



XPAT MEDIA







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Welcome, expat, to the Netherlands! We are proud to present you this sixteenth 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 fifteen 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 proofreaders 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.

We hope you have a pleasant, enriching and successful stay in the Netherlands.

Bert van Essen and Gerjan de Waard

Publishers



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A landscape photograph of a polder in the Netherlands. In the foreground, a path made of dark, irregular stones leads through a field of vibrant green grass. The path recedes into the distance, where the grass continues to a flat horizon. The sky is filled with large, soft clouds in shades of blue, grey, and white, suggesting a late afternoon or early morning setting. The overall scene is peaceful and scenic.

THE HOLLAND HANDBOOK

**YOUR GUIDE
TO LIVING IN
THE NETHERLANDS**

INTRODUCTION

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. 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 has 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 fact that, despite the economic crisis, the number of traffic jams has remained daunting. So much so that radio announcers have long since stopped listing all of them and simply recite the longest – and their total length, which often exceeds 90 kilometers. No wonder this country is awaiting the registration of its 8 millionth car. Meanwhile, as you will surely notice, the government is working hard on widening the highways, or laying new ones – a cause of considerable temporary inconvenience. Though the government decided, in 2012, to reduce the budget for road construction / improvement, it is still considerable. Currently, for instance, they are working on laying the finishing touches on an addition to the A4, which connects The Hague and Rotterdam. When they are done, these two cities – which are only 20 kilometers apart – will be linked by two highways instead of one. They will also soon be starting on the construction of a new tunnel underneath the Nieuwe Waterweg, west of Rotterdam, as well as tackling the bottlenecks around Utrecht.

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 operational. 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 can also see an interesting new development: Eastern European URLs on the sides of trucks bearing Eastern European license plates (from Poland, Hungary and Rumania). The wages 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.

Yet, 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, these 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. (When, in 2014, the fiscal incentives for buying partially electric cars were so high that the purchase price enjoyed a 70% subsidy, these measures were terminated.) And, trust the Dutch merchant mentality, which motivated some to buy these relatively cheap electric cars locally and sell them at an attractive price abroad. But, where are the Rolls Royces, Cadillacs, Daimlers and Jaguars? 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 and BMWs and the occasional secondhand Jaguar. 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 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.

The overall picture, however, becomes a quite different when you look at the distribution of wealth. The richest 1% of the population



SELF-DRIVING CARS

Traffic experts in the Netherlands insist that tackling bottlenecks and other issues will never be enough to rid this country of its traffic jams, because there are still simply too many cars. Which is why the Dutch Minister of Traffic and Water Affairs, Melanie Schultz van der Hagen, is such a fan of self-driving cars. If these niftily computerized vehicles manage to maintain a steady speed at a fixed distance from the cars around them, then the Dutch roadways will prove to have sufficient capacity. She has taken legal measures to make experiments on the Dutch roads possible and hopes that the Netherlands will be a forerunner in this area.

TRAFFIC FINES

Your fellow drivers, incidentally, appear to be talking to themselves. You can see that they are keeping it short. Probably they are telling someone that they will be late, due to traffic. In the past, they would have reached for their mobile phones, but they don't do that anymore – it is no longer allowed. Nowadays, you are expected to use a hands-free system, or else the police will redirect you to a road stop, where they will present you with a hefty fine after having courteously introduced themselves and shaken your hand. It must be noted, incidentally, that recently they have been clamping down on a variety of activities that could cause you to drive without exercising due care – such as eating a sandwich while driving...

Failing to drive hands-free can prove to be expensive for another reason, as well. Before you know it, you might have missed a speed limit reduction. On many parts of the highway, you can now drive 130 kilometers an hour – but these have proven to be limited. Every 15 minutes or so, there will be a sign reducing the maximum velocity for some or other reason – to, for instance, 120, 100, 80 or even 70 kilometers an hour. And everywhere, there are cameras ready to snap a picture of a 'traffic-sinner'. Who is sure to receive a considerable fine. In 2014, almost 10 million fines were paid, yielding the nation's coffers € 627 million. In 2010, this had been € 525 million. It should come as no surprise therefore, if you run into a disgruntled Dutchman who is expressing his suspicion that the fines have nothing to do with enforcing safety but rather with reinforcing the nation's wallet.



owns 25% of the nation's wealth, which, in 2014, amounted 1.116 billion euros. Yet, trust the Dutch: this concentration of wealth in the bank accounts of just a few was just not right, according to the majority, and they immediately started to plead for a raising of the wealth tax. Die-hard socialists? One of them was a card-carrying Liberalist.

Five years after being hit quite hard by the oil crises in 1974 and 1979, the Netherlands resumed its growth – which was only interrupted by the dotcom crisis in 2001 and then again by the credit crisis in 2008. Already in the first months of the crisis, the government appointed a great number of commissions whose task it was to determine how – wherever possible – government expenditures could be reduced by 20%, for when the time comes that the economy recovers and the mile-high bill for the emergency measures is due. For, when push comes to shove, the Netherlands is a country that wants to make sure that its household budget is balance. For instance, the cabinet that was formed in 2010, expressed plans to reduce government spending by € 18 billion. At first, it seemed that this measure would be sufficient to tackle the country's economic challenges, but in 2011 the economy took another nosedive, requiring the government to cut expenditures by another € 12 billion, in order to reduce the 4.5% financial deficit to 3% – the maximum for members of the European Union. The Dutch government had no choice but to do this as it had taken a strict line vis-à-vis the upholding of this limitation when the southern European countries – particularly Greece – were facing the possibility of bankruptcy. When it became clear that this would not be

enough, the government did not even hesitate to cut another € 18 billion, plus schedule another € 4 billion cut for the year 2014.

The Dutch population accuses the government of making sweeping cuts that are damaging to the economy, but the answer of the government is short, based on an expression they feel the Dutch might have forgotten: frugality and hard work make houses like castles. If we pay the price now, says the country's liberal Prime Minister Rutte, then "the crisis will have made us stronger". "And more social," adds Diederik Samsom, leader of Rutte's coalition party, the social-democratic Labor Party. At the start of 2014, it seemed as if they might be proven right. The economy showed a slight upswing and the asking prices of houses started going up – after having gone down 20% over the past years. In 2015, this upswing appeared to be here to stay, though politicians, professors and representatives of the various industries warned that the recovery is and remains fragile. One should keep in mind that, in Europe, a growth percentage of 1.5-2% is already considered quite positive.

Han van der Horst (1949) is an historian. He worked for the Communications Directorate of Nuffic, the Netherlands Organization for International Cooperation in higher education. He is a prolific author on Dutch history and culture. Among expatriates, his best-known book is *'The Low Sky – Understanding the Dutch'*.

MONEY GRABBERS

The 2008 financial crisis had its repercussions not only for the banks, but also for the housing corporations and project developers that had been created out of the privatized associations and foundations for affordable living in the '90s of the previous century. These corporations and project developers had grossly exceeded their limits by going into office real estate, the construction of villas and even activities abroad. When this went wrong, it turned out that the managing directors of these corporations – just like their colleagues at the banks – had awarded themselves generous salaries. In order to answer the public indignation that followed, the government decided that persons in (semi) public office may never earn more than the Prime Minister (€ 180,000 a year). Anyone who does, public office or not, is quickly accused of being a money-grabber. The Dutch do, however, distinguish between entrepreneurs who bear their own (considerable) risk and those who don't and who therefore are 'merely' employees. Unless proven otherwise, the latter are automatically labeled money-grabbers.

This is what happened to the members of the Board of Directors of the ABNAmro Bank, which had been saved and nationalized in 2008. In March 2015, these members (with the exception of the president)

awarded themselves a raise of € 100,000 a year to compensate them for the fact the government had abolished the system of bonuses – which it had done for the purpose of curtailing irresponsible speculation and risk-taking.

The dismay among politicians and the people was so great that the Directors paid the raise back – thus avoiding the beginning of a run on the bank. Their colleagues with the competitor, ING, which has paid off all its state support, awarded themselves an even greater raise – which they kept. More than ever before, bankers are perceived as incorrigible money grabbers. Should this come up at a party, there will undoubtedly be someone who will point out the fact that all the other employees of the banks haven't received a raise in years, while the members of the Boards of Directors initiated one series of dismissals after the other. This policy of reducing the number of employees is seen as anti-social in the Netherlands, unless there is absolutely no other way to stop a company from going under. Talk of terms of employment in keeping with the rest of the labor market for all levels of a company are dismissed summarily by people who, by American standards, would be considered very conservative.

URBANIZED CENTER

The Randstad, in the provinces of North-Holland, South-Holland, Utrecht and Flevoland, is strongly urbanized. There are no real metropolises with millions of people in Holland. The largest city, Amsterdam, does not have more than about 823,000 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.

Particularly the cities of the Randstad – Rotterdam, Delft, The Hague, Leiden Haarlem, Amsterdam, Hilversum, Utrecht, and Gouda – are an almost continuous circle or half-moon. The Dutch call this a 'rand', or 'edge', hence the name Randstad. In this middle lays a green

area, with small and medium-sized villages. Together with the South-eastern area of Brabant, 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 filled. Not with luxurious threemasters 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.





THE NETHERLANDS



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 second tallest people on the planet (the status of tallest was attained just last year by the Swedes). 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 (1.71 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 consequence, 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 zee-spiegel* (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.

CHAPTER 1

The windmills of your mind are not playing tricks on you. You have (or your Dearly Beloved has) accepted that job in the Netherlands. The dust, created by the whirlwind consequences of this decision, has started to settle and you are beginning to wonder what type of country you have come to. Having read about culture shock in the preceding introduction, you now know that the best step towards familiarizing yourself with this new culture is knowing more about it. First off, relax in the knowledge that the Netherlands has one of the highest standards of living in the world. But what about their government and politics, economy, the climate, and their religion? This chapter will tell you about how history and living below sea level helped shape the politics of this nation.

