

Financial Exclusion

The Netherlands



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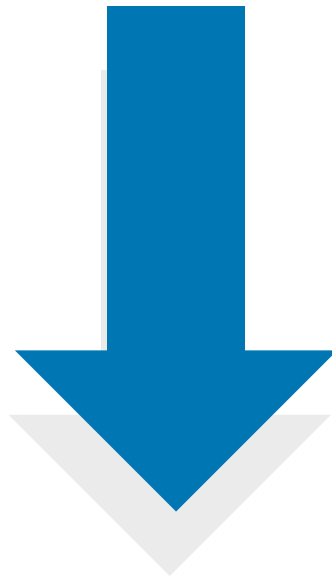
1. Level and Structure of financial exclusion

EU Definition

“Financial exclusion refers to a process whereby people encounter difficulties accessing and/or using financial services and products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society in which they belong.”

1. Level and Structure of financial exclusion

1%



source: (Bayot, 2006, 1).

1. Level and Structure of financial exclusion

Dutch definition

“When people don’t make earn enough to spend a certain amount of money for minimum consumption level.”

1. Level and Structure of financial exclusion

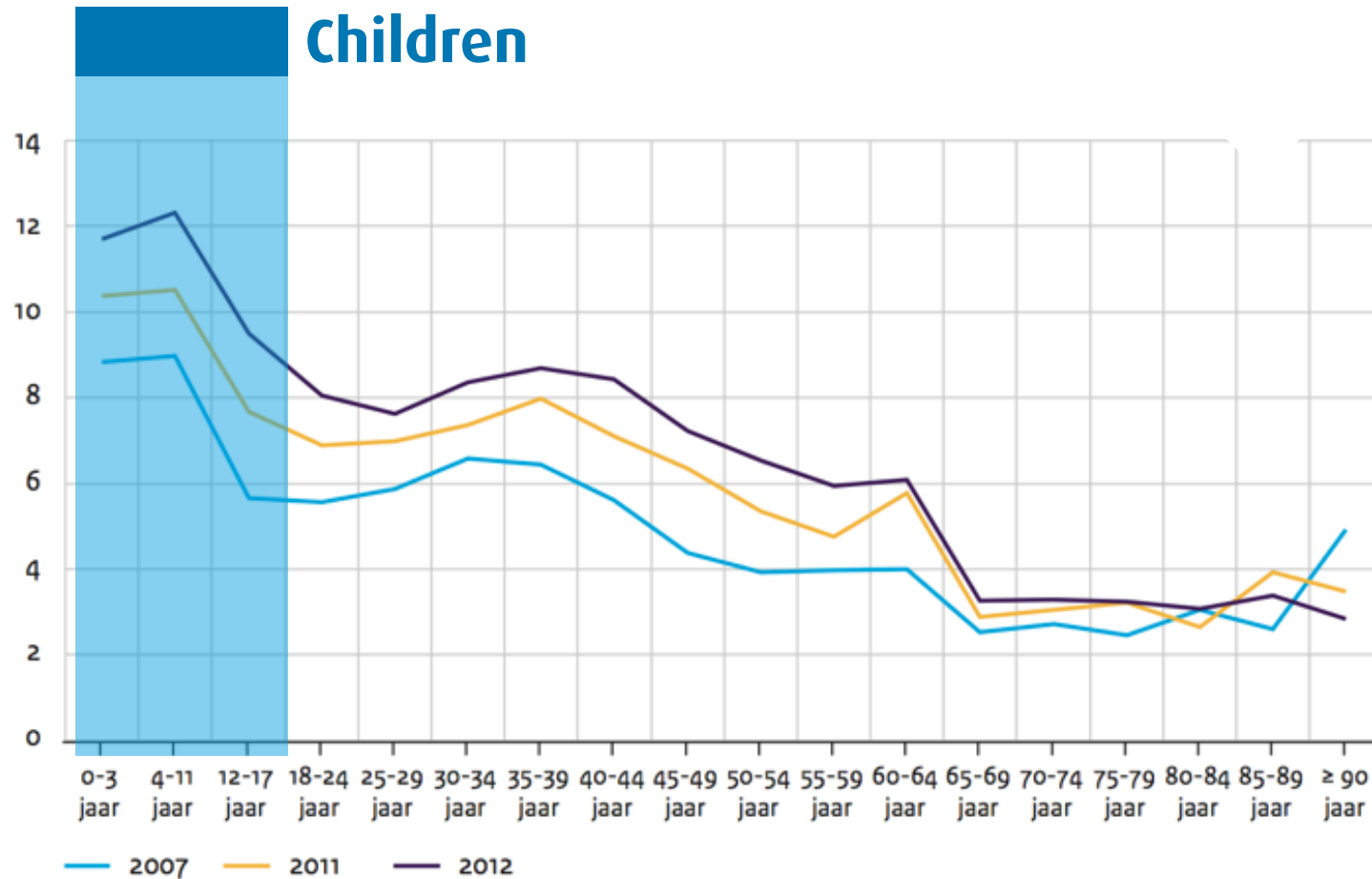
2,4% risen since the start of the crisis

9,9% total The Netherlands

703.000 households



1. Level and Structure of financial exclusion



Bron: CBS (IPO '07, '11 en '12) SCP-bewerking

2. Causes and Consequences of financial exclusion

Causes:

Financial Crisis

Consumer trust

Consequences:

Food bank

Silent Poverty

Sports

3. Government role in preventing financial exclusion

Social assistance

Public housing

NIBUD

Debt restructuring

Foundation 'Leergeld'

4. Institutions and their actions

Youth Sport Fund (Jeugd sportfonds)

Food Bank

Holiday Child Foundation

5. Other activities against social exclusion

Child package

National day of protest against poverty

World poverty day

6. Youth Sport Fund

Create sports opportunities

Psychical, mental and social field

Social environment

History



Conclusion

Thank you.