



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

# Social protection and inclusion policy responses to the COVID-19 crisis

## The Netherlands

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Social Europe

**EUROPEAN COMMISSION**

Directorate-General for Employment, Social Affairs and Inclusion  
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**European Social Policy Network (ESPN)**

**ESPN Thematic Report:  
Social protection and inclusion  
policy responses to the  
COVID-19 crisis**

**The Netherlands**

**2021**

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The European Social Policy Network (ESPN) was established in July 2014 on the initiative of the European Commission to provide high-quality and timely independent information, advice, analysis and expertise on social policy issues in the European Union and neighbouring countries.

The ESPN brings together into a single network the work that used to be carried out by the European Network of Independent Experts on Social Inclusion, the Network for the Analytical Support on the Socio-Economic Impact of Social Protection Reforms (ASISP) and the MISSOC (Mutual Information Systems on Social Protection) secretariat.

The ESPN is managed by the Luxembourg Institute of Socio-Economic Research (LISER) and APPLICA, together with the European Social Observatory (OSE).

For more information on the ESPN, see:  
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## SUMMARY

Between Monday 3 February 2020 and Sunday 18 April 2021, the total number of confirmed COVID-19 cases per 100,000 people was 6,740 for the EU-27 as a whole; in the Netherlands, it was 8,674. The total number of deaths per 100,000 people was 151 for the EU-27, versus 101 in the Netherlands.

In March 2020, when the COVID-19 pandemic reached the Netherlands, the Dutch government imposed a “targeted” lockdown. With a view to containing unemployment and providing financial assistance, the government put several financial schemes in place to support employees, flex-workers (i.e. workers on flexible contracts) and the self-employed. As the situation regarding the COVID-19 pandemic did not improve, the government repeatedly extended support measures, and at the same time also introduced new ones to meet, as far as possible, the needs of those who had been excluded from previous measures.

The emphasis has been particularly laid on retaining jobs through the “temporary emergency bridging measure for sustained employment” (NOW), and supporting the self-employed with the “temporary bridging measure for self-employed professionals” (TOZO) for those who have lost (part of) their income due to the pandemic. Employers with a substantial turnover loss can apply for NOW in order to continue paying their employees’ wages. Self-employed professionals, depending on their income and household situation, can rely on TOZO, aimed at providing a minimum income to live on. The measures have been designed in such a way that a large part of the population can be reached within a short period of time.

Besides NOW and TOZO, additional support measures have been announced for specific target groups: a one-off benefit to compensate flex-workers (TOFA), a mortgage payment break, subsidies for career development and training (NL keeps on learning), and a scheme to support households who cannot pay their fixed costs (TONK). Social support measures have been specially designed to provide temporary support during the COVID-19 pandemic, and it is not likely that any of them will turn into permanent ones as part of redesigning the social protection system. No adjustments have been made to existing unemployment benefit schemes, sickness benefits and sick pay, health insurance or leave entitlement for (home) working parents. Even though some small groups may have been excluded, the large majority of people facing financial difficulties due to the COVID-19 pandemic have been included in the support schemes. Under the TONK scheme, those who are not entitled to other support schemes can be helped to cover their fixed costs.

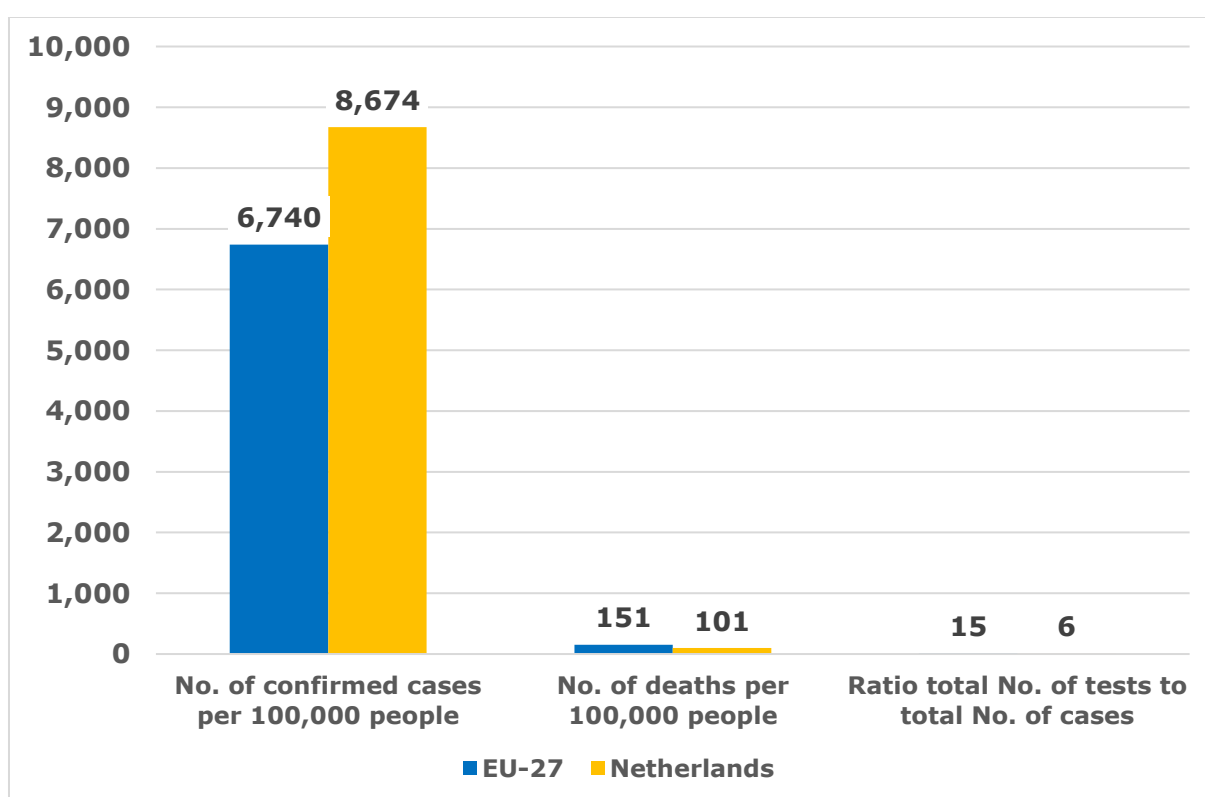
Compared with other countries in Europe, flex-workers and self-employed people represent a large share of the Dutch workforce. Just before the COVID-19 pandemic two influential reports advocating labour market restructuring had already been published, as the growing flexible workforce is less socially protected than permanent workers. The pandemic has underscored the fact that this flexible workforce has turned out to be particularly vulnerable: the NOW scheme has not prevented high unemployment rates among flex-workers, as many temporary contracts in affected sectors (such as the cultural sector, hospitality and parts of retail) have been terminated. The COVID-19 restrictions have shown up a dichotomy in the Dutch labour market, whereby the large number of flexible workers have a higher risk of falling into poverty than permanent workers. Restructuring the labour market has yet to be taken into consideration by the (next) government.

# 1 TRENDS OF THE PANDEMIC AND SOCIAL AND ECONOMIC IMPACT<sup>1</sup>

## 1.1 Epidemiological situation

During the 63 weeks considered for these three indicators (from Monday 3 February 2020 to Sunday 18 April 2021), the total number of confirmed COVID-19 cases per 100,000 people was 6,740 for the EU-27 as a whole; in the Netherlands, it was 8,674. The total number of deaths per 100,000 people was 151 for the EU-27 versus 101 in the Netherlands. The ratio of the total number of COVID-19 tests conducted to the total number of confirmed cases was 15.3 for the EU-27 and 5.8 for Netherlands.

**Figure 1: Total number of COVID-19 cases and deaths per 100,000 people & ratio of total number of COVID-19 tests to total number of cases, 3 February 2020 to 18 April 2021 (EU-27 and Netherlands)**

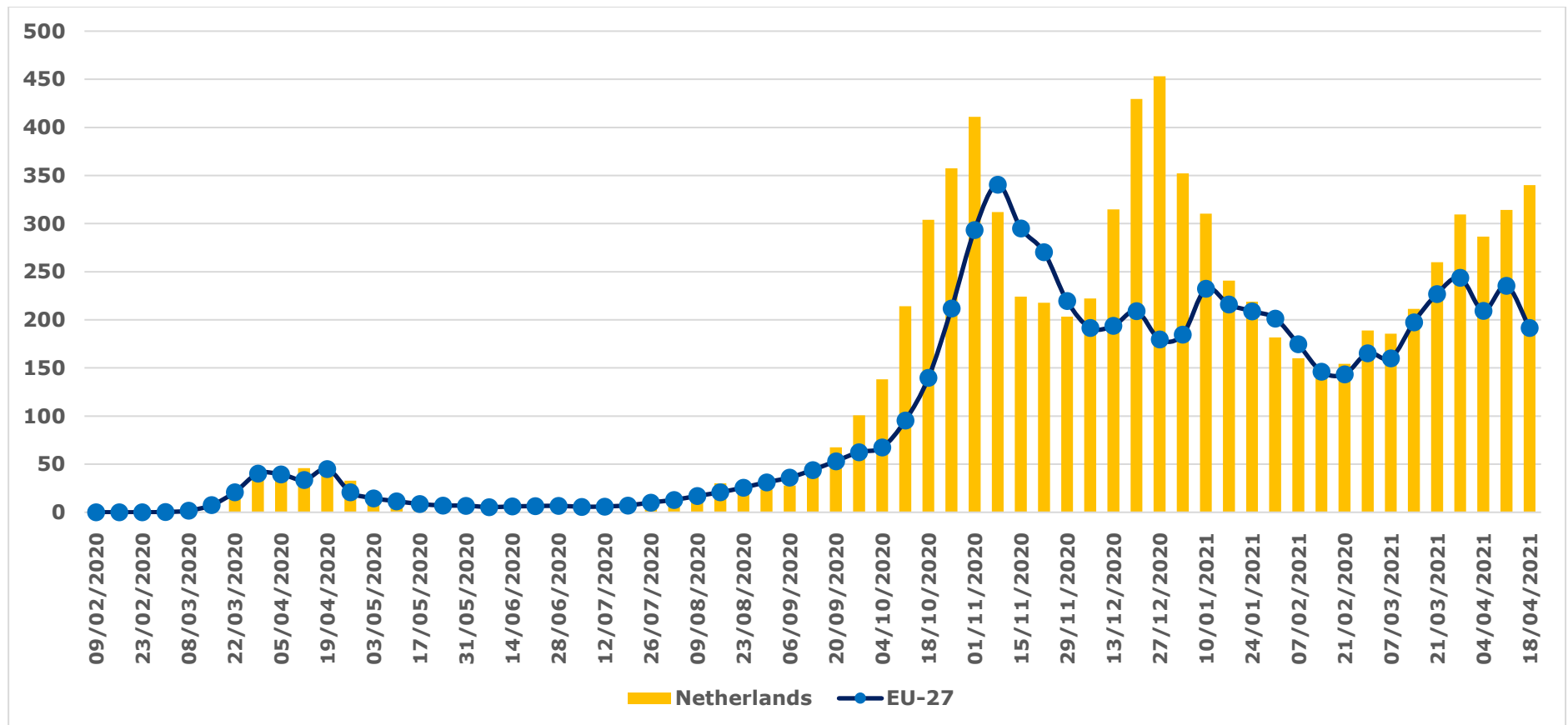


Source: Our World in Data (OWID) online database on COVID-19 - downloaded 26 April 2021

<sup>1</sup> Except if otherwise specified, the indicators presented in Sections 1.1 and 1.2 were calculated by the ESPN Network Core Team on the basis of data coming from two data sources: Our World in Data (OWID: <https://ourworldindata.org/coronavirus-source-data>) and the statistical office of the European Union (Eurostat: <https://ec.europa.eu/eurostat>). These indicators were calculated for all the 35 ESPN countries for which data were available. All of them are presented in Annex B of the following report: Isabel Baptista, Eric Marlier, Slavina Spasova, Ramón Peña-Casas, Boris Fronteddu, Dalila Ghailani, Sebastiano Sabato and Pietro Regazzoni (2021), *Social protection and inclusion policy responses to the COVID-19 crisis. An analysis of policies in 35 countries*, European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union. This report also provides additional explanations on the data sources used and the calculation of the indicators. In addition, Annex B of the report provides the country results related to all ESPN countries included in the two international data sources used (see Tables B1.1, B2.1 and B3.1 for Figure 1, Table B1.2 for Figure 2, Table B2.2 for Figure 3, Table B3.2 for Figure 4, Tables B4.1, B4.2 and B4.3 for Figure 5, Table B5 for Figure 6, Tables B6.1-3 for Figures 7a-c, and Tables B7.1-3 for Figures 8a-c). The full report and its various annexes can be downloaded [here](#).

In the last week of observations (from Monday 12 April 2021 to Sunday 18 April 2021), the number of confirmed COVID-19 cases per 100,000 people reached 191.8 for the EU-27. In Netherlands, it was 340.1.

**Figure 2: Weekly evolution - Number of confirmed COVID-19 cases per 100,000 people from 3 February 2020 to 18 April 2021 (EU-27 and Netherlands)**

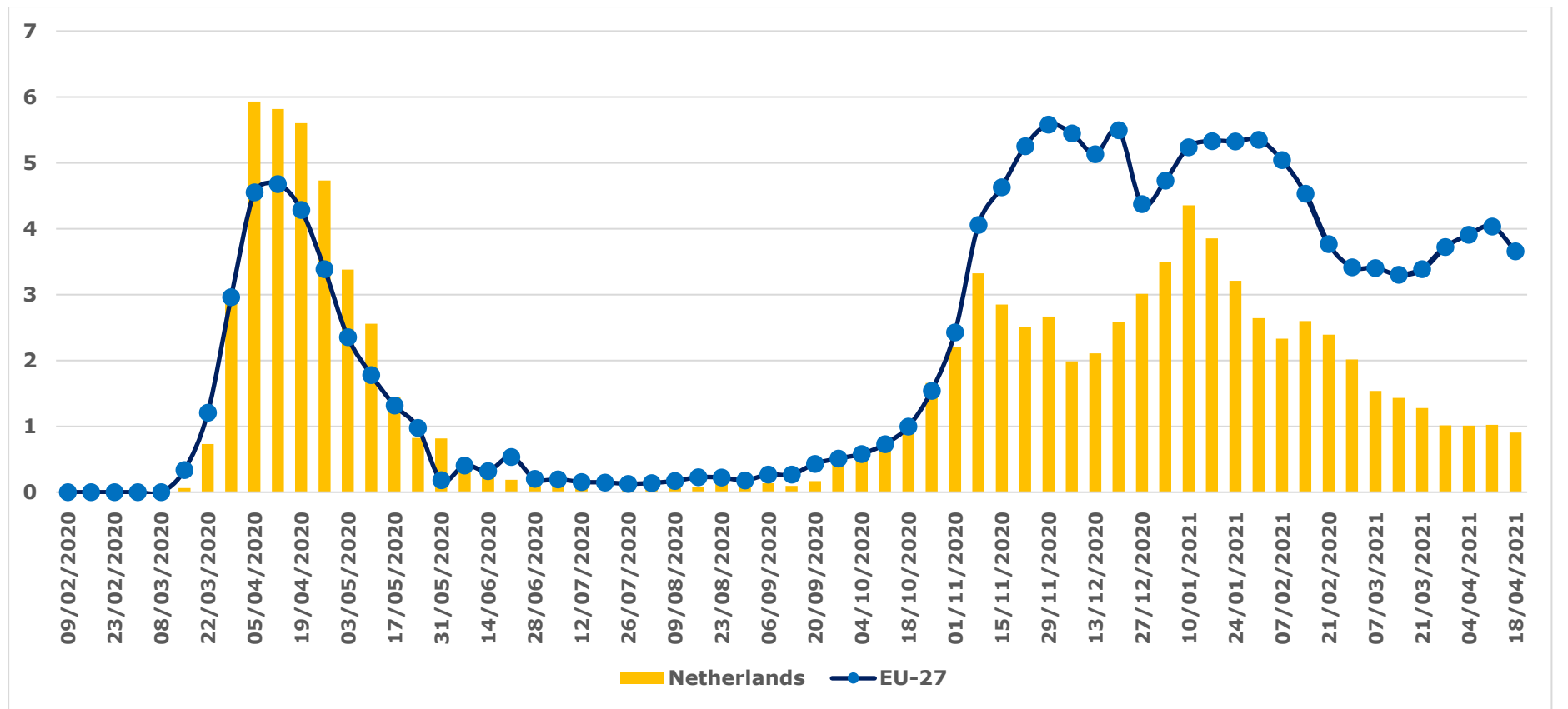


Source: Our World in Data (OWID) online database on COVID-19 - downloaded 26 April 2021.



In the last week of observations (from Monday 12 April 2021 to Sunday 18 April 2021), the number of COVID-19 deaths per 100,000 people reached 3.66 for the EU-27 as a whole. In Netherlands, it was 0.90.

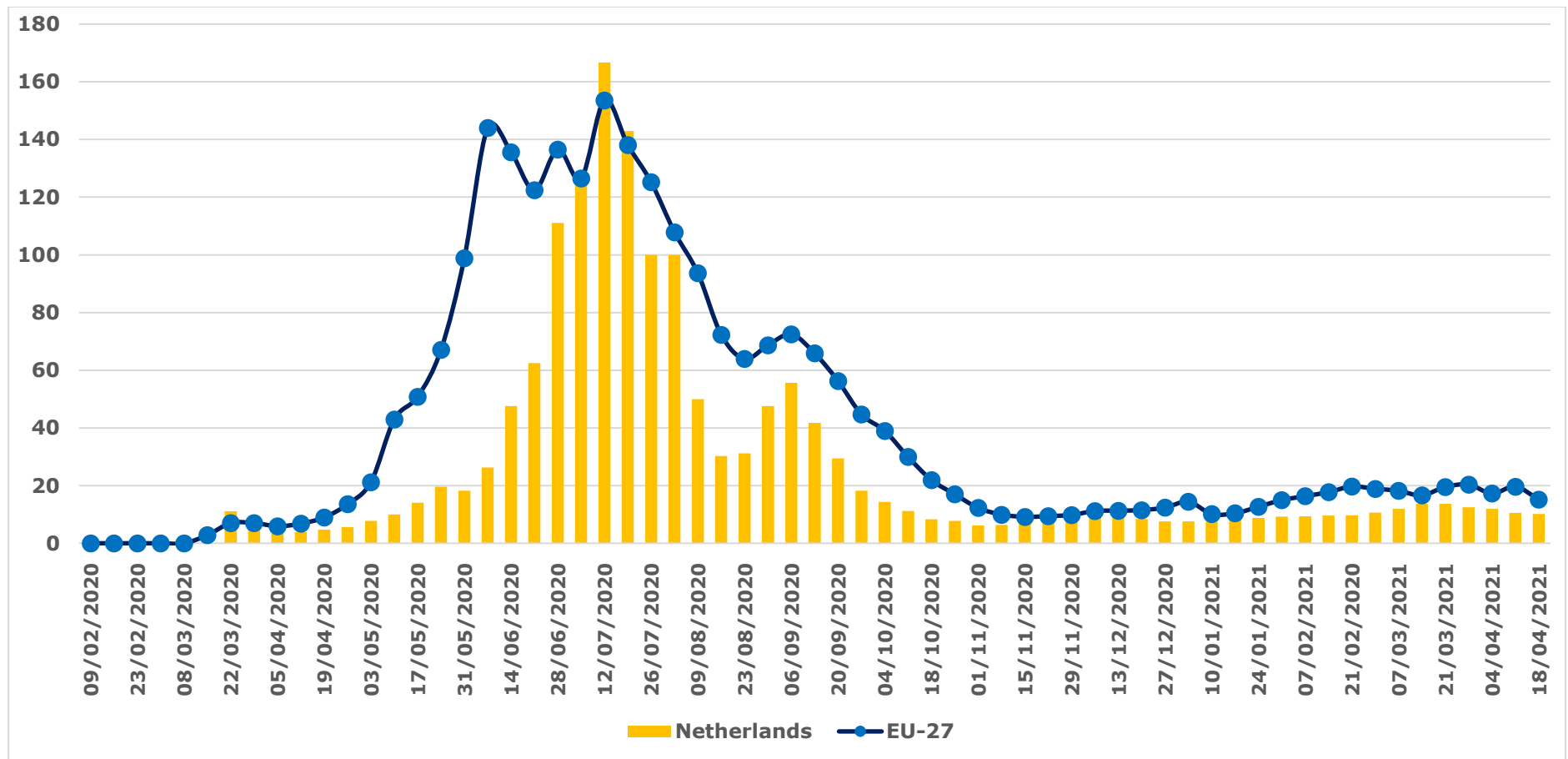
**Figure 3: Weekly evolution - Number of COVID-19 deaths per 100,000 people, 3 February 2020 to 18 April 2021 (EU-27 and Netherlands)**



Source: Our World in Data (OWID) online database on COVID-19 - downloaded 26 April 2021.

In the last week of observations (from Monday 12 April 2021 to Sunday 18 April 2021), the number of COVID-19 tests per new confirmed COVID-19 cases was 15.2 for the EU-27. In Netherlands, it was 10.2.

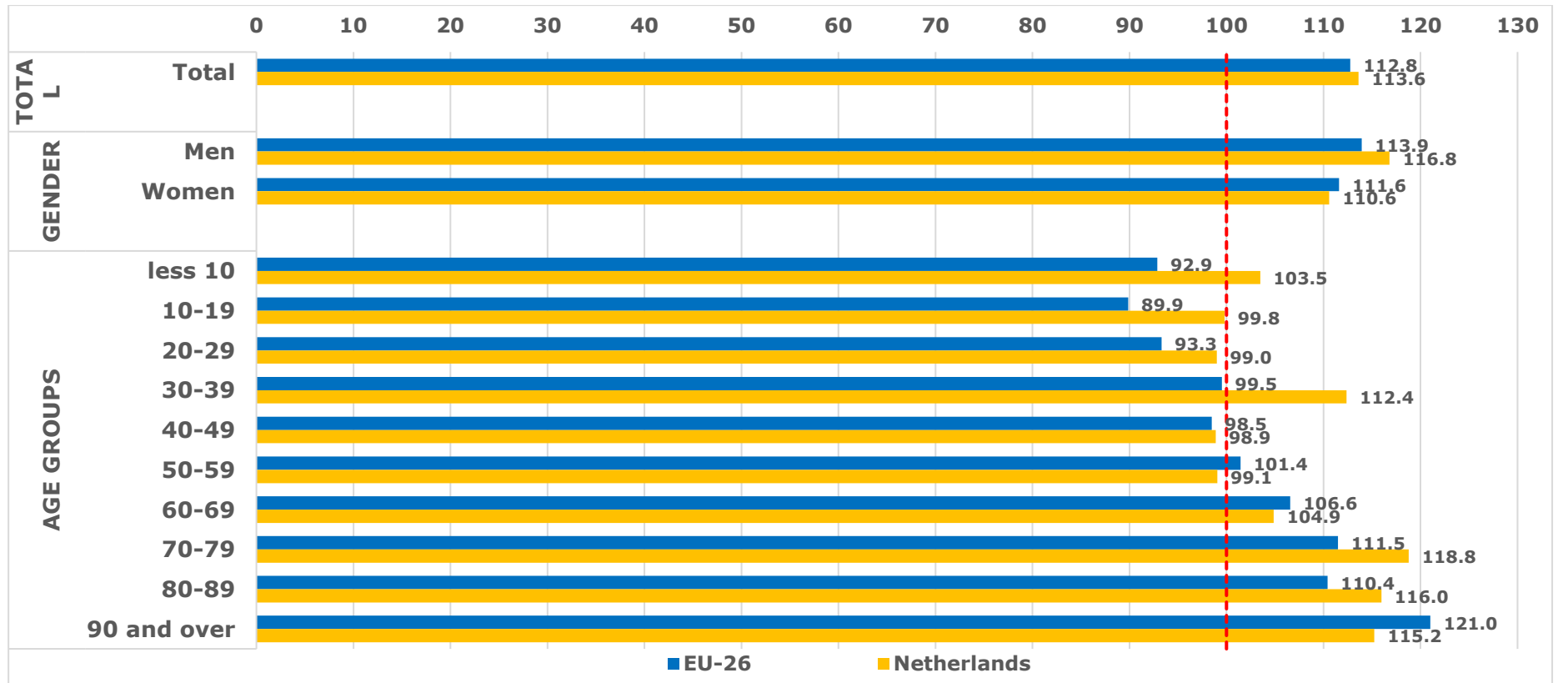
**Figure 4: Weekly evolution - Number of COVID-19 tests per new confirmed COVID-19 case, 3 February 2020 to 18 April 2021 (EU-27 and Netherlands)**



Source: Our World in Data (OWID) online database on COVID-19 - downloaded 26 April 2021. Full quote for these testing data: Hasell, J., Mathieu, E., Beltekian, D. et al. (2020). "A cross-country database of COVID-19 testing". *Sci Data* 7, 345 (2020) (<https://www.nature.com/articles/s41597-020-00688-8>).

The excess mortality ratio for 2020 is the total number of deaths (without distinction of causes) in the year 2020 expressed as a percentage of the previous 4-year (2016-2019) annual average of the total number of deaths. For the EU-26 average (no data for Ireland), the ratio of the total population is 112.8% while it is 113.6% in the Netherlands. For the EU-26, it is 113.9% for men and 111.6% for women. In Netherlands, these gendered ratios are 116.8% and 110.6% respectively. Excess mortality is higher among older age groups. For those aged 90 years and more it reaches 121.0% for EU-26 and 115.2% for Netherlands.

**Figure 5: Excess mortality - Total number of all deaths in 2020 as percentage of the 2016-2019 annual average (including gender and age breakdowns (EU-26 and Netherlands))**

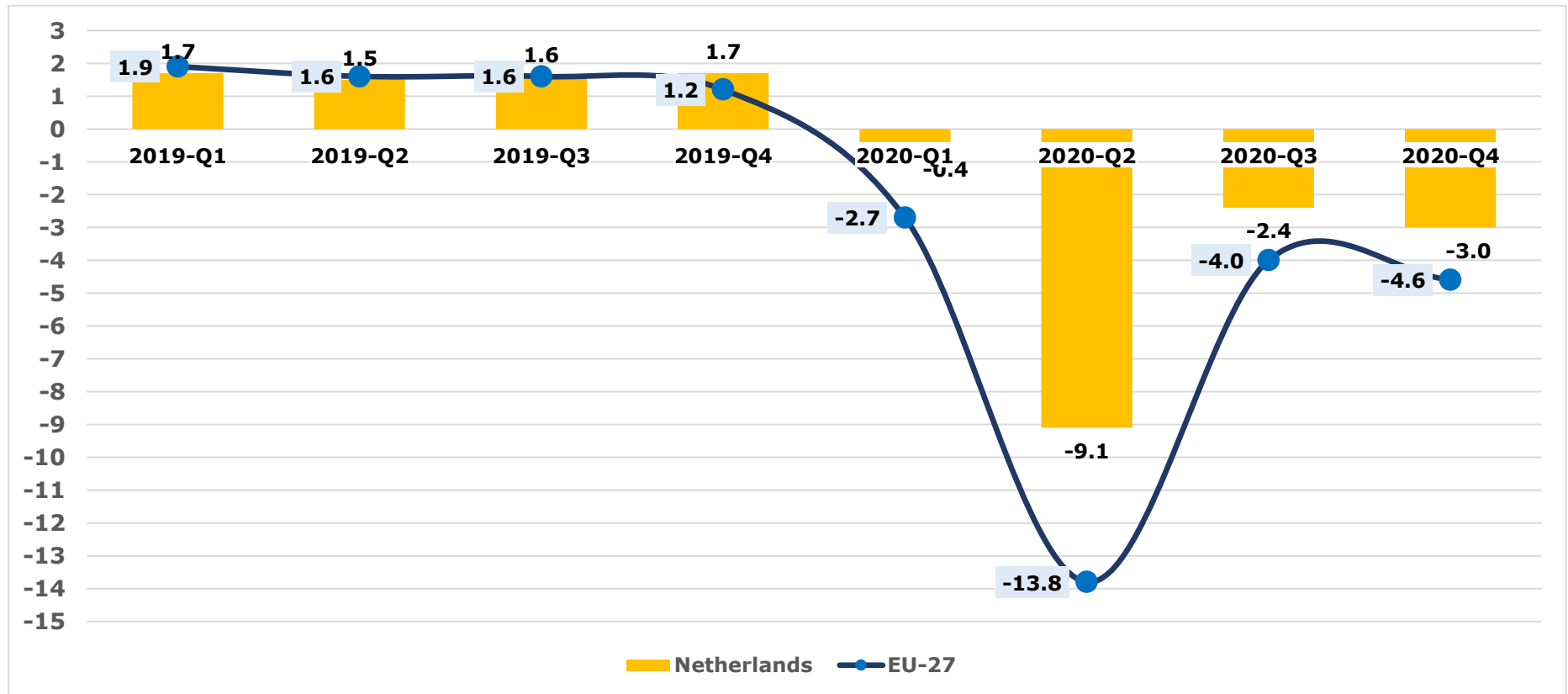


Source: Eurostat - indicator [DEMO\_R\_MWK\_10\_\_custom\_560457] Deaths by week, sex and 10-year age groups - downloaded 26 April 2021. For Bosnia and Herzegovina: Agency for statistics of Bosnia and Herzegovina (data received upon request on 19 April 2021).

### 1.2 Economic and (un)employment situation

In the EU-27, GDP in the fourth quarter (2020-Q4) of 2020 fell by 4.6% compared to the fourth quarter of 2019 (2019-Q4). In Netherlands, the decrease was 3.0% for the same period.

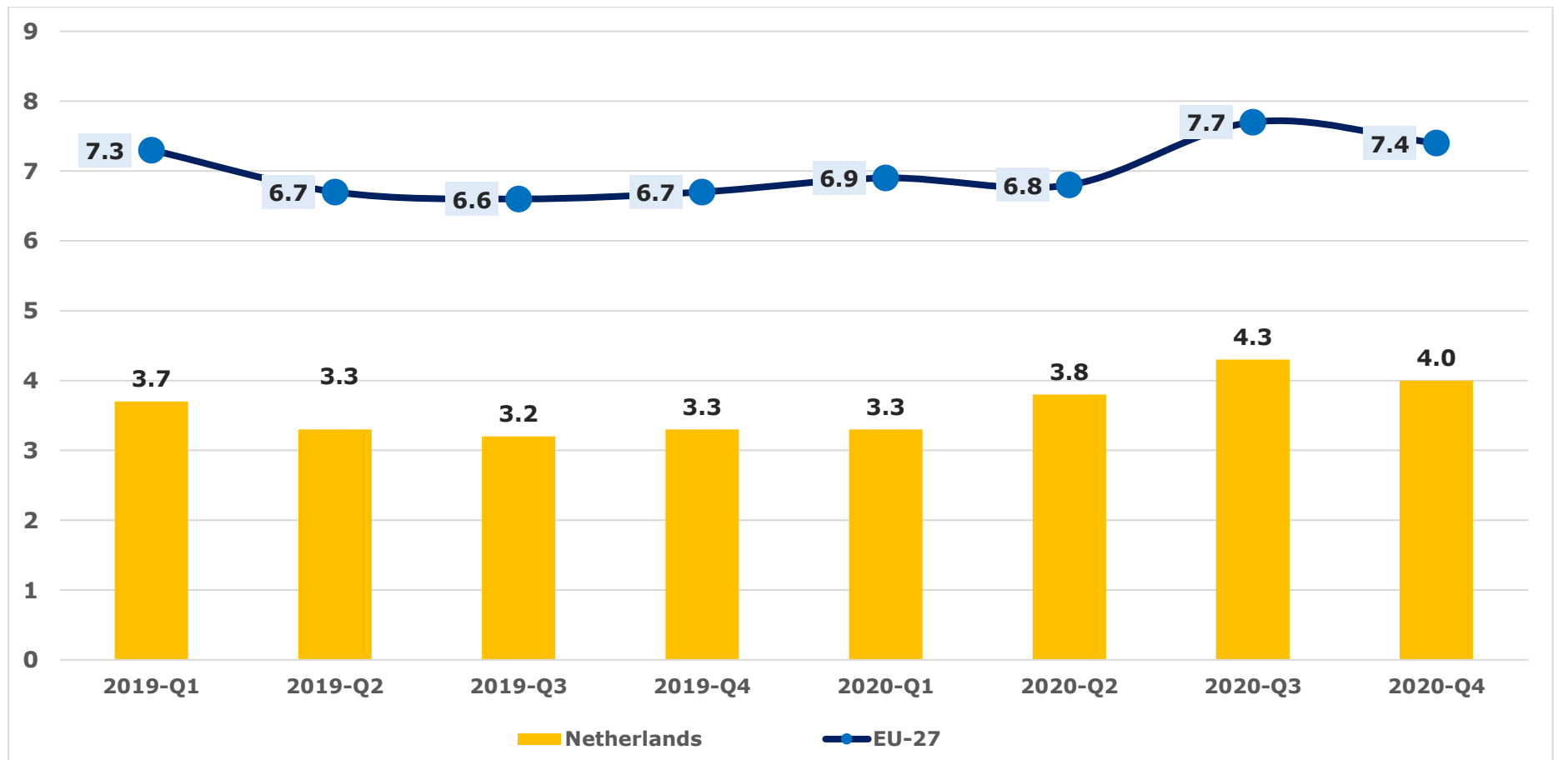
**Figure 6: Gross domestic product at market prices, chain-linked volumes prices adjusted, percentage changes in quarter compared with same quarter in previous year (2019-2020, EU-27 and Netherlands, %)**



Source: Eurostat -GDP and main components (output, expenditure and income) - indicator [NAMQ\_10\_GDP\_\_custom\_507806] - downloaded 26 April 2021.

In the fourth quarter of 2020 (2020-Q4), the unemployment rate in the EU-27 for people aged 15-64 years is 7.4%. In Netherlands, it is 4.0%.

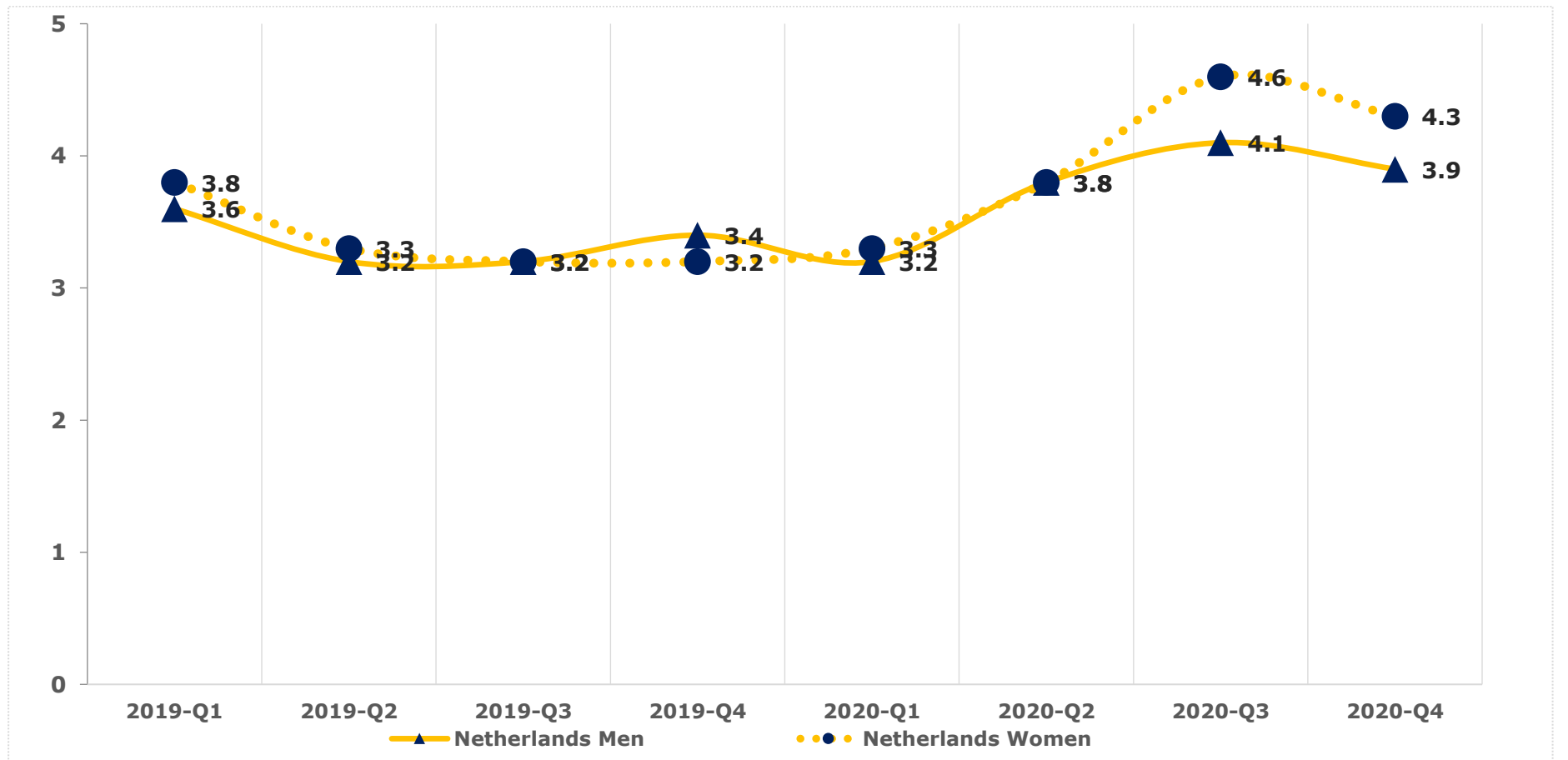
**Figure 7a: Seasonally-adjusted unemployment rate, quarterly data, total population aged 15-64 (2019-2020, EU-27 and Netherlands, %)**



Source: Eurostat LFS - indicator [lfsq\_urgan] - downloaded 26 April 2021.

In the fourth quarter of 2020 (2020-Q4), the unemployment rate in the EU-27 for people aged 15-64 years is 7.1% for men and 7.7% for women. In Netherlands, these figures are 3.9% and 4.3% respectively.

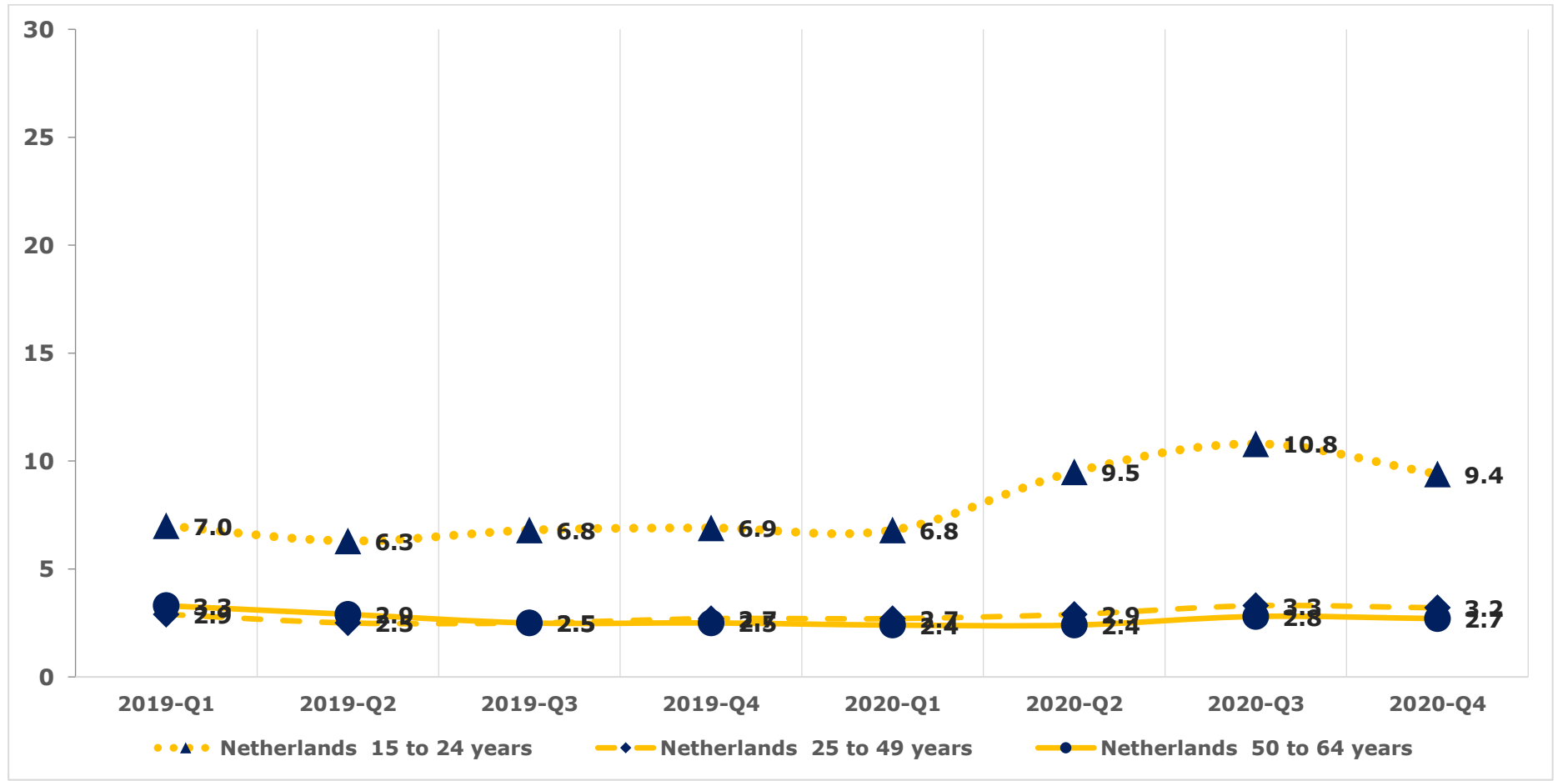
**Figure 7b: Seasonally-adjusted unemployment rate, quarterly data, total population aged 15-64 – by gender (2019-2020, Netherlands, %)**



Source: Eurostat LFS - indicator [lfsq\_organ] - downloaded 26 April 2021.

In the fourth quarter of 2020 (2020-Q4), the unemployment rate in the EU-27 is 16.9% for the 15-24 age group. In Netherlands, it is 9.4%.

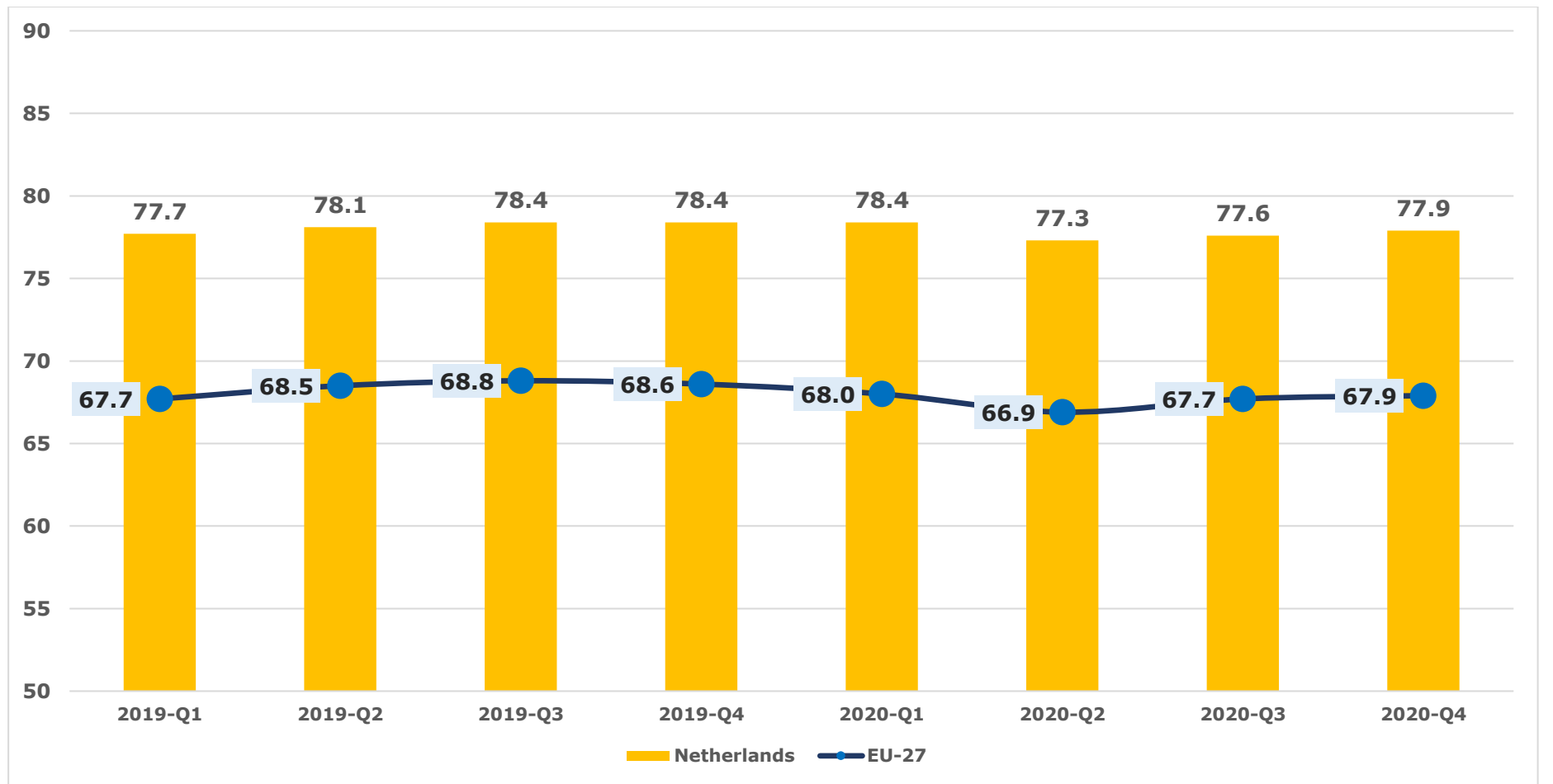
**Figure 7c: Seasonally-adjusted unemployment rate, quarterly data, total population aged 15-64 – by age group (2019-2020, Netherlands, %)**



Source: Eurostat LFS - indicator [lfsq\_urgan] - downloaded 26 April 2021.

In the fourth quarter of 2020 (2020-Q4), the employment rate for people aged 15-64 in the EU-27 is 67.9%. In the Netherlands, it is 77.9%.

**Figure 8a: Seasonally-adjusted employment rate, quarterly data, total population aged 15-64 (2019-2020, EU-27 and Netherlands, %)**

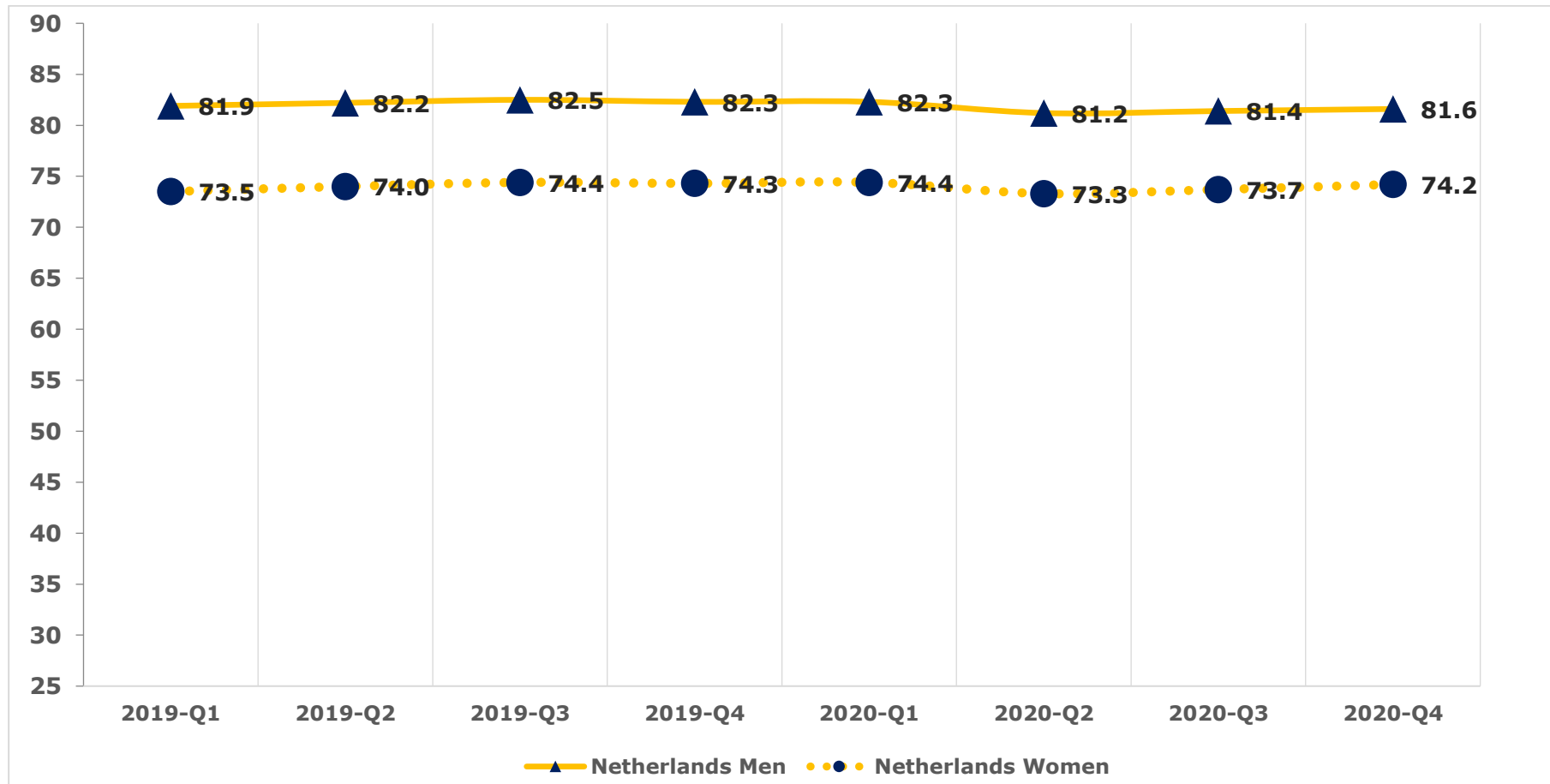


Source: Eurostat LFS - indicator [lfsq\_ergan] - downloaded 26 April 2021.



In the fourth quarter of 2020 (2020-Q4), the employment rate in the EU-27 is 73.0% for men and 62.8% for women. In the Netherlands, these figures are 81.6% and 74.2% respectively.

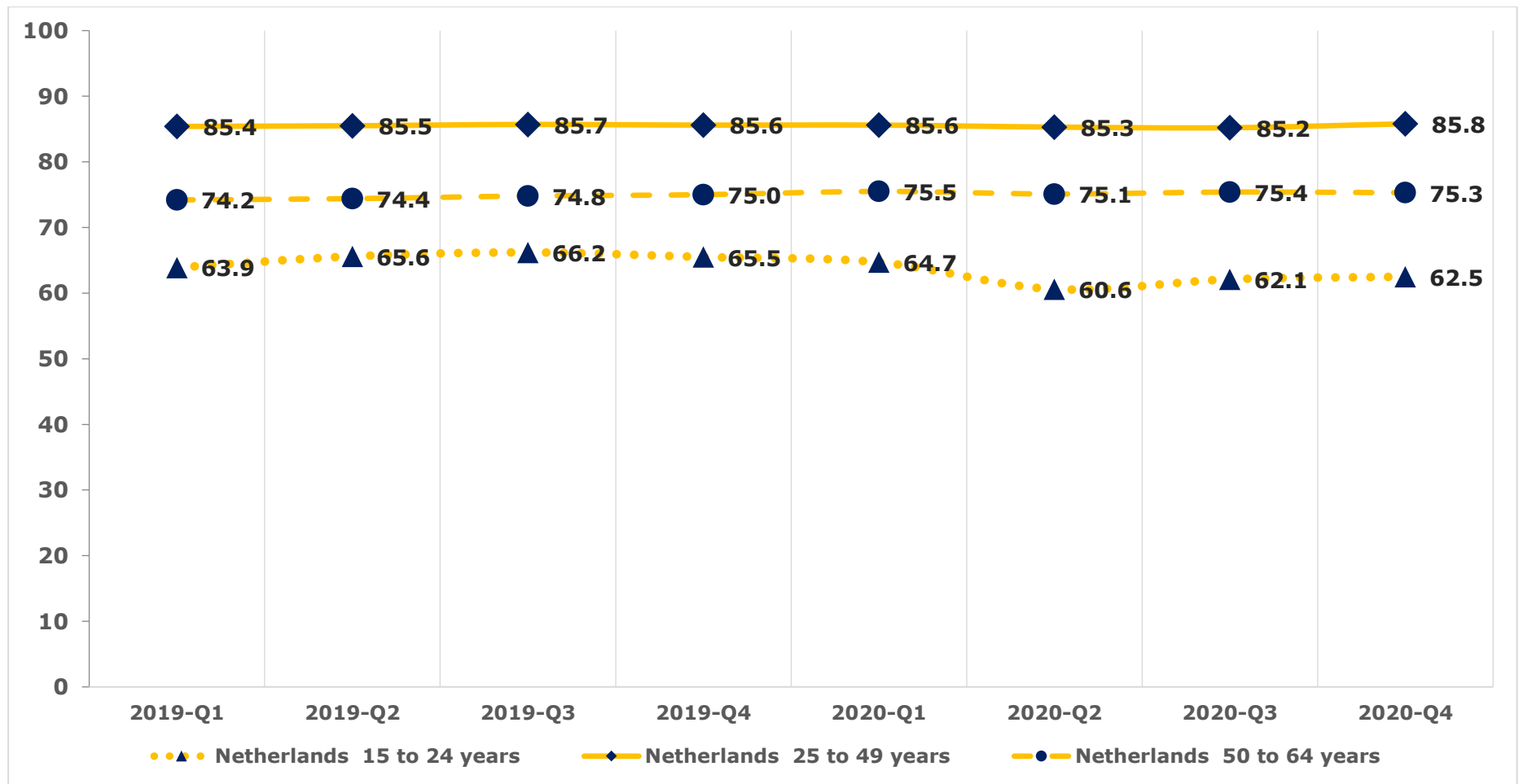
**Figure 8b: Seasonally-adjusted employment rate, quarterly data, total population aged 15-64 – by gender (2019-2020, Netherlands, %)**



Source: Eurostat LFS - indicator [lfsq\_ergan] - downloaded 26 April 2021.

In the fourth quarter of 2020 (2020-Q4), the employment rate in the EU-27 is 31.1% for the 15-24 age group. In the Netherlands, it is 62.5%.

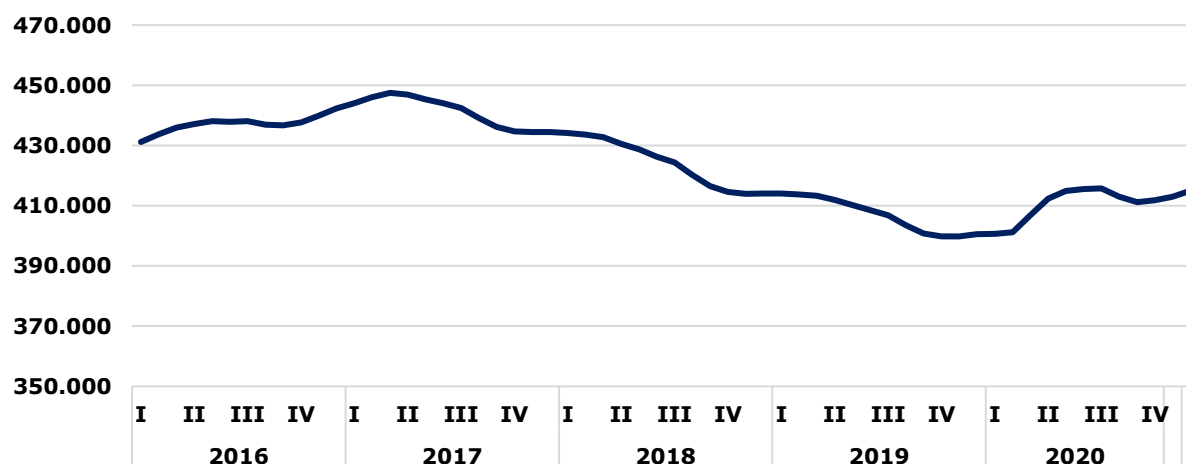
**Figure 8c: Seasonally-adjusted employment rate, quarterly data, total population aged 15-64 – by age group (2019-2020, Netherlands, %)**



Source: Eurostat LFS - indicator [lfsq\_ergan] - downloaded 26 April 2021.

### 1.3 Poverty, inequality and social exclusion situation

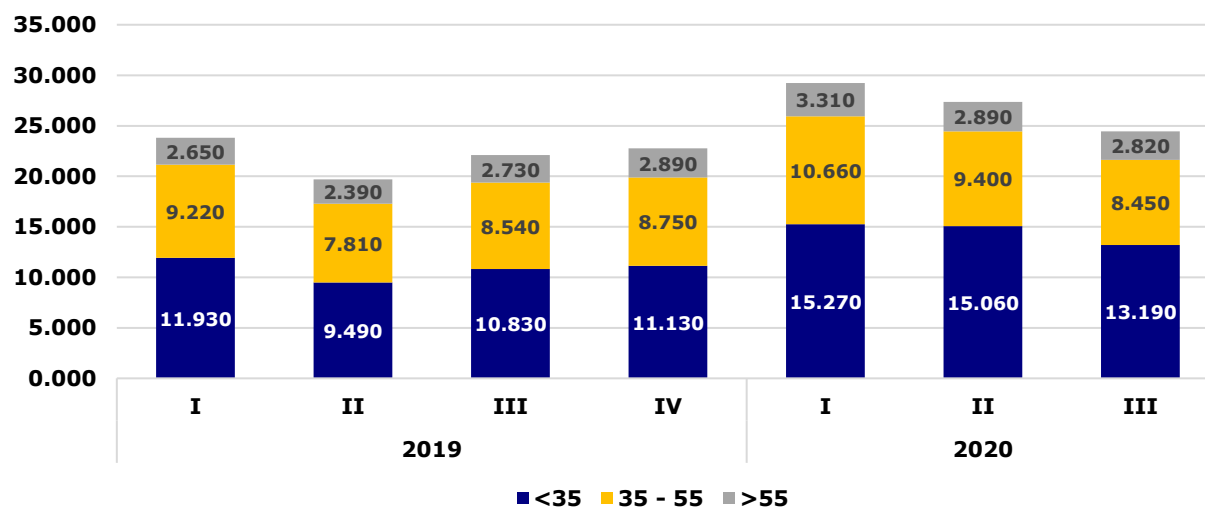
**Figure 9: Total number of social assistance beneficiaries<sup>2</sup> (the Netherlands, 2016-2020, quarterly data)**



Source: CBS (Statistics Netherlands): *StatLine – Bijstandsuitkeringen; uitkeringsgrondslag, regio's*. Downloaded on 11 May 2021.

Reading note: At the end of the 4th quarter of 2020, 415,000 social assistance benefits were provided by the Dutch government.

**Figure 10: Total number of new social assistance recipients by age group (the Netherlands, 2019-2020, quarterly data)**



Source: CBS (Statistics Netherlands): *Personen met bijstand; (her)instroom en uitstroom*. Downloaded on 11 May 2021.

Reading note: In the 3rd quarter of 2020, 24,460 new people received a social assistance benefit from the government. 13,190 of them were under the age of 35, 8,450 between 35 and 55, and 2,820 were older than 55.

<sup>2</sup> The Participation Act (*Participatiewet*) guarantees a minimum income for everyone who is living legally in the Netherlands and who has insufficient means to maintain themselves. Social assistance benefits are not sufficient to lift people out of poverty in the Netherlands; a full benefit for a single person is €1,075 per month in 2021, and €1,536 for households.

## 2 SOCIAL PROTECTION AND INCLUSION MEASURES IN RESPONSE TO THE PANDEMIC<sup>3</sup>

This section provides a brief description of the main measures related to social protection and social inclusion that have been put in place to help mitigate the financial and social distress produced by the economic downturn caused by the pandemic. It is based on readily available data and evidence. For each measure, it provides the following information.

- a) Short description of the measure.
- b) Category: Is it a flat benefit, a conditional benefit, both a flat and a conditional benefit, or neither a flat nor a conditional benefit?
- c) Timing: When did the measure start/end? Has it been extended?
- d) Depending on the category:
  - amount and duration (for flat measures); and
  - range (minimum-maximum), duration and conditionality (thresholds) (for conditional measures).

If the measure is neither flat nor conditional, this is indicated by "Not applicable".

- e) Targeted population: what is/are the target(s) of the measure? – that is to say, which parts of the population or of the labour force. Where data and evidence are readily available, estimated number of people targeted and/or applicants.
- f) Beneficiaries: What is the number of recipients of the measure (if relevant and available)?
- g) Novelty: Was the measure new or an already existing one that was adjusted?

### 2.1 Measures related to unemployment benefits

In the Netherlands, no adaptations have been made to existing unemployment benefit schemes in response to the COVID-19 pandemic, but a number of specific income-support schemes have been introduced for the self-employed and flex-workers (see Section 2.5).

### 2.2 Measures of job protection provided through support to employers, employees and the self-employed

#### 2.2.1 *NOW: Noodmaatregel Overbrugging Werkgelegenheid* (Temporary emergency bridging measure for sustained employment)

- a) Short description of the measure: Employers with more than a 20% turnover loss (for three months in a row) because of the COVID-19 restrictions can apply for the "temporary emergency bridging measure for sustained employment" (NOW), which initially provided up to 90% compensation for their employees' gross wages, depending on the lost revenue and regardless of the amount of working hours.<sup>4</sup> Employers must, however, pay 100% of the wages. They are not allowed to dismiss employees on economic grounds while receiving NOW support. By introducing this measure, the government aims to protect the economy by supporting employers and preventing high unemployment rates. Because of the temporary NOW scheme, employers are able to continue paying wages to their workers despite turnover loss. Turnover loss is determined by comparing a quarter of 2019 with a specific period of three months in 2020. 2019 is used as a reference because at that time there was no loss of turnover

<sup>3</sup> The temporary measures mentioned in this report refer to the situation as of 15 April 2021. Their duration may have been extended since then.

<sup>4</sup> Letter to Parliament from three ministers, dated 17 March 2020, entitled "emergency measures jobs and economy".

[Kamerbrief over noodpakket banen en economie.](#)

due to the COVID-19 pandemic. Start-up companies that did not yet exist on 1 January 2019 can refer to the first three months at the start of their business.

- b) Category: Conditional benefit.
- c) Timing: On 17 March 2020, the government responded to the COVID-19 pandemic by introducing the first package of emergency financial measures, including the NOW scheme. This scheme has since been extended twice. The first application period of the NOW scheme (NOW-1.0) was from 6 April till 5 June 2020, on turnover loss in March, April and May 2020. In May 2020, the government announced the first extension period (from June to September: NOW-2.0).<sup>5</sup> From that moment, employers were not allowed to pay out bonuses or dividends while receiving support. A second extension was announced by the government on 28 August, starting in October 2020 and ending in July 2021 (divided into three periods of three months).<sup>6</sup> The difference between the third version of NOW and the previous two is that a limited part of the NOW budget is used to support the unemployed in their search for employment (social package). To enable this, as of October 2020, employers can receive up to 80% compensation for their employees' wages instead of 90%.<sup>7</sup> The government realised that for some employers it might be difficult not to lay off employees, despite receiving compensation. So, when employers were faced with having to lay off employees on economic grounds, they were obliged to help or stimulate those employees to find new work elsewhere as a criterion for receiving NOW assistance. In order to support this, as part of a larger social package, the "Netherlands keeps on learning" scheme was introduced (see Section 2.8). The initial purpose was to reduce the amount of compensation during this period of nine months in line with the expected economic recovery. However, as new COVID-19 restrictions were announced in autumn 2020, further planned reductions in compensation were withdrawn.<sup>8</sup> In January 2021, after the Netherlands went into its strictest lockdown so far, the maximum compensation rate was increased to 85% instead of 80% (until July 2021).<sup>9</sup>
- d) Range, duration and conditionality: The NOW measure started in March 2020, and has been extended to at least July 2021. During NOW-1.0, employers were able to apply for up to 90% compensation for their employees' wages from the government. These wages had to be paid in full, so at least 10% was to be paid by the employer. Under NOW-2.0, the maximum was set at 80%. The amount of compensation is dependent on the lost revenue: 100% turnover loss will lead to the maximum level of compensation for employees' wages. Employers are eligible to apply if they expect to lose at least 20% of their turnover, for three months in a row. During NOW-2.0, the threshold was set at 30%.
- e) Targeted population: Employers from every industry can apply for compensation, for both permanent workers and flex-workers. Temporary employment agencies are also covered. No types of work contracts are excluded. Only self-employed professionals are not included in this measure. During NOW-1.0, 148,335 companies applied (Table 1). This was an estimated 30% of the total number of companies in the Netherlands. During NOW-2.0, "only" 65,319 applications were made. This was most likely due to the fact that several lockdown measures were abolished. During NOW-3.1 (from

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<sup>5</sup> Letters to Parliament from three ministers on second set of emergency measures, 20 and 28 May 2020. [Kamerbrief Noodpakket banen en economie 2.0 Noodpakket 2.0](#).

<sup>6</sup> Letter to Parliament from three ministers, dated 28 August 2020, entitled "financial emergency measures". [Kamerbrief Steun- en herstellpakket](#).

<sup>7</sup> After dialogue with the social partners, the government decided to use a limited part of the NOW budget to support people in their search for another job. The government wanted to prevent, as far as possible, people having to rely on the social security system in case of dismissal.

<sup>8</sup> Letter to Parliament by the Minister for Social Affairs and Employment, dated 9 December 2020, entitled "adaptations in economic emergency measures". [Kamerbrief over aanpassingen in het economische steun- en herstellpakket](#).

<sup>9</sup> Letter to Parliament from three ministers, dated 21 January 2021, entitled "extension of financial emergency measures". [Kamerbrief uitbreiding economisch steun- en herstellpakket](#).

October till December), the number of applications increased again to 81,322 due to new lockdown measures.

- f) Beneficiaries: 139,538 applications were approved during NOW-1.0, 63,671 during NOW-2.0, 77,480 during NOW-3.1, and 33,786 during NOW-3.2 (till 5 March 2021) (Table 1). 28% of all companies in the Netherlands received in 2020 at least one period of support from NOW. Most of those companies had already received support during NOW-1.0 (26%). Given the total number of employees of 7.97 million in the first quarter of 2020, 33% employees were involved in NOW-1.0 and thereby potentially protected by the measure. Most applications in the first three periods (no data on NOW-3.2) were made by businesses in hospitality, retail and other commercial activities (in absolute terms).
- g) Novelty: The new NOW scheme temporarily replaced the working time reduction scheme (WTV). Under WTV, employers who suffered a loss in revenue received compensation for their employees' wages of up to 50%, with a maximum duration of 24 weeks. Their employees would keep their jobs but would temporarily work fewer hours. However, the WTV scheme was not designed for the large number of (expected) applications under the special circumstances of COVID-19, and was therefore not feasible anymore. The NOW scheme is aimed at ensuring that more employers are able to receive an even higher compensation rate for their labour costs (up to 80-90%), as well as more quickly than before and without the maximum duration of 24 weeks.

**Table 1: (Approved) NOW applications in 2020-2021, and number of employees involved**

	NOW-1.0 (March-May)	NOW-2.0 (June-Sept.)	NOW-3.1 (Oct.-Dec.)	NOW-3.2 (Jan.-5 March)
Applications	148,335	65,350	81,542	35,619
% Companies in NL	30%	12%	16%	N/A
Approved applications	139,538	63,671	77,747	33,786
% Companies in NL	26%	12%	15%	7%
Employees involved	2.65 million	1.34 million	1.28 million	526,000
% Employees in NL	33%	17%	16%	7%

Sources: (a) Letter to Parliament by the Minister of Social Affairs and Employment, dated 9 March 2020, entitled "monitoring labour market and profession NOW and TOZO". ([Kamerbrief monitoring arbeidsmarkt en beroep noodpakket](#)); and (b) CBS (Statistics Netherlands) ([Bijna helft van de bedrijven gebruikt coronasteunmaatregel](#)).

### 2.3 Measures related to sickness benefits and sick pay

No measures have been taken related to sickness benefits and sick pay in the context of the COVID-19 pandemic.

### 2.4 Measures related to health insurance

No measures have been taken related to health insurance in the context of the COVID-19 pandemic. The vaccination programme is completely funded by the government, and non-commercial COVID-19 treatment and testing are integrated in the statutory health insurance scheme. If tested by a general practitioner or the Public Health Service (GGD), insured people will not contribute to this through the fixed deductible.<sup>10</sup>

<sup>10</sup> The deductible (*eigen risico*) is an amount that people must pay when they incur costs for care from the statutory health insurance, which is €385 in 2021.

## 2.5 Measures related to minimum-income schemes and other forms of social assistance

### 2.5.1 TOZO: Tijdelijke Overbruggingsregeling Zelfstandig Ondernemers (Temporary bridging measure for self-employed professionals)

- a) Short description of the measure: Self-employed professionals can apply for the “temporary bridging measure for self-employed professionals” (TOZO),<sup>11</sup> which is implemented by municipalities. The TOZO measure offers a temporary benefit to bridge a loss of income due to the COVID-19 pandemic, aimed at providing a minimum income to live on. In addition, self-employed professionals can receive a loan of up to €10,157, with a 2% interest rate, to cover liquidity problems (if turnover loss is due to COVID-19).
- b) Category: Conditional benefit.
- c) Timing: The TOZO measure was announced on 28 March 2020 and could be applied for in respect of turnover losses in March, April and May 2020. As the COVID-19 pandemic has continued, entrepreneurs have still experienced income loss. Therefore, this measure has (like NOW) been extended twice: from June until August 2020 (TOZO-2) and then further until July 2021 (TOZO-3).<sup>12</sup>
- d) Range, duration and conditionality: The amount of income support self-employed professionals will get depends on their income and household situation.<sup>13</sup> The maximum monthly amount of support is €1,500 (net) for households, and 1,050 (net) for single people and for young people aged 18-21 (which is at social assistance level). From January 2021, the maximum monthly amount of support rose to respectively €1,536 and €1,075. Self-employed professionals can apply for TOZO for the period from March 2020 to at least July 2021, for every month they are eligible. In addition, self-employed professionals can receive a loan of up to €10,157, with a 2% interest rate, to cover liquidity problems. To be eligible for a loan people should declare that liquidity problems are due to the COVID-19 pandemic.
- e) Targeted population: This measure is available for self-employed professionals aged between 18 and pensionable age (66 in 2021) living and working in the Netherlands, regardless of the sector in which they operate. In order to apply, the solo enterprise must have been active before the COVID-19 crisis (before 17 March 2020). Furthermore, an average of 24 working hours a week (1,225 hours per year) is required. A few adjustments have been made to the initial measure.<sup>14</sup> Households that still have an income above the social minimum are excluded from the TOZO-2 scheme, and therefore a partner income check is required. By doing this, the financial support is specifically aimed at guaranteeing a social minimum for households. Data show that, so far, most applications (374,000) were made for March, April and May 2020.<sup>15</sup> From June to August 2020, “only” 119,000 applications were made. As with NOW, this fall is most likely due to the fact that several lockdown measures were abolished at that time. In addition, a partner income check was required as of June, which probably resulted

<sup>11</sup> Letter to Parliament by the State Secretary for Social Affairs and Employment, dated 27 March 2020, entitled “temporary bridging measure for self-employed professionals”. [Kamerbrief Tijdelijke overbruggingsregeling zelfstandig ondernemers](#).

<sup>12</sup> Letter to Parliament from three ministers, dated 28 August 2020, entitled “financial emergency measures”. [Kamerbrief Steun- en herstellpakket](#).

<sup>13</sup> Letter to Parliament by the State Secretary for Social Affairs and Employment, dated 27 March 2020, entitled “temporary bridging measure for self-employed professionals”. [Kamerbrief Tijdelijke overbruggingsregeling zelfstandig ondernemers](#).

<sup>14</sup> Letter to Parliament by the Minister for Social Affairs and Employment, dated 20 May 2020, entitled “emergency measures 2.0”. [Kamerbrief Noodpakket banen en economie 2.0](#).

<sup>15</sup> Letter to Parliament by the Minister for Social Affairs and Employment, dated 9 March 2020, entitled “monitoring labour market and profession NOW and TOZO”. [Kamerbrief monitoring arbeidsmarkt en beroep noodpakket](#).

in fewer eligible people. The estimated number of applications from October 2020 to January 2021 was 139,000 (TOZO-3), an increase after some lockdown measures were introduced again. In 2019, the Netherlands had about 1.5 million self-employed professionals<sup>16</sup> working in self-employed jobs as their main occupation. This indicates that an estimated 25% of all self-employed professionals applied for TOZO-1, 8% for TOZO-2, and 9% for TOZO-3. About 90% of the applications, from March 2020 to January 2021, concerned monthly income support, and 10% concerned loans to cover liquidity problems.

- f) Beneficiaries: Only estimated numbers of applications are available. Data on the use of this measure take longer to collect as TOZO is implemented by municipalities, not nationally.
- g) Novelty: The TOZO measure is temporarily built on an already existing financial support measure for self-employed professionals (Bbz). Unlike the existing support measure, the TOZO measure contains no viability test, no cost-sharing norm<sup>17</sup> and no means test to ensure the feasibility and efficiency of the measure within a short period of time.

### **2.5.2 TOFA: Tijdelijke Overbruggingsregeling voor Flexibele Arbeidskrachten (Temporary emergency bridging measure for flex-workers)**

- a) Short description of the measure: In June 2020, a one-off benefit of €1,650 in total was introduced as a temporary and feasible solution for flex-workers who suffered a loss of income over March, April and May 2020 (€550 per month).<sup>18</sup>
- b) Category: Flat benefit.
- c) Timing: The government announced the TOFA measure on 3 June 2020. Flex-workers could apply from 22 June to 27 July 2020. No further extensions or replacements have been announced.
- d) Amount and duration: TOFA was a one-off benefit of in total €1,650, in March April and May 2020 (€550 per month).
- e) Targeted population: The TOFA measure was especially aimed at flex-workers, in any sector, who do not meet the conditions for unemployment benefits, such as employees with a zero-hour contract or a flexible contract through a temporary work agency. Flex-workers with a minimum income of €400 in February 2020, who had lost at least 50% of their income, were able to apply. In 2019, the Netherlands had 800,000 flex-workers – most of them young adults living at their parents' home, and students. An estimated one third (about 267,000) of flex-workers are not entitled to unemployment benefits, and could have received TOFA if they met the conditions. But only 23,563, an estimated 9% of those eligible, applied for TOFA, far fewer than expected.
- f) Beneficiaries: Only 10,780 out of 23,563 applications were approved and resulted in a benefit, roughly speaking 4% of those eligible.
- g) Novelty: This measure was new, as a result of the COVID-19 pandemic.

<sup>16</sup> CBS (Statistics/Netherlands): [StatLine – Werkzame beroepsbevolking; positie in de werkring](#).

<sup>17</sup> The cost-sharing norm (Dutch: *Kostendelersnorm*) implies that the amount of the social assistance benefit depends on the number of adults within one household. The more adults in one household, the lower the benefit.

<sup>18</sup> Letter to Parliament by the Minister for Social Affairs and Employment, dated 3 June 2020, entitled "temporary emergency bridging measure for flex workers".

[Kamerbrief invoering tijdelijke overbruggingsregeling voor flexibele arbeidskrachten](#).



### 2.5.3 TONK: Tijdelijke Ondersteuning Noodzakelijke Kosten (Temporary support for necessary costs)

- a) Short description of the measure: Households who cannot pay their fixed costs anymore due to the COVID-19 pandemic, can apply for “temporary support for necessary costs” (TONK).<sup>19</sup> The main focus is on housing costs, but compensation for other necessary costs is also possible.
- b) Category: Conditional benefit.
- c) Timing: This measure, announced on 9 December 2020, started in March 2021 with retroactive effect: people can apply (partly with retroactive effect) from January 2021 to June 2021.<sup>20</sup>
- d) Range, duration and conditionality: TONK can be applied for a maximum duration of six months (from January to June 2021). The amount of support depends on each personal situation. Municipalities in charge of this measure assess each application on an individual basis as it falls under “special assistance” (*Bijzondere Bijstand*). Hence no national limits are set in terms of income or assets, but municipalities may assess individual circumstances on the basis of their discretionary powers.
- e) Targeted population: This measure is specifically aimed at households who are not entitled to other support schemes, or for whom other existing financial support measures are not sufficient to cover their fixed costs (because of a loss in income). This could be employees (both permanent and flexible) who lost their jobs, or self-employed professionals who have lost clients and are not eligible for TOZO. The availability of liquid assets will be taken into account. If housing costs and other costs can be paid with available liquid assets, this should be done first before receiving support. Municipalities in charge of this measure assess each application on an individual basis as it falls under “special assistance” (*Bijzondere Bijstand*). Hence no national limits are set in terms of income or assets, but municipalities may assess individual circumstances on the basis of their discretionary powers.
- f) Beneficiaries: No official figures are available for TONK, as this measure is relatively new. But it appears that in many municipalities only 10% of the expected applications have been submitted.<sup>21</sup> The Minister for Social Affairs and Employment has appealed to people to apply for TONK, as there is no clear reason why this support has not been used that much so far.
- g) Novelty: An already existing instrument regarding special benefits (special assistance) which are not part of other support schemes (e.g. legal aid, food assistance), is being used to implement the TONK measure.

## 2.6 Measures related to housing support

### 2.6.1 Betaalpaauze voor hypotheekverplichtingen (Mortgage payment break)

- a) Short description of the measure: At the beginning of the COVID-19 pandemic, banks introduced, with the approval of the government, a mortgage payment break with a maximum duration of six months, in order to respond to consumers facing financial difficulties. The mortgage payment break is used as a temporary solution to bridge financial gaps. Additionally, in dialogue with the banks, the government announced

<sup>19</sup> Letter to Parliament by the Minister for Social Affairs and Employment, dated 9 December 2020, entitled “adaptations in economic emergency measures”. [Kamerbrief over aanpassingen in het economische steun- en herstellepakket.](#)

<sup>20</sup> Letter to Parliament by the Minister for Social Affairs and Employment, dated 12 March 2021, entitled “additions to economic emergency measures”. [Kamerbrief over aanpassingen in het economische steun- en herstellepakket.](#)

<sup>21</sup> Source (Dutch municipalities website): [Aantal TONK-aanvragen veel lager dan verwacht.](#)

financial adjustments that enable consumers to pause mortgage payments under financially favourable conditions.<sup>22</sup> First, deferring mortgage payments will be possible without loss of the mortgage interest deduction. Second, deferred payments can be spread over the remaining mortgage duration (with a maximum of 360 months), or within a specified period. The maximum payment break duration may vary from bank to bank, and also depends on someone's personal (financial) situation.

- b) Category: Neither flat nor conditional benefit.
- c) Timing: The additional financial measures were announced by the government on 24 April 2020. In order to make use of the additional conditions, the payment break should initially have started before 2 July 2020, with a maximum duration of six months. On 28 August, however, the application date was extended to 31 December 2020.<sup>23</sup> Thereby, the maximum duration of the payment break was extended from six to 12 months (six months turned out to be insufficient in some cases). On 21 January 2021, the application date was again extended to 31 June 2021.<sup>24</sup>
- d) Targeted population: Anyone facing financial difficulties and with mortgage payments can discuss a mortgage payment break with their bank. They are also eligible for both fiscal adaptations.
- e) Beneficiaries: On 7 May 2020, the Dutch Banking Association (NVB) announced that 26,000 customers (excluding companies) had received a mortgage payment break.<sup>25</sup> This probably covered less than 1% of the total number of customers: about half of the households in the Netherlands, which means 4 million households, have a mortgage debt.<sup>26</sup>
- f) Novelty: The mortgage payment break was introduced in 2020. Deferred payments normally (before the COVID-19 pandemic) should be paid by the end of the following year in order to keep the mortgage interest deduction.

## **2.7 Leave for parents whose children are unable to attend school or a pre-school service by reason of COVID-19**

The government has not compensated additional leave for parents working from home. In January 2021, during the school closures, trade unions and the Dutch Green Party (GroenLinks) pleaded for this. The government appealed to employers to be flexible.

## **2.8 Other important temporary social protection/inclusion measures adopted in the context of the pandemic, which do not fall in any of the categories listed in the previous sections**

### **2.8.1 *NL leert door* (The Netherlands keeps on learning)**

- a) Short description of the measure: To anticipate (upcoming) unemployment due to the COVID-19 pandemic, the temporary "Netherlands keeps on learning" (*NL leert door*) scheme was introduced as part of a larger social package.<sup>27</sup> This measure provides

<sup>22</sup> Letter to Parliament by the State Secretary for Social Affairs and Employment, dated 24 April 2020, entitled "additional financial measures regarding the COVID-19 pandemic".

[Kamerbrief over aanvullende fiscale maatregelen in verband met coronacrisis | Kamerstuk | Rijksoverheid.nl.](#)

<sup>23</sup> Letter to Parliament from three ministers, dated 28 August 2020, entitled "financial emergency measures". [Kamerbrief Steun- en herstellpakket.](#)

<sup>24</sup> Letter to Parliament from three ministers, dated 21 January 2021, entitled "extension of financial emergency measures". [Kamerbrief uitbreiding economisch steun- en herstellpakket.](#)

<sup>25</sup> Source (Dutch Banking Association/NVB): [nvb-corona-monitor\\_07-05-2021.](#)

<sup>26</sup> Source (Statistics Netherlands/CBS): [Vermogen van huishoudens – Welvaart in Nederland.](#)

<sup>27</sup> Letter to Parliament by the Minister for Social Affairs and Employment, dated 20 May 2020, entitled "emergency measures 2.0". [Kamerbrief Noodpakket banen en economie 2.0.](#)

subsidies for career development and training. Participants can apply for free (online) classes, and a consultation with a career counsellor. Schooling is provided through a variety of media, making use of online education approaches.<sup>28</sup>

- b) Category: Conditional benefit.
- c) Timing: From August 2020, a limited number of participants could consult a career counsellor. As this maximum number was reached within one month, the measure was extended in December 2020.<sup>29</sup> Free (online) classes were available as of 5 September 2020.
- d) Range, duration and conditionality: Regarding consulting a career counsellor, the maximum budget is set at €700 per participant and may vary up to that amount. (Online) classes are subsidised at up to €1,100 per participant, depending on which classes are taken.
- e) Targeted population: This measure is aimed at people who are at risk of losing their job or who have already lost employment, and who have to make a transition into another job. All workers (including employees, flex-workers and self-employed workers) and unemployed job-seekers aged 18-65 are eligible to apply. The total workforce, which contains 9.3 million people, is eligible. It turned out that 55% of the participants were employed (either permanently or flexibly) when applying, 4% had a flexible contract through a temporary work agency, 18% were self-employed and almost a quarter did not have a paid job.<sup>30</sup>
- f) Beneficiaries: In 2020, 77,000 participants (the maximum number possible) consulted a career counsellor. Due to the limited subsidy, an estimated 50,000 to 80,000 participants in total could receive support through (online) classes.
- g) Novelty: The Netherlands keeps on learning scheme is a new additional measure targeting a larger population, on top of other already existing career development subsidy possibilities for specific target groups (e.g. those aged 45+, unemployment benefit recipients, employees within small businesses).

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Letter to Parliament by the Minister for Social Affairs and Employment, dated 23 September 2020, entitled "additional social package". [Kamerbrief voortgang uitwerking aanvullend sociaal pakket](#).

<sup>28</sup> People can go to [www.hoewerktnederland.nl](http://www.hoewerktnederland.nl) for a wide range of over 650 free online courses.

<sup>29</sup> Letter to Parliament by the Minister for Social Affairs and Employment, dated 4 December 2020, entitled "the Netherlands keeps on learning" scheme. [Kamerbrief over regeling NL leert door](#).

<sup>30</sup> Source (Regioplan): Eindrapport Ontwikkeladviezen. Data are based on the first 22,000 applications of the Netherlands keeps on learning scheme.

### 3 SOCIAL PROTECTION AND INCLUSION RESPONSES TO THE CRISIS: OVERALL ASSESSMENT AND POSSIBLE GAPS

This third section briefly considers three aspects: the expected cost of the social protection and inclusion measures put in place by the country (Section 3.1), the impact of these measures on the social protection system and on social inclusion policies (Section 3.2), and the possible remaining gaps in the social protection system and in social inclusion policies (Section 3.3). It concludes with Section 3.4 on debates and recommendations.

#### 3.1 Expected cost of social protection and inclusion measures

The total estimated costs of all the main support measures in 2020 and 2021 are almost €28 billion (Table 2). The expected impact on the government's budget for the main social support measures reached 2.1% of 2019 gross domestic product (GDP) in 2020, and 1.4% in 2021. By far the largest costs were incurred through the NOW scheme. No costs are expected with regard to the mortgage payment break.

**Table 2: Estimated costs of social protection and inclusion measures, in Emillions\* and share of 2019 GDP\*\* (%) (figures at 31 March 2021)**

Measure	2020	2021	Total
<b>1. Unemployment benefits</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>2. Measures of job protection provided through support to employers, employees and the self-employed</b>	<b>13,490</b> 1.7%	<b>10,296</b> 1.3%	<b>23,786</b>
NOW-1.0	7,887	779	8,666
NOW-2.0	4,320	970	5,290
NOW-3.0	1,283	8,547	9,830
<b>3. Sickness benefits and sick pay</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>4. Health insurance</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>5. Measures related to minimum-income schemes and other forms of social assistance</b>	<b>3,251</b> 0.4%	<b>1,007</b> 0.1%	<b>4,258</b>
TOZO-1.0	2,150	0	2,150
TOZO-2.0	729	0	729
TOZO-3.0	349	747	1,096
TOFA	23	0	23
TONK	0	260	260
<b>6. Housing support</b>	<b>0</b>	<b>0</b>	<b>0</b>
Mortgage payment break	0	0	0
<b>7. Leave for parents whose children are unable to attend school or a pre-school service by reason of COVID-19</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>8. Other policy areas (not compulsory)</b>	<b>16</b>	<b>34</b>	<b>50</b>
NL keeps learning	16	34	50
<b>Total</b>	<b>16,757</b> 2.1%	<b>11,337</b> 1.4%	<b>28,094</b>

\* Excluding implementation costs.  
 \*\* Netherlands GDP was €810 billion in 2019 (Eurostat). [Eurostat – Data Explorer](https://ec.europa.eu/eurostat/tgm/table.do?tab=table&init=1&language=en&plugin=1).

Source: <https://coronarekening.rekenkamer.nl/coronarekening>.

### 3.2 Impact on the social protection system and on social inclusion policies

The Netherlands keeps on learning scheme, as a result of its popularity, will be available again in 2022. As part of a larger career development policy, another general training subsidy will be available from 2022. This will enable all Dutch workers (employed or unemployed) to participate in training costing up to €1,000 per person per year. Other support measures in the Netherlands are specially designed to provide temporary support during the COVID-19 pandemic. It is not likely that any of them will turn into permanent ones as part of redesigning the social protection system. Similarly, no support measures adapting existing benefit schemes have the potential to become permanent.

### 3.3 Remaining gaps in the social protection system and social inclusion policies

It seems that the large majority of people facing financial difficulties, who lost their jobs or are at risk of losing it, are (temporarily) covered by COVID-19 support schemes or existing unemployment benefits. In addition, the Netherlands keeps on learning scheme, designed to stimulate career development, is accessible for everyone. However, some people in difficulty may be excluded from receiving support under particular measures, as follows.

- Many flex-workers work in sectors which have been heavily affected by COVID-19 restrictions (hospitality, the cultural industry, and temping agencies). Those who did not meet the conditions for unemployment benefits, and were not protected by NOW, could only apply for a one-off TOFA benefit from March to May 2020. There were not many flex-workers who could meet the conditions for this benefit. It seems that many (potential) applicants earned too little in February 2020 and too much in April 2020 in order to get approval. Low take-up may also have been caused by flex-workers not receiving information about the scheme. As this measure has not been extended, flex-workers, including many students and youngsters in part-time jobs, are excluded from COVID-19 support measures. Students can apply for an – already existing – student finance loan, to pay tuition fees or other expenses.
- Dutch taxpaying self-employed professionals who live just across the border in Germany or Belgium, and have their company registered in the Netherlands, could not apply for TOZO in the first place, as they were not registered in a Dutch municipality. In order to help these entrepreneurs who live or work in the Netherlands, the government devised additional conditions. These self-employed professionals can be eligible only for the business loan (part of TOZO), and may be eligible for income support in those neighbouring countries. People who live in the Netherlands, but running their business in Belgium or Germany, could apply for TOZO support for the cost of living in the Netherlands. They cannot apply for a business loan in the Netherlands.
- There are also people who do not meet the income conditions for receiving support but who do face financial difficulties because of a loss in income. For instance, if a household income (partner included) is just above the level of the benefit (at social assistance level) while applying for TOZO-3, the benefit is not approved. However, they may still be unable to pay their household expenses, as they are adjusted to a higher income level.

Under the TONK scheme since March 2021, the government has attempted to support people who have been financially affected and who do not receive (enough) support through existing measures.

### 3.4 Debates and recommendations

Just before the COVID-19 pandemic, two influential reports advocating labour market restructuring had already been published (Commissie Regulering van Werk, 2020; WRR,

2020). Among other things, these reports state that the social protection system does not fit the current labour market and should be drastically redesigned, as the growing flexible workforce, for instance, is less protected against the risk of dismissal or disability.

The Netherlands is a frontrunner in Europe when it comes to flexible working: the latest figures show that a rapidly increasing percentage (34% in 2019) of the workforce has a flexible employment contract or is self-employed without employees.<sup>31</sup> It is particularly this group, which prior to the COVID-19 crisis already had a less favourable labour market position and/or vulnerable social situation, that has turned out to be hit hardest during the COVID-19 pandemic. The NOW scheme, which is aimed at retaining as many permanent and flexible employees as possible, could not entirely prevent high unemployment rates among flex-workers within a short period of time. Some companies opted for dismissal instead of compensation from the NOW scheme. In affected sectors such as the cultural sector, hospitality and (parts of) retail, many temporary contracts were terminated, despite the government's appeal to keep flex-workers employed through NOW support.<sup>32</sup> Self-employed professionals also turned out to be vulnerable, as many of them were confronted by a loss of income: an estimated quarter of the self-employed in the Netherlands have applied for support at social assistance level through the TOZO scheme, as described in Sub-section 2.5.1.

The negative effects of COVID-19 underscore the findings of both reports, as the government acknowledges.<sup>33</sup> The government also wants to move towards a system in which the type of work contract does not dictate which level of social security people have. The recent economic downturn has shown up a dichotomy in the Dutch labour market, whereby flexible workers are more affected, and have a higher risk of falling into poverty, than permanent workers, while the self-employed lack adequate social protection coverage. Due to the significant time effort that the COVID-19 crisis required from the (now resigned) government, and the elections which took place in March 2021, further plans to restructure the labour market will be passed on to the next government.

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<sup>31</sup> Source (Statistics Netherlands/CBS): [Ontwikkelingen flex-werk](#).

<sup>32</sup> Source (UWV): [Coronacrisis: toename WW vooral vanuit flexibele contracten](#).

<sup>33</sup> Letter to Parliament, dated 11 November 2020, concerning the government's response regarding two reports advocating labour market restructuring. [Kamerbrief met reactie kabinet op rapporten Commissie-Regulering van Werk en WRR | Kamerstuk | Rijksoverheid.nl](#).

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