

## COUNTRY FACT SHEET ON RBS: NETHERLANDS

NETHERLANDS			
	1980	1980	2010
Name	RBs for higher income households	RBs for minimum income households	Consensual budget standards for the Netherlands
Year of first construction	<1980a	<1980b	2010
State of use	In use	In use	In use
Key moments	<p>1982 RBs published in Budgethandboek</p> <p>1987-2019: Budget Advies Programma. Offline computer tool to calculate RBs.</p> <p>2000?-2021: Persoonlijk Budget Advies. Webtool to calculate RBs.</p> <p>2009: Risicometer Lenen (webtool to calculate whether a credit fits into household budget). Revised 2020.</p> <p>2000-2021: RBs used for acceptance criteria mortgages (2000: via Guarantee Fund) (2007 via Code of conduct) (2013 via Legal basis)</p> <p>2010-2021: Pensioenschijf-van-Vijf. Uses RBs to prepare for retirement</p> <p>2018 Calculation of RBs available as API</p>	<p>1982 RBs published in Budgethandboek</p> <p>1987-2019: Budget Advies Programma. Offline computer tool to calculate RBs.</p> <p>2000?-2021: Persoonlijk Budget advies. Webtool to calculate RBs.</p> <p>1998-2021: RBs used to advice local municipalities on income support.</p> <p>2009: RBs used for alternative poverty measurements</p> <p>2009: RB for social participation developed</p> <p>2010"RB used for acceptance criteria consumer credit (code of conduct). Revised in 2021</p> <p>2018 Calculation of RBs available as API</p>	<p>2007: Start project</p> <p>2008: Focus groups</p> <p>2009: Publication in Dutch</p> <p>2010: Publication in English</p> <p>2017: Revision/Recalibration</p>
Geographical focus	- Entire country	- Entire country; in 2015 also Bonaire	- Netherlands
Data used	<ul style="list-style-type: none"> <li>- Household budget data (Statistics Office)</li> <li>- Field research</li> </ul>	<ul style="list-style-type: none"> <li>- Household budget data (Statistics Office)</li> <li>- Pricing data (Statistics office)</li> <li>- Expert knowledge</li> <li>- Focus group decisions</li> <li>- Field research</li> </ul>	<ul style="list-style-type: none"> <li>- Expert knowledge</li> <li>- Focus group decisions (consensual)</li> </ul>
Household types	All households possible (RBS are calculated based on various characteristics of the household involved)	All households possible (RBS are calculated based on various characteristics of the household involved)	All households possible, using equivalence-scales

Institutions involved	National Institute for Family Finance Information (Nibud)	National Institute for Family Finance Information (Nibud)	Netherlands Institute for Social Research (SCP) (2010 & 2018)  National Institute for Family Finance Information (Nibud) (2010)
Key publications	Budgethandboek (yearly, since 1982) Calculation Tools (since < 1990)	Budgethandboek (yearly, since 1982) Prijzengids voor de Bijzondere Bijstand (yearly since 1997) Calculation Tools (since < 1990)	2010: The minimum agreed upon 2010-2014: annually 'Armoedesignalement' (Poverty Survey) 2016: digital cardstack on poverty 2018: Revision/ Recalibration
Updates	Yearly	Yearly	Yearly
Last update	2021	2021	2018 (major)

Reference: EU Platform on Reference Budgets (2021). Country fact sheet on reference budgets in Netherlands, April 2021, Antwerp: EPRB.

### All available publications about RBs in the Netherlands

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Soede, A., Hoff, S., Wildeboer Schut, J.M., Vrooman, C. (2013). "3. Armoede: de budgetbenadering". In: *Armoedesignalement 2013*, p.44-80.

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Warnaar, M. (2009). Reference Budgets in The Netherlands. In: Moser. M., Horak, G. (eds.). *Money Matters - Reference Budgets for Social Inclusion* (6), p. 6. Varna: ECDN. European Consumer Debt Network.

Warnaar, M. & Luten, A. (2009). *Handbook of Reference Budgets, on the design, construction and application of reference budgets*. Utrecht: Nibud.