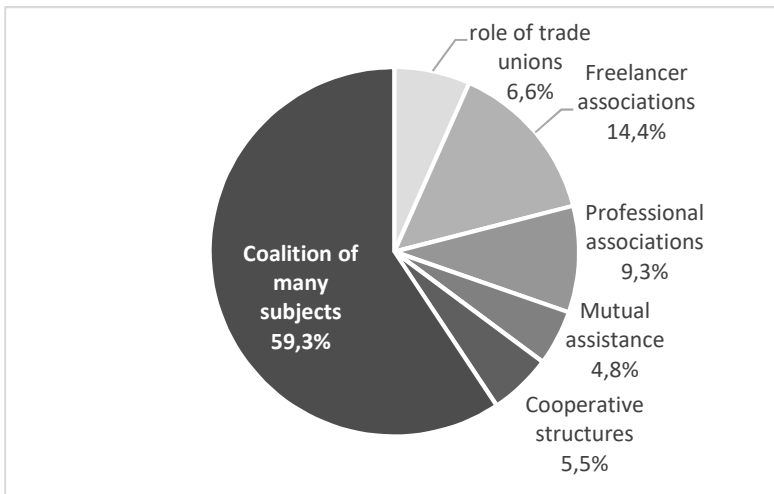


Source: ACTA, I-WIRE survey, analysis of Dutch data

Almost 60% of the NIPs respondent believe that a coalition of different entities is the most effective strategy for representing the interests of independent professionals.



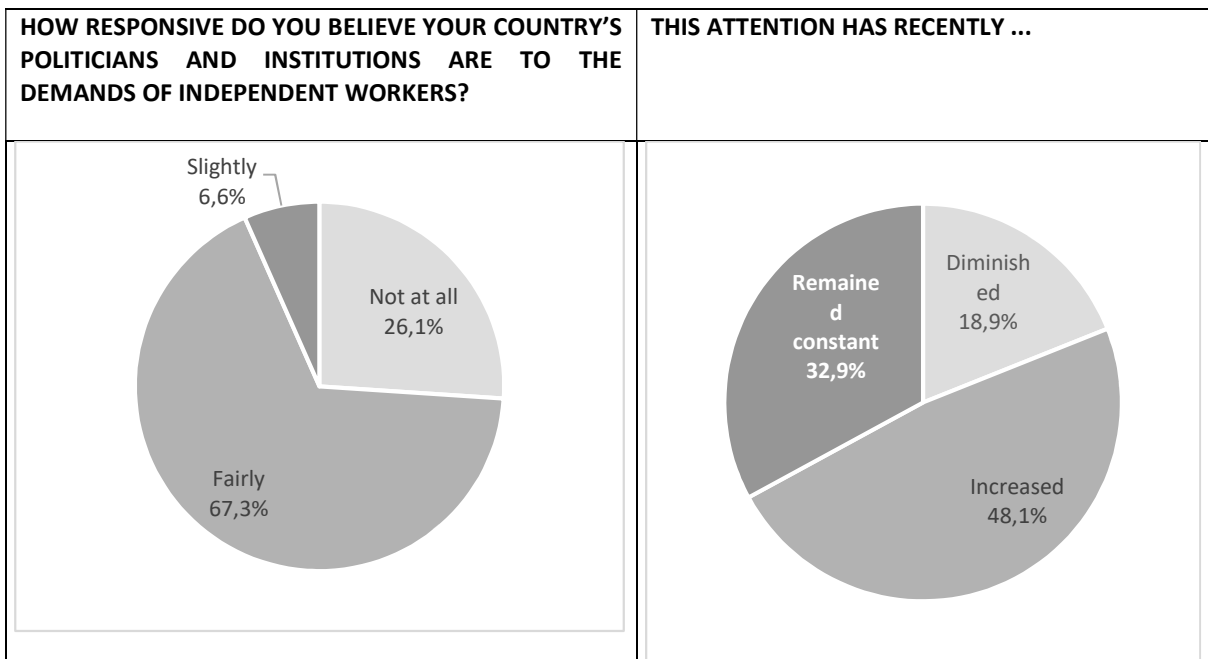
**FIGURE 40 - IN ORDER TO REPRESENT INDEPENDENT WORKERS, IT IS IMPORTANT TO IMPROVE ...**



Source: ACTA, I-WIRE survey, analysis of Dutch data

Opinions are positive overall regarding the attention paid by the institutional and political spheres to the needs of NIPs: 67.3% hold that believe that proper attention is being paid, while half the respondents also feel the attention is increasing.

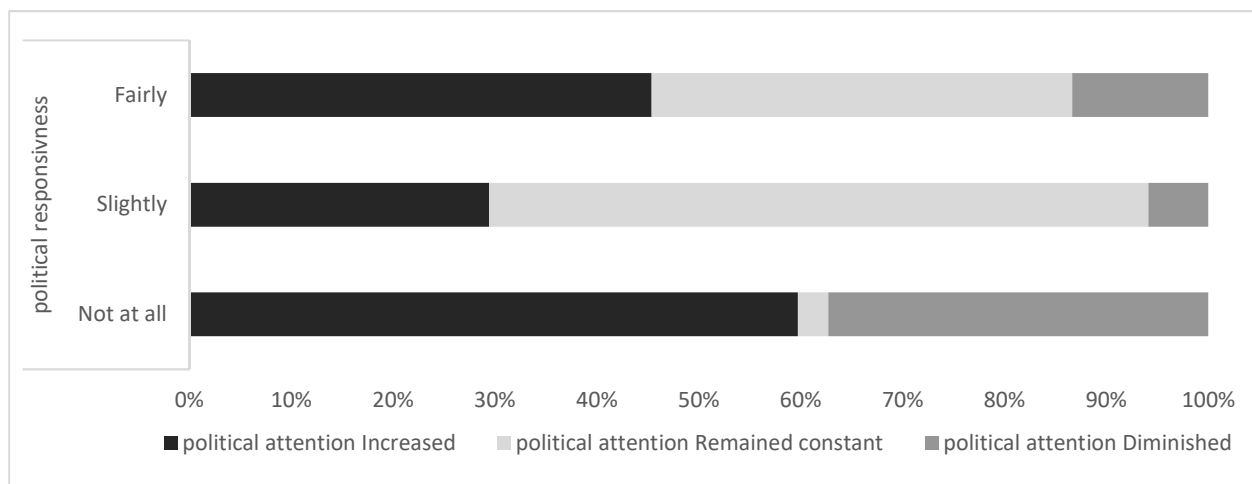
**FIGURE 41 – POLITICIANS ATTENTION TO NIP**



Source: ACTA, I-WIRE survey, analysis of Dutch data

Even among those who do not have positive opinion of the attention paid by politicians to NIPs, 60% believe that things are getting better.

**FIGURE 42 – NIP DEMANDS AND POLITICS**



Source: ACTA, I-WIRE survey, analysis of Dutch data

## 5.16 TWO GROUPS OF NIP:

The situation of Dutch NIPs includes two groups of workers found at opposite ends of the spectrum of our sample group:

1. One group, which we refer to as the “weak NIPs”, consists of:
  - those who have a medium-low income (below 30,000 euro) and cannot count on other income from salaried employment or pensions, or from unemployment benefits;
  - those who have incomes of between 30,000 and 60,000 euro, have no other sources of income and judge their total income to be “just enough to get by”;
2. A second group, referred to as the “strong NIPs”, are those with IP incomes of more than 60,000 euro.

The weak NIPs are primarily women with university degrees in social and cultural affairs, often employed in multiple professions or one that is not well defined (sometimes many): they work primarily in the fields of art and training, and as translators; they tend to be younger and often became IPs without having gained adequate work experience, either immediately after finishing the studies or following discontinuous working experiences.

In contrast, the strong NIPs are often men with university degrees in ICT or economics, working as specialists in ICT or business consulting. They are generally found in the central age groups and became IPs after gaining experience as salaried employees.

Differences were not observed with regard to their places of residence, unlike what emerged from a 2013 survey carried out by the Dutch national statistics office (CBS), showing that the relatively well-off NIPs are concentrated in and around areas of large Dutch cities (Amsterdam, Utrecht, the Hague and Rotterdam)<sup>3</sup>. Most likely, the swift development of digital technology in recent years now makes it possible to work remotely, without having to live near the client’ offices.

**TABLE 4 - CHARACTERISTICS OF WEAK AND STRONG NIP BY GENDER**

		Weak NIP	Strong NIP
Gender	Men	22.5	71.8
	Women	77.5	28.2
Age	< 40 years	37.3	11.8
	40/50 years	13.7	33.8
	50/60 years	34.3	41.2
	> 60 years	14.7	13.2
Field of study	Creative arts	8.7	0.0

<sup>3</sup> Bas Koene and Maylin Stanic, Country-Case 2017

	Social and cultural affairs	51.5	14.1
	Economics	9.7	22.5
	ICT	1.0	22.5
	Other	29.1	40.8
Professions	Professional activities	40.2	43.7
	Education	25.5	11.3
	Arts	24.5	7.0
	ICT	7.8	28.2
	Other services	2.0	9.9
Former occupation	Salaried employee	71.6	91.5
	Intermittent jobs	5.9	2.8
	Student	21.6	5.6
	Unemployed	1.0	0.0

Source: ACTA, I-WIRE survey, analysis of Dutch data

Looking at the motives that lead to the decision to work as an IP, the main ones for strong NIPs are tied to professional growth and independence, or to gain from business opportunities, while the weak NIPs are influenced more by motives involving the nature of the work, while economic factors prove less important. The way problems are perceived also differs significantly between the weak and the strong: weak NIPs are considerably more aware of unfair competition, low compensation, high taxes burden, few assignments and the market crisis. The weak NIPs, on the whole, are satisfied with their work (88%), but in keeping with their difficult economic situations, they are not satisfied with their earnings, their possibilities for economic growth, their workloads, their job security or their human relations. But despite these difficulties, only a small portion (9.8%) would prefer to be salaried employees, though the number is far higher than among the strong NIPs.

**TABLE 5 MOTIVATIONS AND PROBLEMS OF WEAK AND STRONG NIP**

		Weak	Strong
Motivation	No salaried job found	28.4	8.3
	It is a job for independent workers	46.1	18.3
	Tax advantages	8.8	23.6
	To boost your income	29.4	53.5
	Business opportunity	26.5	62.5
	New challenge	39.2	69.4
	To develop new skills	58.8	72.2
	You don't want a boss	52	74.6
Problems	Market crisis	24.3	4.2
	Few assignments	32.4	2.8
	Tax burden	34.3	8.3
	Low compensation	36.3	4.2
	Unfair competition	42.6	18.1
Satisfaction	Income	35.3	97.2
	Continuing training	37.3	62.5
	Stress, workload	43.1	70.4

	Job security	53.9	83.3
	Career patterns	61.8	76.4
	Human relations	67.6	90.3
	Work-life balance	79.6	88.9
	Hours you work	80.4	95.8
	Working anywhere	80.4	88.9
	Independence	88.2	97.2
	Job in general	88.2	97.2
	Work itself	91.2	95.8
Would you rather be?	A salaried employee	9.8	2.8
	An independent worker	90.2	97.2

Source: ACTA, I-WIRE survey, analysis of Dutch data

As a rule, weak NIPs work at home, often under extremely brief contractual arrangements; another sign of their weakness is the fact that their compensation is determined less frequently by individual negotiation, more often being set at the going market rate. Weak NIPs work far more frequently on large-scale projects, and they make greater use of platforms, which they view as a way of obtaining additional earnings.

The differences in their economic situations also lead the strong and weak NIPs to make different choices with regard to social security: while both groups pay for the same obligatory insurance, the strong NIPs make significant investments in all types of private insurance, whereas the weak NIPs, who cannot afford to set aside funds for insurance, will find themselves in serious difficulty in times of weakness.

**TABLE 6 WORK, CLIENTS AND WELFARE**

		Weak NIP	Strong NIP
Where do you work (often + always)	At home	79.6	36.6
	In your working space	6.8	18.3
	In a co-working	2.0	7.0
	In a space of the client's	28.4	76.1
	In different working spaces	23.5	29.6
Duration of contracts	A few hours or days	42.2	13.9
	A few weeks	2.9	1.4
	A number of months	3.9	13.9
	One year	1.0	29.2
	More than one year	1.0	11.1
	It varies greatly	49.0	30.6
You have worked	Continuously, without a break	70.6	67.6
	More than 9 months of the year	17.6	31.0
	6-9 months of the year	3.9	1.4
	Less than 6 months of the year	7.8	0.0
Setting of prices	Negotiation with client	66.7	80.6

	Professional association fee tables	10.8	9.7
	The client decides	4.9	1.4
	Market prices	17.6	8.3
Always engaged in large scale projects		82,5	43.7
Platforms used to sell professional services		53,5	16.9
Private insurances	Unemployment	3.9	15.3
	Pension	28.4	48.6
	Occupational disability	33.3	66.2
	Accidents at work	19.6	68.1
	Healthcare	57.8	76.4

Source: ACTA, I-WIRE survey, analysis of Dutch data

## 5.17 CONCLUSIONS

The sample group for the new independent workers of the Netherlands is made up exclusively of NIPs: in fact, we have no Dutch IPs who work in traditional and/or regulated professions, or even as members of umbrella companies or LMI'S.

The Dutch IPs, as is shown by the country case report as well, would appear to have a better overall working situation than the IPs of other countries (CBS 2014).

First of all, in a great many cases they have chosen to become independent, mainly in order to do work that they enjoy, or because they want to be independent and organise their time as they see fit, but also to take advantage of business opportunities.

This overall positive situation includes two “extreme” groups, as has been illustrated by other research efforts (Bas Koene and Maylin Stanic, Country-Case 2017): on the one hand, a group of weak NIPs with very low incomes and no other sources of income. These are often women with university degrees in law or culture, but without a well-defined professional profile, seeing that they engage in a number of activities, mostly having to do with translations, publishing, journalism and art. At the other end of the spectrum are men with degrees ICT or business, and better defined professional profiles in the fields of ICT or business consulting, where their earnings are medium-high. The weak NIPs must deal with a market of cut-rate prices, as participants in large-scale projects, with little possibility for individual negotiation and greater competition. They work at home, they use platforms to obtain additional earnings, though they feel the platforms encourage low-quality work at low prices. Nonetheless, they are relatively satisfied with their work, with the exception of the pay, the possibilities for growth and the human relations. The problems reported do not include failure by clients to make payments, a common complaint of freelancers in other countries.

As was also shown by the national case report, Dutch IPs are excluded from many social safeguards: the only insurance for which most of them pay, be it mandatory or private, is health insurance. Above all else, they feel they enjoy little protection from employment, seeing that such benefits, as shown by the national case study, are available, only if they are in a situation of family poverty, or for pension coverage, seeing that they are unable to obtain private coverage. Due to their low incomes, weak NIPs cannot pay for private supplementary insurance, and so they are exposed to fluctuations in income tied to illnesses or accidents, in addition to which their coverage is further reduced in their old age.

The I-Wire sample group consists of NIPs that are genuinely independent, as shown by all the indicators utilised in this research effort, and so, as regards these kind of workers, the issue of the bogus self-employed would not appear to be a propriety concern, though it is part of the political debate in Holland as well<sup>4</sup>, whereas the more pressing issue, in terms of defending the interests of the weaker NIPs, is that of minimum fees and pay (Bas Koene and Maylin Stanic, Country-Case 2017).

<sup>4</sup> There is Dutch legislation meant to fight the practice of bogus self-employed -Employment Relationships (Deregulation) Act (Wet deregulerend beoordenelend arbeidsrelaties, DBA)- designed to promote the use of a

The NIPs respondent belong to numerous associations of representation and feel that they receive support and aid. They believe in the effectiveness of coalitions and in the importance of focussing on freelancers, in terms of both requests to present to politicians and services to be offered to shareholders.

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standard agreement form. But numerous problems have caused enactment of the measure to be postponed (Bas Koene and Maylin Stanic, Country-Case 2017)