

# Knowledge and appreciation of euro banknotes in the Netherlands

2023 Survey



Panteia

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## 2023 Survey

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# Summary

In February and March 2023, a telephone survey was held among 1,003 Dutch citizens aged between 18 and 75 about their knowledge and appreciation of euro banknotes in the Netherlands.

## Use and familiarity

91% of Dutch people believe it is important for the Netherlands to be able to pay with cash. Also, a majority of the Dutch usually carry banknotes (79%) and coins (81%). Older people tend to carry banknotes and coins more often than young people. Over two-thirds of the Dutch expect they will still be using cash to a greater or lesser extent in five years' time, down from three-quarters in 2021. The main reasons why they expect to pay less with cash is that electronic payments are becoming increasingly convenient, and more and more retailers refuse to accept cash.

83% of Dutch people say they need the 10 and 20 euro banknote most. Overall, they hold the higher denominations of €200 and €500 less frequently than €100 notes. Also, they say they do not need these banknotes a lot (€100: 19%, €200: 6% and €500: 3%).

As in 2021, most of the population can only mention the most prominent features of the €50 banknote - such as the number 50, the orange and brown shades of colour of this note, and the word "Euro". The watermark is also mentioned relatively often.

## Appreciation

The average application of euro notes is more or less the same as in 2021. Looking at appreciation levels since the introduction of the euro, the Dutch are reasonably stable in their assessment. Like in 2021, they assess the €20 banknote as the most attractive banknote. 31% choose this as the most attractive banknote in the euro banknote series. The €5 banknote is regarded the least attractive banknote by one in two Dutch (50%). 22% of the Dutch assess this banknote as "(very) unrepresentable".

## Coins at home

Most Dutch people have between 1 and 50 coins at home (58%). Another 36% have more than 50 coins. Only 7% have no coins at all at home.

Just over half of the Dutch simply reuse the coins they receive (51%). Another 13% pay *mainly* in shops they know prefer being paid with coins. In addition, 31% say they save (some of) the coins, while 30% use the coins for a specific purpose, such as donations to charities or grandchildren. When coins are saved or put away, more than half of them are not specific coins – all coins saved

## Confidence in authenticity

Confidence in the authenticity of banknotes is high and still increasing. This year, they rate their confidence at an average of 7.8. Dutch citizens have the highest confidence



in banknotes withdrawn from an ATM (8.8) and only slightly less in banknotes received as change (7.7).

55% of the Dutch have never checked the authenticity of banknotes in their private lives. Yet on average, people know two to three authenticity features. As in 2021, the watermark and hologram are the most well-known. Those who do not check euro banknotes for authenticity most often say that it is because they trust the person they receive the notes from (45%). If they do check for authenticity, they usually do so out of habit (16%) or because the paper feels strange (16%).

Over two-thirds of respondents say they have never held a counterfeit or suspicious euro banknote. Of the respondents who had held a counterfeit/suspicious euro note, 21% refused it. 13% deposited the banknote with the bank, and another 13% spent it, even if this is illegal.



# Background

## Background and purpose of the survey

De Nederlandsche Bank (DNB) is the authority responsible for issuing cash in the Netherlands. One of the objectives of DNB's policy is to promote the smooth functioning of cash payments, and for this purpose, regular surveys of the use of cash by Dutch consumers has been carried out since the 1980s. The survey focuses on consumers' use, perceptions and requirements of cash. Panteia was asked to carry out the 2023 edition. The survey provides insight into the following:

- Knowledge of the different euro banknotes
- Appreciation of euro banknotes
- The extent to which Dutch citizens are familiar with the visual elements of euro banknotes
- The level of confidence in the authenticity of euro banknotes and the extent to which banknotes are checked for authenticity
- Expectations regarding the future use of cash
- The use of cash by Dutch consumers

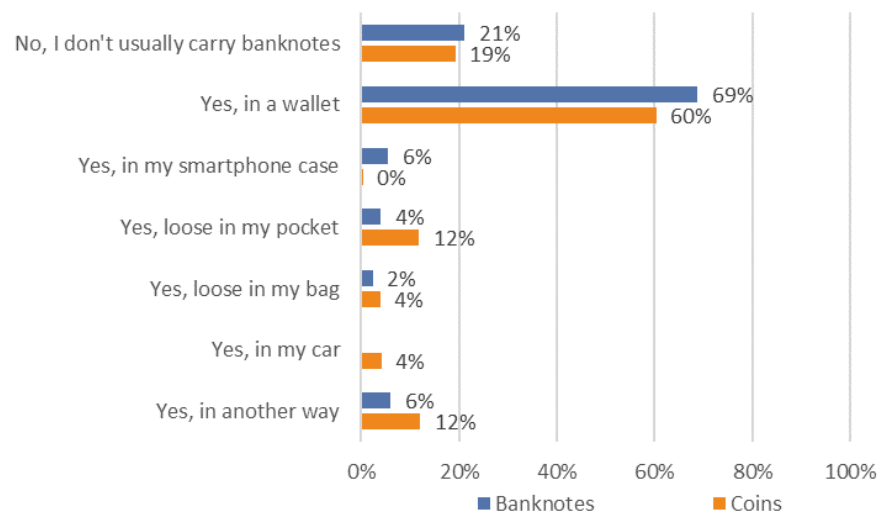
# 1 Results

This section presents the outcomes of a telephone survey held among a total of 1,003 respondents. Rounding and questions with multiple answer options may mean that percentages do not add up to exactly 100% in some cases.

## 1.1 Carrying cash

The majority of respondents say they usually carry banknotes (79%) and/or coins (81%). Most of them keep this money in a wallet (69 % and 60 %) of the people. 12% say they keep coins loose in their pockets, while only 4% say they keep banknotes this way. Another 6% say they keep banknotes in their smartphone case.

Figure 1 Do you usually carry banknotes/coins? If so, how do you keep them? (n=1,003)



Bron: Panteia 2023

Looking at the various age brackets, young people tend to carry banknotes or coins less often than older people.

Table 1 Do you usually carry banknotes/coins? If so, how do you keep them? (n=1,003)

	Age			
	18-29	30-49	50-75	Total
Usually carry banknotes	68%	80%	83%	79%
Usually carry coins	73%	81%	84%	81%
Number	199	314	490	1003

Bron: Panteia 2023

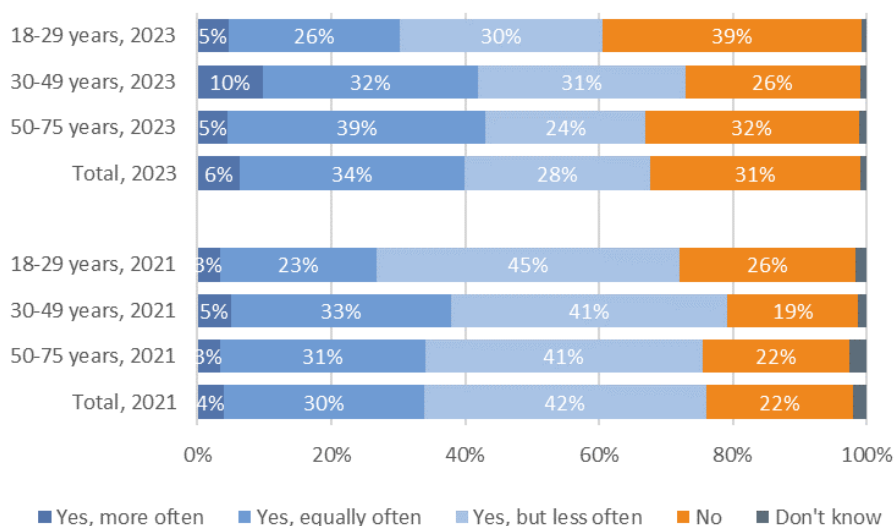
## 1.2 Cash payments in five years' time

Over two-thirds (68%) of the Dutch expect they will still be using cash to a greater or lesser extent in five years' time. Of these, 34% expect to pay with cash as often as they do now. 28% expect to pay less frequently, and 6% expect to pay with cash more often than is currently the case. 31% do not expect to pay with cash at all in five years. A small group of 1% indicate they don't know.

Young people more often expect to make less cash payments (39%) or no cash payments at all (30%) than middle-aged people (57%) or older people (56%). Respondents who handle banknotes as part of their professional activities less often expect a decrease of cash payments compared with people who do not handle banknotes as part of their professional activities (50% and 61%, respectively). In addition, people with higher (67%) and intermediate (57%) education levels more often expect a decrease of cash payments compared with people with lower levels of education (51%).

This pattern is consistent with two years ago. The proportion of respondents saying they do not expect to pay with cash at all did increase at the expense of the proportion of respondents expecting to pay less with cash.

Figure 2 Do you still expect to pay with cash in five years? (2023, total n=1,003; 2021, total n=1,003)



Bron: Panteia 2023

Respondents who expect to make more cash payments in five years' time were asked about the reason for this. Table 2 shows their answers. A quarter of respondents said they find paying in cash more convenient. Another 21% say they can better control spending when they pay with cash. Under 'other (please specify)', people say they prefer cash, are opposed to the digital transformation and will spend more, among other things.





Table 2 Why do you expect to pay more with cash in five years? (n=44)

	<b>2023</b>
Better control over spending	21%
Paying in cash is more convenient	25%
Privacy/anonymity guaranteed	2%
Less confidence in banks	10%
Other	55%

Bron: Panteia 2023

Respondents who expect to make less or no cash payments in five years time were also asked about the reason for this. Like in the previous survey, a majority (64%) refer to the increased convenience of electronic payments, citing this as the main reason why cash payments will decrease or disappear. In addition, 15% expect retailers to accept less cash in the future, and 12% say they already do not/scarcely pay with cash. Another 6% cite ATM accessibility as a reason. Other reasons cited include perceived discouragement by banks/government (5%) and security (3%).

Table 3 Why do you expect to pay less/no longer with cash in five years? (2021, n=644; 2023 n=621)

	<b>2021</b>	<b>2023</b>
Electronic payments are increasingly convenient	78%	64%
Retailers are less willing to accept cash	6%	15%
I already do not/scarcely pay with cash	10%	12%
Access to ATMs is difficult	2%	6%
I feeling discouraged by banks/government	-	5%
Security	3%	3%
Other	14%	12%
Don't know	1%	2%

Bron: Panteia 2023

### 1.3 Importance of cash payments for the Netherlands

When asked "Do you believe it is important for the Netherlands that it remains possible to pay with cash?", 91% said that they do believe this is important. 8% say they do not consider this important and 1% do not know.

Young people generally consider it less important for the Netherlands to be able to continue paying with cash (87%) than middle-aged (93%) or older respondents (92%). Moreover, women (94%) generally consider it more important for the Netherlands to continue to be able to pay with cash than men (89%). Respondents who handle banknotes as part of their professional activities consider it more important compared with people who do not handle banknotes as part of their professional activities (97%



and 91%, respectively). In addition, people with lower education levels (94%) attach slightly more importance to paying in cash than those with higher (90%) and intermediate education levels (91%).

Table 4 Do you believe it is important for the Netherlands that it remains possible to pay with cash? Total (n=1,003)

	Number	Yes	No	Don't know
Men	518	89%	10%	1%
Women	485	94%	5%	2%
18-29 years	199	87%	11%	3%
30-49 years	314	93%	6%	1%
50-75 years	490	92%	7%	1%
Handling banknotes professionally	167	97%	3%	0%
Not handling banknotes professionally	836	90%	9%	1%
Low education level	114	94%	5%	1%
Intermediate education level	336	91%	7%	2%
High education level	553	90%	9%	1%
Total	1003	91%	8%	1%

Bron: Panteia 2023

## 1.4 Higher denominations

About a third of respondents (32%) have held a €100, €200 or €500 banknote in the past year. Overall, respondents have held the higher denominations of €200 and €500 less frequently than the €100 denomination.

Dutch people who handle banknotes professionally are generally more likely to have held high-denomination euro banknotes (59%) than those who do not handle banknotes professionally (25%). They held the €100 banknote (55% vs 23%), the €200 banknote (30% vs 7%) and the €500 banknote (13% vs 2%) more often during the past year. Men (36%) were also generally more likely to hold high-denomination euro banknotes than women (27%). Furthermore, those with higher education levels (27%) were less likely to hold higher denominations than those with intermediate and lower education levels (34% and 32%).



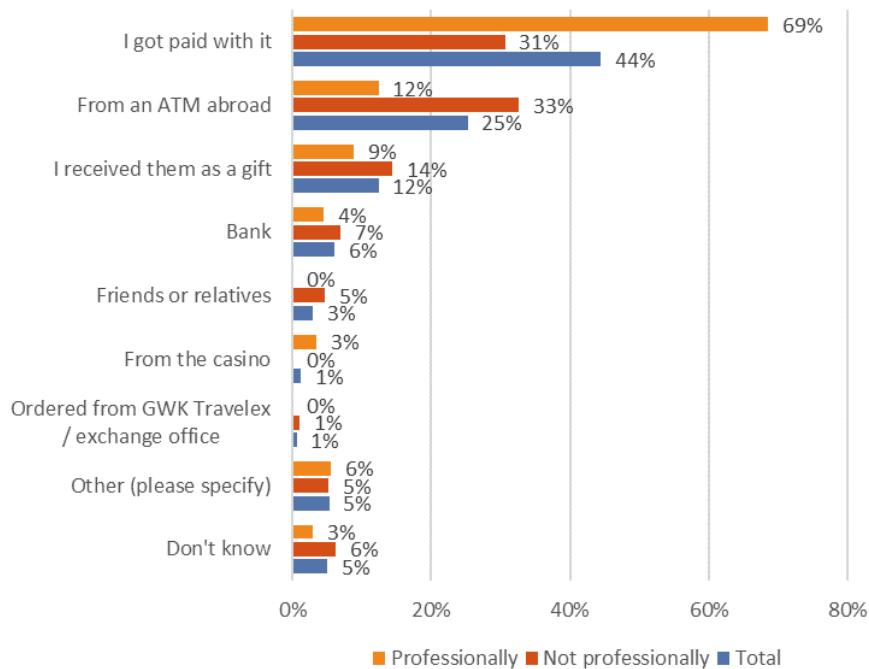
Table 5 Which of the following euro banknotes have you held in the past year? (handling banknotes professionally, n= 167; not handling banknotes professionally, n= 836; total n=1,003)

	Professionally	Not professionally	Total
€100 banknote	55%	23%	29%
€200 banknote	30%	7%	11%
€500 banknote	13%	2%	5%

Bron: Panteia 2023

Respondents who had held one or more higher denomination banknotes in the past year were asked how they got them. Figure 3 shows the results. broken down by whether or not banknotes were handled professionally. Overall, most people who handle banknotes professionally were paid with them (69%). For those who do not handle banknotes professionally, the figure is 31%. Within this group, another 33% obtained the banknotes from an ATM in the Netherlands or abroad. 14% received the note as a gift, and 7% came into possession of a higher denomination banknote through the bank.

Figure 3 How did you get these banknotes? (professionally, n=96; not professionally n=205; total n=301)



Bron: Panteia 2023

## 1.5 Need for denominations

To gain a better understanding of the need for the various denominations, respondents were asked about their own personal need for banknotes of €5, €10,

€20, €50, €100, €200 and €500. 8% indicate they do not need any of these denominations. 83% of the Dutch need the €10 and €20 notes. In addition, another 79% need the €5 note, and 77% mention the €50 note. The need for higher-denomination banknotes is far less pronounced, at 19% for €100, 6% for €200 and 3% for €500. That said, Dutch people who handle banknotes professionally value the higher denominations more than those who do not handle banknotes professionally (30% vs 16% for €100, 12% vs 4% for €200 and 6% vs 2% for €500).

Table 6 Do you need the following euro banknotes for your own, personal use? (2021 n=1,003; 2023 n=1,003; handling banknotes professionally, n= 167; not handling banknotes professionally, n= 836)

	2021	2023	Professionally	Not professionally
€5 banknotes	68%	79%	75%	80%
€10 banknotes	-	83%	78%	84%
€20 banknotes	-	83%	84%	83%
€50 banknotes	-	77%	86%	75%
€100 banknotes	17%	19%	30%	16%
€200 banknotes	3%	6%	12%	4%
€500 banknotes	2%	3%	6%	2%
No need	-	8%	6%	8%

Bron: Panteia 2023

## 1.6 Visible features of the €50 banknote

Respondents were asked to describe, in as much detail as possible and off the top of their head, everything that can be seen on a €50 banknote, such as images, symbols, colours, etc. Table 7 shows the outcomes<sup>1</sup>.

Most respondents mention only the most prominent features of the banknote, such as the number 50 (63%), the orange and brown shades (50% and 22% respectively), the hologram (22%), the word "Euro" (14%) and the image of a building (10%). The watermark, which is somewhat less eye-catching, is also mentioned fairly frequently (24%). The euro symbol (8%), the bridge (8%), (European) stars (6%) and the serial number (5%) were also mentioned by a smaller group of respondents. A limited group is able to mention further aspects. It is also notable that some respondents still seem to mention features of the guilder banknotes (bird, sunflower). Compared to 2021, the Dutch seem to know more security features.

<sup>1</sup> Two separate questions were asked in the 2021 survey. This first asked about visual elements (images, characters, colours, etc.). The second specifically asked about text elements (numbers, symbols and texts). For the current survey, the two questions were combined into one. This must be taken into account when comparing the results with those in the 2021 report.

Table 7 Spontaneous description of the €50 banknote (n=1,003)<sup>2</sup>

	2021	2023
<b>Colours</b>		
Orange	51%	50%
Brown	28%	22%
Other colours	36%	24%
<b>Buildings</b>		
(Part of) a building/an old building	18%	10%
Bridge	8%	8%
Gate, door	3%	4%
Window	2%	3%
<b>Security features</b>		
Watermark/the gate in the watermark	17%	24%
hologram, silver seal, foil on front side	18%	22%
Stripe (security thread)	-	1%
<b>Figures</b>		
The figure 50	81%	63%
The serial number	16%	5%
<b>TEXTS</b>		
The word EURO	29%	14%
The word EYPO/('euro' in Greek)	9%	4%
The euro symbol	15%	8%
Signature of European Central Bank President	4%	3%
The bank (ECB and DNB)	-	1%
<b>Other</b>		
Stars/EU Stars, circle of stars	7%	6%
(Countries of) Europe/map of Europe	4%	1%
Renaissance	1%	0%
Format	-	1%
Striped area	-	1%
Bird	-	1%
Sunflower	-	0%
<b>Other/Don't know</b>		
Other	-	7%
Can't mention anything	-	14%

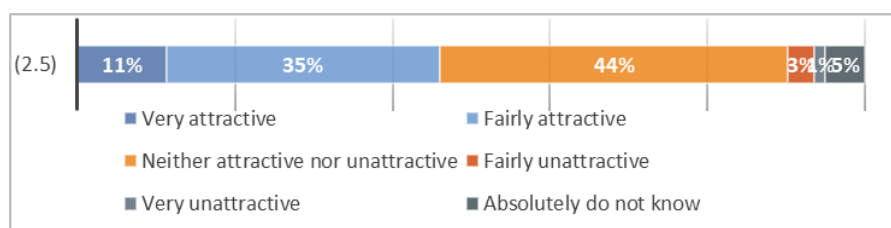
Bron: Panteia 2023

<sup>2</sup> Dashes in Table 7 mean that no comparison with the previous survey is possible.

## 1.7 Appreciation of banknotes

Most citizens believe the euro banknotes are neither attractive, nor unattractive (44%). Some 5% have 'no opinion'. Most of the remaining respondents are positive about the euro banknotes, with 46% classifying them as 'very attractive' or 'fairly attractive'. Only 4% of respondents say the euro banknotes are 'fairly unattractive' or 'very unattractive'. On average, on a five-point scale, respondents give a 2.5 rating. The lower the rating, the better the quality of the banknote. This is equivalent to the 2021 appreciation.

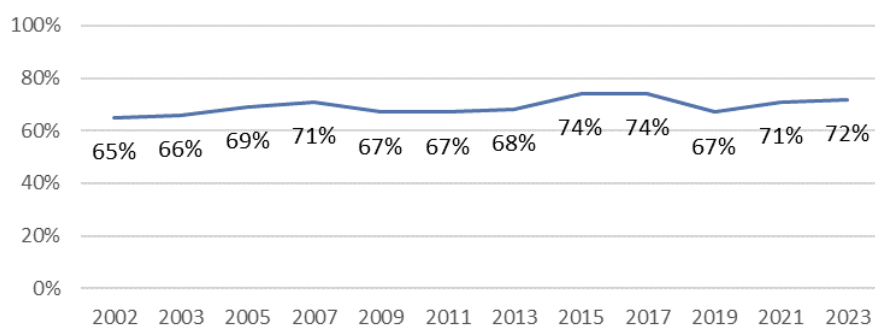
Figure 4 What about the look of the euro banknotes? (n=1,003)



Bron: Panteia 2023

Looking at the average level of appreciation relative to earlier surveys, this has remained more or less unchanged compared to the previous survey two years ago. In 2021, an average of 71% of respondents assessed the banknotes as attractive, against 72% in 2023. The Dutch are reasonably stable in their assessment, with appreciation levels hovering around 70% since the introduction of the euro.

Figure 5 Banknote appreciation levels over time, according to the dichotomous method<sup>3</sup>.



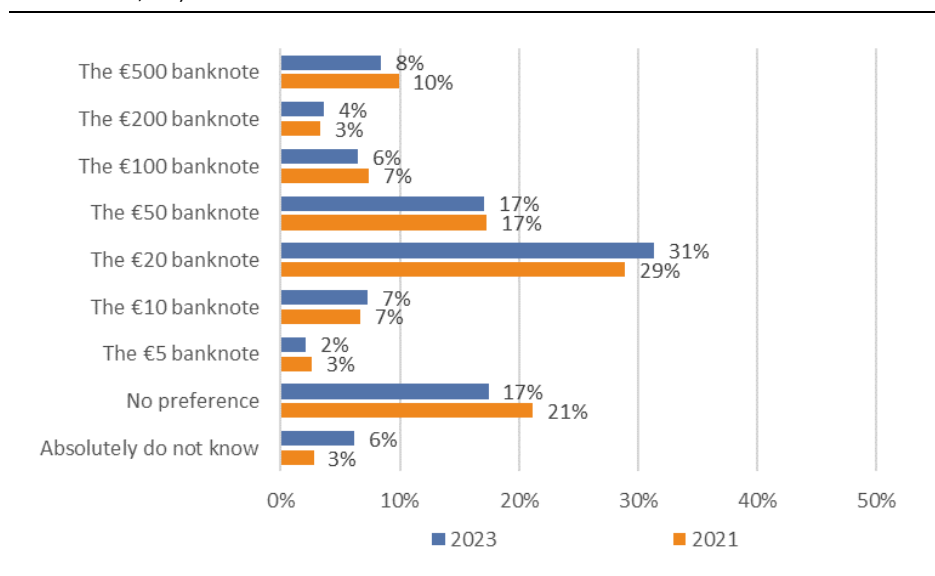
Bron: Panteia 2023

There are seven euro banknote denominations. Of those surveyed, 31% consider the €20 banknote the most attractive one, followed by the €50 banknote (17%). Like in

<sup>3</sup> Dichotomous method: % *mooi* =  $\frac{\text{aantal "erg mooi"} + \text{aantal "tamelijk mooi"} + (0,5 \cdot \text{aantal "niet mooi niet lelijk"})}{\text{totaal aantal respondenten} - \text{aantal "weet absoluut niet"}} \cdot 100$

2021, the €20 banknote is the most popular, followed by the €50 banknote (17%) and the €500 banknote (8%). The €5 banknote is least often considered the most attractive one (2%).

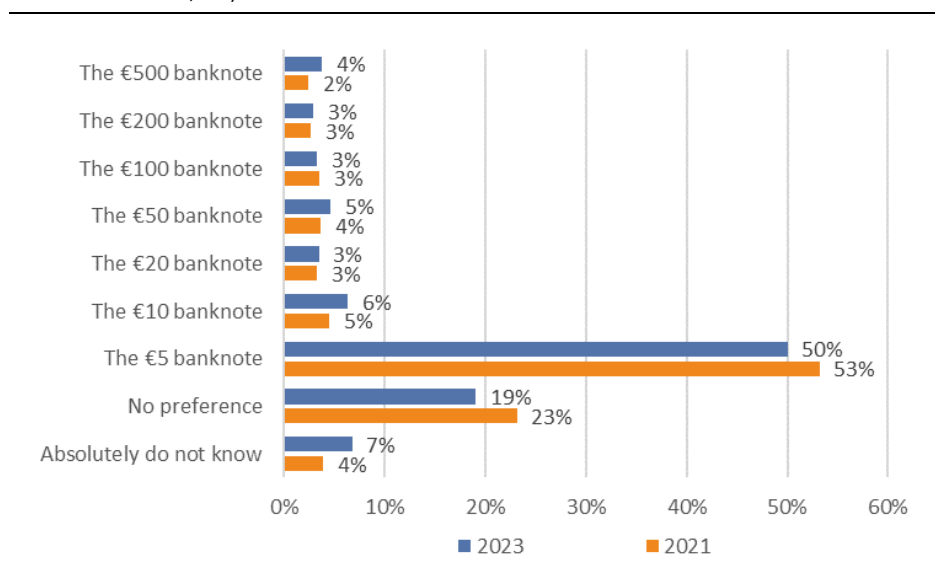
Figure 6 Which of the seven euro banknotes do you find the most attractive? (2021, n=1,003; 2023 n=1,003)



Bron: Panteia 2023

Respondents were also asked which of the seven banknotes they find the most unattractive. Over half of them chose the €5 banknote. 19% have no preference for a banknote.

Figure 7 Which of the seven euro banknotes do you find the most unattractive? (2021, n=1,003; 2023 n=1,003)



Bron: Panteia 2023

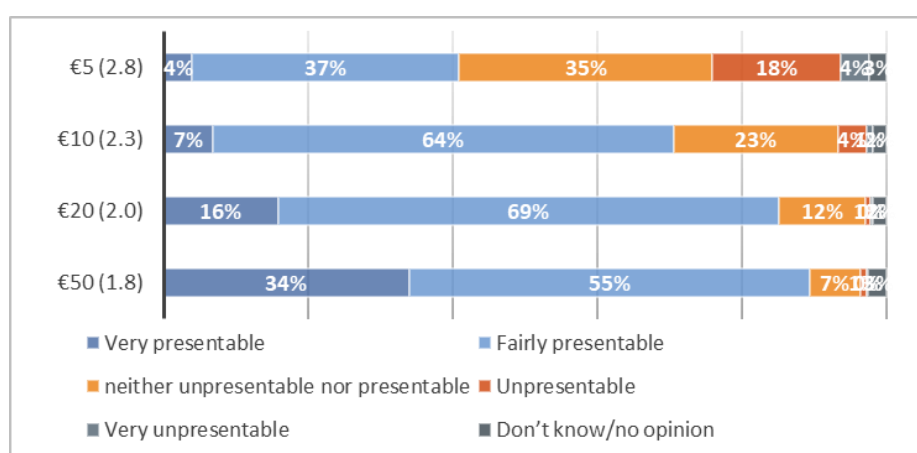


## 1.8 Quality of the banknotes

Most respondents assess the quality of the banknotes as fairly presentable. A very small share assesses them as unrepresentable or very unrepresentable. An average assessment has been calculated using a five-point scale ranging from 1 (very presentable) to 5 (very unrepresentable). The lower the rating, the better the quality of the banknote. Overall, the €50 banknote is considered the best (average rating of 1.8). In contrast, the €5 banknote is rated the worst (average 2.8). Almost a quarter of respondents (22%) assesses the quality of the €5 banknote as unrepresentable to very unrepresentable. The average ratings of the €5 and €50 banknotes are almost identical to 2021. At the time, people rated the €5 banknote at 2.9 on average and the €50 banknote at 1.9.

For the €10 and €20 banknote, this question has not been asked before.

Figure 8 What is your opinion about its general appearance in terms of dirt, creases, writing, tape, etc.? In general, euro banknotes look... (n=1,003)



Bron: Panteia 2023

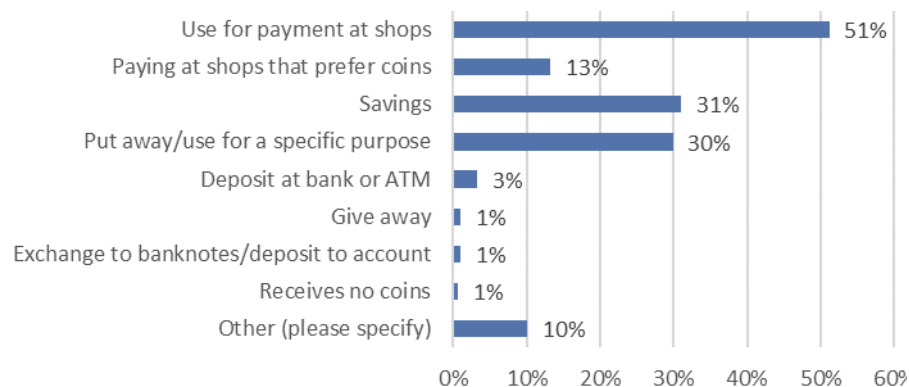
## 1.9 Coins received

Just over half of the Dutch simply reuse the coins they receive (see Figure 9). Another 13% pay with coins *mainly* in shops they know prefer being paid with coins. There is also a large group of Dutch people who keep coins. 31% say they save coins and an almost equally large group use the coins for a specific purpose, such as donations to charity or homeless people, parking, toilet visits, shopping carts or gifts to children or grandchildren (30%). A small group said they deposit coins at their bank or in a deposit machine (3%). Of the 10% who give a different answer, 6% say they keep coins in a wallet, container, jar or jacket pocket/pants pocket.

Respondents who said they saved coins were asked whether they put away all coins or only certain coins. Almost two-thirds said they saved all coins (64%). 18% only save €2 coins, 15% €1 coins and 12% 50 cent coins.



Figure 9 What do you do with coins you receive? (n=1,003)



Bron: Panteia 2023

The group that puts coins away for a particular purpose was also asked which coins they put away. Most people save all coins (61%). About a quarter expressed a preference for the €2 coin (24%) and the €1 coin (24%). Another 18% put 50 cent coins away.

Table 8 Do you put away all coins at home to save or only certain coins? Do you put away all coins at home for a specific purpose or only certain coins?

	Savings (n=288)	Put away (n=260)
All coins	64%	61%
The €2 coins	18%	24%
The €1 coins	15%	24%
The 50 cent coins	12%	18%
The 20 cent coins	-	8%
The 10 cent coins	-	7%
The 5 cent coins	-	6%
Other	16%	6%

Bron: Panteia 2023

Most Dutch people have between 1 and 50 coins in their homes (58%). Another 36% have more than 50 coins. Only 7% have no coins at all at home.

86% of the Dutch have not used a coin machine in the past year. When they did use one, it was mainly for depositing coins (11%). Another 4% withdrew coins. Dutch people who handle banknotes professionally are more likely to use the coin machine to deposit coins than Dutch people who do not handle coins professionally (20% vs 9%).



Table 9 Have you used a coin machine in the past year? (handling banknotes professionally, n= 194; not handling banknotes professionally, n= 836; total n=1,003) Multiple response

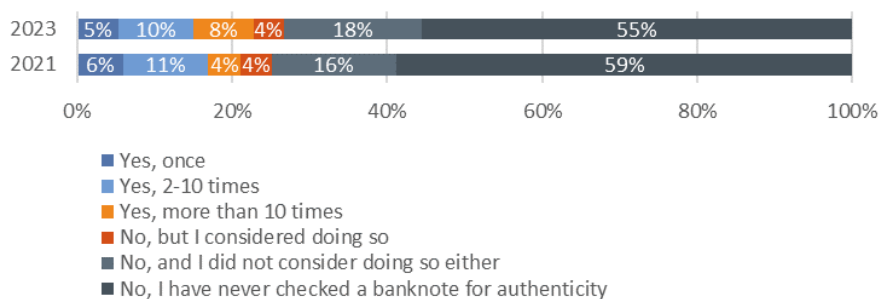
	Professionally	Not professionally	Total
Yes, to deposit coins	20%	9%	11%
Yes, to withdraw coins	4%	5%	4%
No	78%	88%	86%

Bron: Panteia 2023

## 1.10 Checking for authenticity

Most respondents (55%) have never checked the authenticity of banknotes in their private lives. Those who checked banknotes in the past year (15%) did so only occasionally, however. 8% checked banknotes for authenticity more than 10 times in the past year. Another 4% say they did not do so, but considered it at the time. 18% did not check any banknotes in the past year and did not consider doing so either. Overall, 77% did not check banknotes for authenticity in the past year (2021:79%).

Figure 10 Have you checked a banknote for authenticity in the past year (i.e. for your own personal use and not in the context of your work)? (n=1,003)



Bron: Panteia 2023

38% of the Dutch believe they can detect a counterfeit note. 54% do not think they can do this, and 8% do not know. Dutch people who handle banknotes professionally think they are more likely to detect a counterfeit banknote than those who do not handle coins professionally (20% vs 9%).



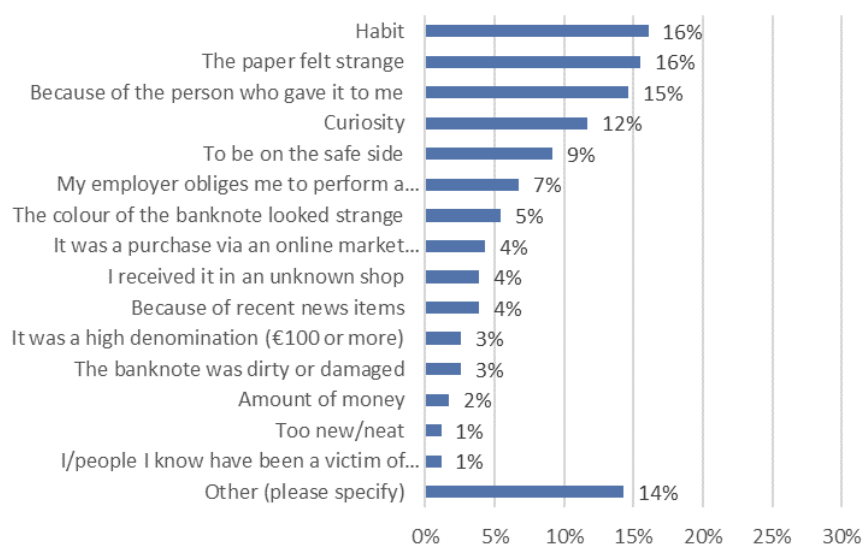
Table 10 Three-quarters believe they can detect a counterfeit note. (handling banknotes professionally, n= 194; not handling banknotes professionally, n= 836; total n=1,003)  
Multiple response

	Professionally	Not professionally	Total
Yes	63%	33%	38%
No	35%	59%	54%
Don't know	3%	9%	8%

Bron: Panteia 2023

Respondents who answered they had checked banknotes for authenticity at least once were asked for the reasons why they had done so. Most people check banknotes out of habit (16%) or because the paper feels strange (16%). Distrust of the person providing the banknote may also be a reason to check for authenticity (15%). 12% they were curious to know whether the banknote was genuine. Only 3% cite the denomination of a banknote as the reason for checking its authenticity.

Figure 11 Why did you check for authenticity? (n=210)

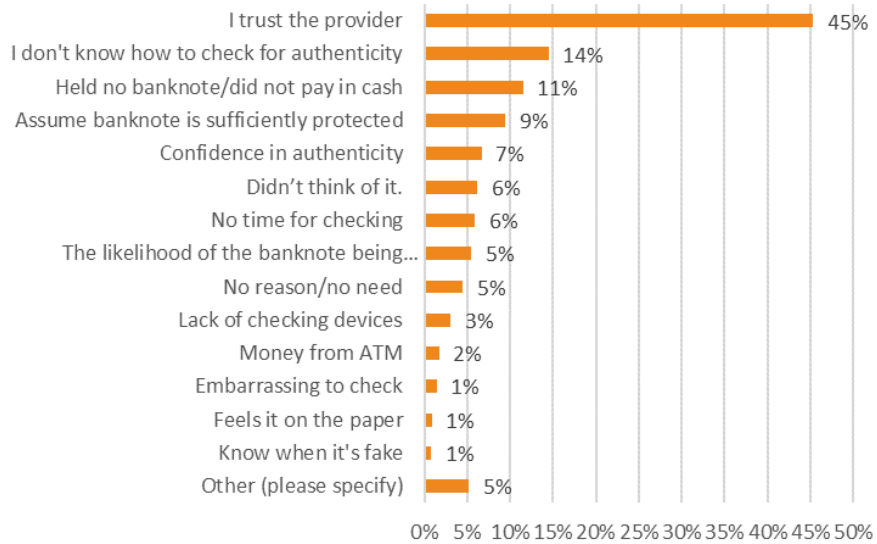


Bron: Panteia 2023

Respondents who answered they had not checked any banknotes for authenticity in the past or in the past year were asked for the reasons why they had not done so. Almost half of respondents (45%) say they trust the provider. 14% do not know how to check banknotes for authenticity, and 11% have not paid with cash in the past year. Another 9% assumes that banknotes are sufficiently protected with security features.



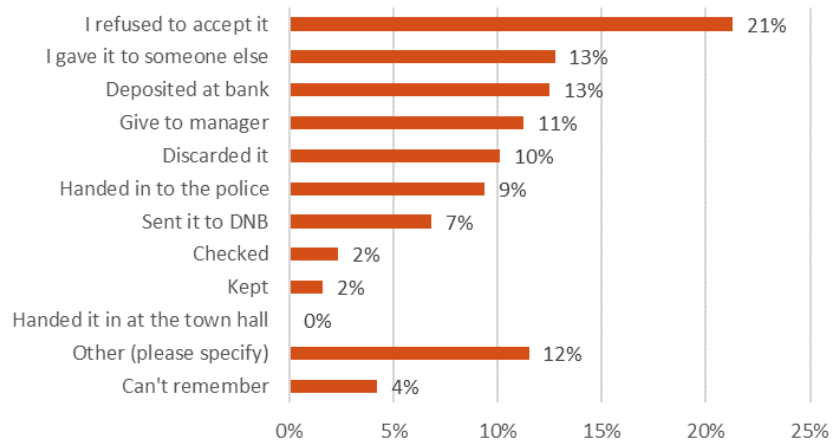
Figure 12 Why didn't you check for authenticity? (n=793)



Bron: Panteia 2023

A large majority of respondents (68%) say they have never held a counterfeit or suspicious euro banknote, down from 2021 (81%). A quarter of respondents did hold a counterfeit or suspicious note, and 7% do not remember. Of the respondents who had held a counterfeit or suspicious euro banknote, 21% refused to accept it. 13% spent the note, and another 13% deposited it with their bank. 11% of respondents gave the suspect euro banknote to their manager, and 10% disposed of it.

Figure 13 Have you ever held a counterfeit/suspicious banknote? If so, what did you do with it? (n=232)



Bron: Panteia 2023.



## 1.11 Familiarity with security features

The European Central Bank tries to combat counterfeiting of euro banknotes in as many ways as possible. Euro banknotes have several security features that can be used to check whether a note is genuine. Respondents were asked if they could mention a few of these security features.

The watermark is the most-cited security feature (69%), followed by the hologram (38%). Most respondents are also aware of the type of paper (27%) and the security thread (18%). Compared to previous years, familiarity with these features is virtually unchanged.

Table 11 Familiarity with security features (in %)

	2011 1003	2013 1020	2015 1010	2017 1002	2019 1001	2021 1003	2023 1003
Watermark	75	79	71	68	73	69	69
Hologram/silver-coloured stripe or seal	49	57	37	37	41	39	38
Security thread	16	13	14	18	12	20	18
Shiny golden stripe	2	3	5	4	4	3	8
Ink that changes colours in the light	3	3	3	4	4	5	7
(Emerald) green figure	n/a	n/a	1	2	2	2	2
Tactile ink layer	8	14	12	4	11	9	11
Type of paper	11	17	12	16	24	27	27
Small print	6	4	2	2	3	4	5
Part of banknote visible in infrared light	4	9	4	3	4	3	3
See-through window/window in foil	-	-	-	-	-	4	3
Portrait window	6	8	4	2	4	3	3
Check with devices	-	-	-	-	-	24	24
Markings for the blind	14	14	11	16	17	17	13
Serial number	5	5	7	6	1	6	8
Signature	1	1	1	1	-	1	1
Colour	-	-	-	-	-	6	5
Size of the banknote	-	-	-	-	-	3	3
Other visual element	-	-	-	-	-	-	1
Other	-	-	-	-	-	6	7
<b>Average number of security features mentioned</b>	2.3	2.6	2.4	2.2	2.5	2.5	2.6
Can't mention anything	11	6	13	14	9	10	10

Bron: Panteia 2023

Most respondents are able to mention one or more security features. Only 10% are unable to provide a response to the question of how you can tell that a euro banknote is genuine.

Table 12 Number of security features mentioned (2021, n=1,003; 2023 n=1,003)

	2021	2023
None	10%	10%
One feature	16%	14%
Two features	24%	28%
Three features	24%	22%
Four or more features	26%	26%

Bron: Panteia 2023

On average, middle-aged respondents mention the most security features (3.0) and elderly respondents the least (2.2).

Table 13 Average number of security features mentioned by age group (n=1,003)

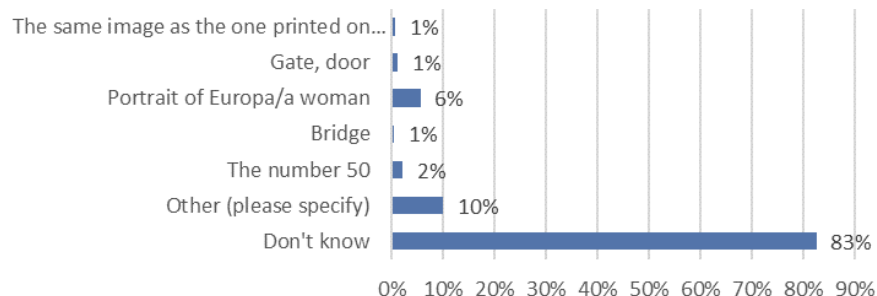
	Average number of security features mentioned
18-29 years	2.8
30-49 years	3.0
50-75 years	2.2
Total	2.6

Bron: Panteia 2023

As indicated, the watermark is the most-cited security feature. Watermarks are sections in the paper that have been deliberately made thinner, thicker, or both thinner and thicker, making the image of the watermark visible when the banknote is held up to the light. Respondents were asked whether they could describe the watermark of the €50 banknote. The vast majority (83%) could not (2021: 80%). 6% mentioned the portrait of Europa (woman). In addition, 2% mentioned the number 50 and 1% the gate/door.



Figure 14 The €50 banknote also has a watermark. Do you know what it is? What does it represent? (n=1,003)

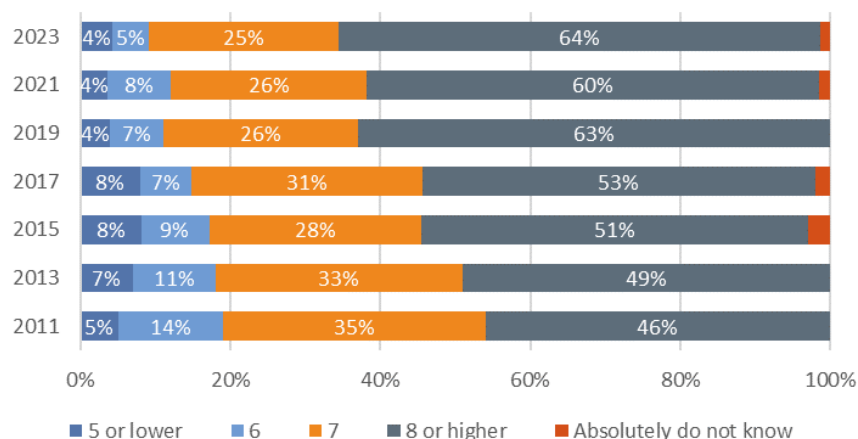


Bron: Panteia 2023

## 1.12 Confidence in authenticity

Banknotes must contain features that distinguish genuine from counterfeit ones. This helps maintain confidence in banknotes. Respondents were asked about their confidence in the authenticity of the banknotes they receive. Figure 15 shows that confidence in the authenticity of banknotes has risen over the past years. In 2011, 46% of respondents rated their level of confidence as 8 or higher, against 64% in 2023. Compared with the previous survey of 2021, there are no significant differences. The average level of confidence is rated at 7.8. (2021: 7.7).

Figure 15 How would you rate your confidence in the authenticity of the euro banknotes you receive? (n=1,003)



Bron: Panteia 2023

When looking at the frequency of checking for authenticity, the results show that those who have checked banknotes twice or more often have significantly less confidence in the authenticity of banknotes compared to those who have never checked for authenticity or not in the past year. However, the level of confidence is still more than sufficient among respondents who actually check banknotes for authenticity.



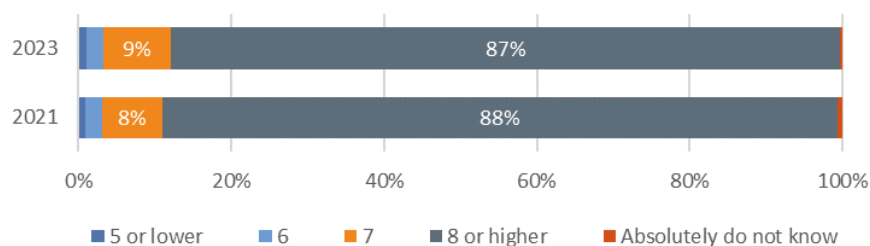
Table 14 Confidence in the authenticity of euro banknotes respondents receive x Have you checked a euro banknote for authenticity in the past year? Average rating (2023, n=1,003; 2023, n=1,003)

	2021	2023
Yes, once	7.8	7.8
Yes, twice or more often	7.4	7.6
No, not checked	7.9	7.9
No, I have never checked a banknote for authenticity	7.7	7.8
Total	7.7	7.8

Bron: Panteia 2023

People have the most confidence in the authenticity of banknotes they withdraw from ATMs. Almost all respondents rate their confidence in the authenticity of these banknotes at 7 or higher. Here, 87% rate their confidence in the authenticity of banknotes from ATMs at 8 or higher. Within this group, 38% of respondents rated their confidence at 10. Another 25% rated it at 9. This pattern matches the 2021 survey results. On average, confidence in the authenticity of banknotes withdrawn from an ATM is rated 8.8 (2021: 8.9).

Figure 16 How would you rate your confidence in the authenticity of the euro banknotes you withdraw from an ATM? (2023, n=1,003; 2023 n=1,003)



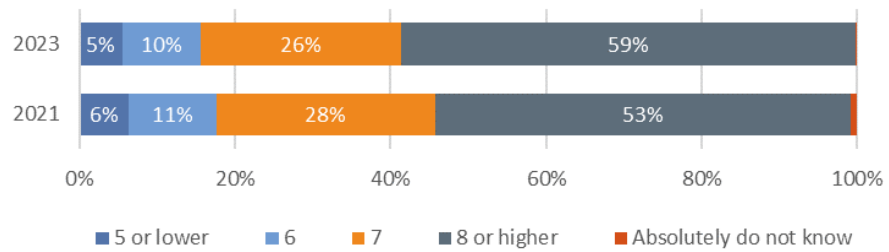
Bron: Panteia 2023

Confidence in the authenticity of banknotes received as change from retailers is lower compared to confidence in the authenticity of banknotes withdrawn from an ATM, but still high at 7.7 (2021: 7.5). 85% of respondents rate this at 7 or higher. 5% of respondents have little confidence in the authenticity of banknotes received as change from retailers, rating this at 5 or lower. Compared with the 2021 survey, the distribution of ratings is roughly the same.





Figure 17 How would you rate your confidence in the authenticity of the euro banknotes you receive as change from a retailer in a shop? (2023, n=1,003; 2023 n=1,003)



Bron: Panteia 2023



# Annex 1 - Questionnaire

## Question 1 Introduction

Good ..., this is ... from GDCC on behalf of Panteia. We are conducting research on euro banknotes for De Nederlandsche Bank. May I please speak to the youngest adult male in the household aged 18 or over (if not available, ask about the youngest adult female in the household aged 18 or over). The survey will take about 15 minutes to complete. Do you have time to participate in the survey?

ENQ.: If the respondent has questions about the survey's validity, refer them to [www.panteia.nl](http://www.panteia.nl), where the survey is announced.

ENQ. If the respondent asks for more information:

Every two years, De Nederlandsche Bank commissions a survey on how Dutch citizens handle cash. The last survey dates from 2021, so DNB has asked Panteia to conduct this survey again in February 2023. Questions asked in this survey relate to confidence and appreciation of cash and how often cash is used.

- 1 Yes, can participate in survey now.
- 2 No, make an appointment
- 3 No, doesn't want to participate. Record refusal.

## Question 2 Gender

Enq: Note the respondent's gender

- 1 Men
- 2 Women
- 3 Don't know/won't say

## Question Province

In which province do you live?

- 1 Groningen
- 2 Friesland
- 3 Drenthe
- 4 Overijssel
- 5 Flevoland
- 6 Gelderland
- 7 Utrecht
- 8 Noord-Holland
- 9 Zuid-Holland
- 10 Zeeland
- 11 Noord-Brabant
- 12 Limburg
- 13 Don't know/won't say

**Question 4 Age**

What is your age?

- ..... Years
- Won't tell

**Question 5 Age**

*If question 4 = 'Won't say'*

Could you tell me the age bracket you fall into?

- 1 18-29
- 2 30-49
- 3 50-75
- 4 None of these (SCREEN OUT)

**Question 6 Cash payments in five years' time**

We would like to talk to you about cash payments in shops, with coins and banknotes. Do you still expect to pay with cash in 5 years?

- 1 Yes, more often
- 2 Yes, equally often
- 3 Yes, but less often
- 4 No
- 5 Do not know (ENQ.: do not read out loud)

**Question 7 Cash payments in five years' time MULTIPLE**

*If question 6 = 1 ('Yes, more often')*

Why do you expect to pay less/no longer with cash in shops in five years?  
(ENQ.: do not read out loud)

- 1 Better control over spending
- 2 Paying in cash is more convenient
- 3 Privacy/anonymity guaranteed
- 4 Less trust in banks
- 5 Other (please specify)

**Question 8 Cash payments in five years time MULTIPLE**

*If question 6 = 3 or 4 ('Yes, but less often' or 'No')*

Why do you expect to pay less/no longer with cash in five years?  
(ENQ.: do not read out loud)

- 1 Retailers are less willing to accept cash
- 2 Access to ATMs is difficult
- 3 Electronic payments are increasingly convenient
- 4 For hygiene reasons
- 5 Other
- 6 Don't know

**Question 9 Cash payments in five years' time**

Do you believe it is important for the Netherlands that it remains possible to pay with cash?

- 1 Yes
- 2 No
- 3 Don't know

**Question 10 Response to denominations held MULTIPLE**

This question is specifically about the higher denominations. Have you held a €100, €200 or €500 banknote in the past year?

- 1 No
- 2 €100 banknote
- 3 €200 banknote
- 4 €500 banknote

**Question 11 Obtaining higher denominations MULTIPLE**

*If question 10 = 2, 3 or 4*

How did you get these notes?

(ENQ.: do not read out loud)

- 1 From an ATM abroad
- 2 Ordered from GWK Travelex / exchange office
- 3 I got paid with it
- 4 From the casino
- 5 I received them as a gift
- 6 Other (please specify)
- 7 Don't know

**Question 12 Need for banknotes MULTIPLE**

Do you need the following euro banknotes for your own, personal use?

(ENQ.: read answers out loud)

- 1 €5 banknotes
- 2 €10 banknotes
- 3 €20 banknotes
- 4 €50 banknotes
- 5 €100 banknotes
- 6 €200 banknotes
- 7 €500 banknotes
- 8 No

**Question 13 Spontaneous response on image and text elements of €50 euro banknote MULTIPLE**

I'm now going to ask you about the €50 banknote. Please describe, in as much detail as possible and off the top of your head, everything that can be seen on a €50 banknote, such as text, images, symbols, colours, etc. (ENQ.: Probe twice)

- 1) Can you mention anything more?



2) What else can you see?  
(ENQ: Don't read out loud, but ask probing questions)

- 1 The figure '50'/the number '50'
- 2 Orange/shades of orange
- 3 Brown/shades of brown
- 4 Mentions other colours
- 5 The word EURO
- 6 The word EYPO/('euro' in Greek)
- 7 The euro symbol
- 8 (Part of) a building/an old building
- 9 hologram, silver seal, foil on front side
- 10 Watermark/the gate in the watermark
- 11 Serial number(s)
- 12 Bridge
- 13 Renaissance period/style
- 14 Gate, door
- 15 Window
- 16 Stars/EU Stars, circle of stars
- 17 Signature of European Central Bank President  
(e.g. Duisenberg, Trichet, Draghi, Lagarde)
- 18 Other (please specify)
- 19 Can't mention anything

#### **Figure 14 Appreciation of euro banknotes**

What about the look of the euro banknotes? Do you find them very attractive, fairly attractive, fairly unattractive, very unattractive, or something in between?

- 1 Very attractive
- 2 Fairly attractive
- 3 Neither attractive nor unattractive
- 4 Fairly unattractive
- 5 Very unattractive
- 6 Absolutely do not know (ENQ.: do not read out loud)

#### **Question 15 Most attractive banknote**

There are seven euro banknotes in total. Which of the seven euro banknotes do you find the most attractive?

(ENQ.: Let respondent answer spontaneously)

- 1 The €500 banknote
- 2 The €200 banknote
- 3 The €100 banknote
- 4 The €50 banknote
- 5 The €20 banknote
- 6 The €10 banknote
- 7 The €5 banknote
- 8 No preference
- 9 Absolutely do not know (ENQ.: do not read out loud)



**Question 16 Most unattractive banknote**

There are seven euro banknotes in total. Which of the seven euro banknotes do you find the most unattractive?

(ENQ.: Let respondent answer spontaneously)

- 1 The €500 banknote
- 2 The €200 banknote
- 3 The €100 banknote
- 4 The €50 banknote
- 5 The €20 banknote
- 6 The €10 banknote
- 7 The €5 banknote
- 8 No preference
- 9 Absolutely do not know (ENQ.: do not read out loud)

**Question 17 Presentable-unpresentable €5 banknote**

How do you rate the quality of the 5 euro banknote? What is your opinion about its general appearance in terms of dirt, creases, tears, writing, tape, etc.?

In general, €5 banknotes look...

(ENQ.: Read out 1-5)

- 1 Very presentable
- 2 Fairly presentable
- 3 Neither unpresentable nor presentable
- 4 unpresentable
- 5 Very unpresentable
- 6 Don't know/no opinion (ENQ.: do not read out loud)

**Question 18 Presentable-unpresentable €10 banknote**

How do you rate the quality of the 10 euro banknote? What is your opinion about its general appearance in terms of dirt, creases, tears, writing, tape, etc.?

In general, €10 banknotes look...

(ENQ.: Read out 1-5)

- 1 Very presentable
- 2 Fairly presentable
- 3 Neither unpresentable nor presentable
- 4 unpresentable
- 5 Very unpresentable
- 6 Don't know/no opinion (ENQ.: do not read out loud)

**Question 19 Presentable-unpresentable €20 banknote**

How do you rate the quality of the 20 euro banknote? What is your opinion about its general appearance in terms of dirt, creases, tears, writing, tape, etc.?

In general, €20 banknotes look...

(ENQ.: Read out 1-5)



- 7 Very presentable
- 8 Fairly presentable
- 9 Neither unpresentable nor presentable
- 10 unpresentable
- 11 Very unpresentable
- 12 Don't know/no opinion (ENQ.: do not read out loud)

#### Question 20 Presentable-unpresentable €50 banknote

How do you rate the quality of the 50 euro banknote? What is your opinion about its general appearance in terms of dirt, creases, tears, writing, tape, etc.?

In general, €50 banknotes look...  
(ENQ.: Read out 1-5)

- 1 Very presentable
- 2 Fairly presentable
- 3 Neither unpresentable nor presentable
- 4 unpresentable
- 5 Very unpresentable
- 6 Don't know/no opinion (ENQ.: do not read out loud)

#### Question 21 Coins MULTIPLE

What do you do with coins you receive?

(ENQ.: do not read out, and if necessary, ask probing questions)

- 1 I pay with them, just as I do with banknotes (= I just use them for payment)
- 2 I use them for payment **mainly** in shops that I know prefer being paid with coins
- 3 I save them
- 4 I put them away at home for a specific purpose (charities, New Year's greetings, grandchildren, etc.)
- 5 I deposit them at the bank or through an deposit machine
- 6 Other (please specify)

#### Question 22 Coins MULTIPLE

If question 21 = 3

Do you put away **all** coins at home to save or only **certain** coins?

- 1 All coins
- 2 The €2 coins
- 3 The €1 coins
- 4 The 50 cent coins
- 5 Other (please specify)

#### Question 23 Coins MULTIPLE

If question 21 = 4

Do you put away **all** coins at home for a specific purpose or only **certain** coins?

- 1 All coins
- 2 The €2 coins
- 3 The €1 coins



- 4 The 50 cent coins
- 5 The 20 cent coins
- 6 The 10 cent coins
- 7 The 5 cent coins
- 8 Other (please specify)

**Question 24 How many coins do you have in your home?**

(ENQ.: Of course, you can make an estimate!

(ENQ.: This also includes coins from any family members.

(ENQ.: Also consider piggy banks, etc.

- 1 No coins
- 2 Between 1 and 50 coins
- 3 50 or more coins

**Question 25 Coin machine MULTIPLE**

Have you used a coin machine in the past year?

- 1 Yes, to deposit coins
- 2 Yes, to withdraw coins
- 3 No

**Question 26 Confidence in authenticity**

The next questions are about authenticity of banknotes. Banknotes must be reliable and counterfeit-proof.

How would you rate your confidence in the authenticity of the euro banknotes you receive?

Rating: .....

Absolutely do not know

**Question 27 Authenticity of banknotes withdrawn from ATM**

How would you rate your confidence in the authenticity of the euro banknotes you withdraw from an ATM?

Rating: .....

Absolutely do not know

**Question 28 Authenticity of banknotes received as change**

How would you rate your confidence in the authenticity of the euro banknotes you receive as change from a retailer in a shop?

Rating: .....

Absolutely do not know

**Question 29 Checking authenticity**

Have you checked a banknote for authenticity in the past year (i.e. for your own personal use and not in the context of your work)?

(ENQ.: do not read out, and if necessary, ask probing questions)





- 1 Yes, once
- 2 Yes, 2-10 times
- 3 Yes, more than 10 times
- 4 No, but I considered doing so
- 5 No, and I did not consider doing so either
- 6 No, I have never checked a banknote for authenticity

#### **Question 30 Checking authenticity**

Do you believe you can detect a counterfeit banknote?

- 1 Yes
- 2 No
- 3 Don't know

#### **Question 31 Checking for authenticity – situation MULTIPLE**

*If question 30 = 1, 2 or 3 (yes, checked for authenticity)*

Why did you check for authenticity?

(ENQ.: Let respondent answer spontaneously)

- 1 Out of habit
- 2 Out of curiosity
- 3 It was a purchase via an online market place
- 4 The paper felt strange
- 5 The colour of the banknote looked strange
- 6 It was a high denomination (€100 or more)
- 7 The banknote was dirty or damaged
- 8 Because of the person who gave it to me
- 9 I received it in an unknown shop
- 10 I/people I know have been a victim of counterfeiting before
- 11 Because of recent news items
- 12 Other (please specify)

#### **Question 32 Not checking for authenticity MULTIPLE**

*If question 30 = 4, 5 or 6 (no, not checked for authenticity)*

Why didn't you check for authenticity?

(ENQ.: Let respondent answer spontaneously)

- 1 The likelihood of the banknote being counterfeit is small
- 2 Checking the banknote in the presence of the provider is embarrassing
- 3 No time for checking
- 4 I trust the provider
- 5 I assume that the banknote is sufficiently protected with security features
- 6 I don't know how to check for authenticity
- 7 I have not held a note/not paid with cash
- 8 Other (please specify)

#### **Question 32 Suspicious banknote**

Have you ever held a counterfeit/suspicious banknote?



- 1 Yes
- 2 No
- 3 Can't remember

**Question 33 Suspicious banknote done MULTIPLE**

*If question 32 = 1 (yes, held a suspicious note)*

What did you do with it?

(ENQ.: Let respondent answer spontaneously)

- 1 Returned it
- 2 Refused it
- 3 Went to the police to hand it in
- 4 Went to the town hall to hand it in
- 5 Deposited it at my bank or at a deposit machine
- 6 Sent it to DNB
- 7 Spent it
- 8 Discarded it
- 9 Other, please specify:
- 10 Can't remember

**Question 34. Spontaneous response on knowledge of security features MULTIPLE**

The European Central Bank tries to combat counterfeiting of euro banknotes in as many ways as possible. Euro banknotes have several security features that can be used to check whether a note is genuine.

Can you name some of these security features?

Probe twice:

- 1) How can you check whether a euro banknote is genuine?
- 2) Can you name some more features?

(ENQ.: Don't read out Let respondent answer SPONTANEOUSLY)

- 1 Watermark, lighter and darker shades in the paper
- 2 Thread, dark vertical line in the paper, visible against the light (security thread), small white letters in the line
- 3 Hologram/silver, shiny ribbon or seal, an image in the foil, front side
- 4 Shiny, golden ribbon on the reverse side (iridescent stripe)
- 5 Ink that changes colour in the light, from purple to olive green or from green to blue
- 6 (Emerald) green figure, colour changing from green to blue, moving up and down, shiny
- 7 Tangible ink layer, front side
- 8 See-through window/window in foil
- 9 See-through register, check alignment of side and reverse
- 10 Small print, microtext, in several locations on the note
- 11 Paper remains dark under ultraviolet light (UV lamp)
- 12 Coloured fibres light up under ultraviolet light (UV lamp)
- 13 Front: ink and colours light up under ultraviolet light (UV lamp), for example the EU flag and the signature

- 14 Reverse: inks, colours light up under ultraviolet light (UV lamp), for example the bridge and the map of Europe
- 15 A part of the note is visible under infrared light (IR lamp)
- 16 Size (the higher the value, the larger the note)
- 17 Tactile marks, tactile marks for the blind, several lines along the side
- 18 Type of paper
- 19 Other
- 20 Can't mention anything

**Question 35 Spontaneous response on knowledge of watermark in €50 euro banknote MULTIPLE**

There are watermarks in the euro banknotes, images that become visible when you hold the banknote against the light. The €50 banknote also has a watermark. Do you know what it is? What does it represent?

(ENQ.: Don't read out Let respondent answer SPONTANEOUSLY)

- 1 The same image as the one printed on the note
- 2 Gate, door
- 3 Portrait of Europa/a woman
- 4 Bridge
- 5 The number 50
- 6 Other (please specify)
- 7 Don't know

**Question 36 Carrying banknotes MULTIPLE**

Do you usually carry banknotes? If so, how do you keep them?

(ENQ.: Don't read out Let respondent answer SPONTANEOUSLY)

- 1 No, I don't usually carry banknotes
- 2 Yes, in a wallet
- 3 Yes, in my smartphone case
- 4 Yes, loose in my pocket
- 5 Yes, loose in my bag
- 6 Yes, in another way (please specify): ....

**Question 37 Carrying coins MULTIPLE**

Do you usually carry coins? If so, how do you keep them?

(ENQ.: Don't read out Let respondent answer SPONTANEOUSLY)

1. No, I don't usually carry coins
2. Yes, in a wallet
3. Yes, in my smartphone case
4. Yes, loose in my pocket
5. Yes, loose in my bag
6. Yes, in my car
7. Yes, in another way (please specify): ....

**Question 38 Education**

What is your highest level of education?



- 1 Primary education
- 2 Lower vocational education
- 3 Intermediate general secondary education
- 4 Secondary vocational education
- 5 Higher general secondary and pre-university secondary education
- 6 Higher vocational/professional and university education (Bachelor)
- 7 University education (Master)
- 8 Don't know/won't say

#### **Question 39 Handling banknotes**

Do you handle banknotes as part of your professional activities?

- 1 Yes
- 2 No

#### **CONCLUSION**

That was the final question.

Thank you very much for your time and cooperation!



# Annex 2 - Account of methodology

## Methodology

### *Data collection*

The study was carried out by means of telephone interviews among Dutch citizens aged 18 to 75. They were selected using the Random Digital Dialling method, a proven method for approaching potential respondents by generating and dialling random telephone numbers. A benefit of this method is that it also includes non-registered telephone numbers that cannot be found in the phone book or in a specific provider's database.

The fieldwork was carried out by Global Data Collection Company (GDCC) from Rotterdam, who also carried out the telephone fieldwork for the most recent measurements. Data were collected between 1 February and 3 March 2023.

### *Questionnaire*

The survey has been compiled in consultation with DNB, based on the research questions and the objectives of the study. The survey used for the previous measurement (2021) formed the basis.

Prior to the start of the fieldwork, survey was subjected to a technical test and the survey questions were again tested for comprehensibility and clarity. Some modifications were made to the survey based on the test, after which it was finalised. The final survey is included as Annex 1 to this report.

## Response

A total of 20,823 telephone numbers were dialled for the study. 51% gave no response, referred to an answering machine or could not be used (info tone, fax number, out of use). Of the remaining share, a total of 1,003 respondents participated in the survey (response: 10%).

Annex 3 provides an overview of the response, broken down by characteristics such as age, gender and educational level.

## Reliability and accuracy

Reliability and accuracy are important for achieving statistically sound results, as explained below.



### *Confidence interval*

The confidence interval (CI) indicates the range of values which includes the actual value with a certain degree of probability. Panteia applies a CI of 95% in its studies, which means that if a study is repeated several times, the results are within the CI in at least 95% of cases. This is referred to as the 95% confidence level.

### *Inaccuracy/error band*

Deviations from the actual situations occur in each and every sample-based survey: the error band. In studies with a 95% confidence level, the maximum error band is 5%. The error band can increase or decrease depending on the size of the sample.

## Representativity

For a correct interpretation of results it is important to know whether the study is representative: this means that the composition of the sample must be similar to that of the total group from which it was drawn and based on which the results are generalised.

The following criteria can be used to determine whether study results are representative:

### *3 The sample must be of sufficient size*

The Dutch population includes 12,595,400 individuals between the ages of 18 and 75. Based on a 95% confidence level, a 5% error band and maximum data spread, a minimum sample size of 385 is required. The generalised sample size of 1,003 is well above this threshold. The sample size is important for making statements about age and education level.

### *4 The sample must be sufficiently heterogeneous*

Heterogeneity of the sample also plays a role in the reliability and representativeness of the study. All suitable respondents must be selected for participation, not only those living in a certain province or having attained a specific education level. By applying the Random Digital Dialling method, everyone with a telephone can participate in the survey without being excluded in advance. So this second criterion is also met.

### *5 The composition of the sample must reflect the composition of the total population.*

Are the 1,003 respondents representative for the population as a whole? We have compared the composition of the total population in terms of age, education level and gender to the sample population. Based on this analysis, the sample did not accurately match the total population in the area of education levels. To be able to make statements about the population as a whole, we have used three background characteristics to reweigh the results in the net response. Using weighting factors, the ratio of the background characteristics in the net response has been adjusted to the ratio in the population to ensure the reweighted response and the results are representative for the study population.



The results from our analyses and the responses in this report (with a 95% confidence level) are therefore representative and apply to the population as a whole. Given the size of the net sample, the error band percentages in this report have been set at 3.09%.



## Annex 3 - Response by background characteristic

Tabel 1 Response (unweighted and weighted)

	Unweighted		Weighted	
	N	%	N	%
<b>Gender</b>				
Men	518	52%	501	50%
Women	485	48%	502	50%
<b>Level of education</b>				
High	553	55%	327	33%
Medium	336	34%	492	49%
Low	114	11%	184	18%
<b>Age bracket</b>				
18-29 years	199	20%	209	21%
30-49 years	314	31%	340	34%
50-75 years	490	49%	454	45%
<b>Handling as part of professional activities</b>				
Yes	167	17%	194	19%
No	836	83%	809	81%
<b>Province</b>				
Groningen	31	3%	37	4%
Friesland	34	3%	38	4%
Drenthe	24	2%	23	2%
Overijssel	58	6%	54	5%
Flevoland	26	3%	23	2%
Gelderland	124	12%	116	12%
Utrecht	71	7%	62	6%
Noord-Holland	179	18%	175	17%
Zuid-Holland	232	23%	245	24%
Zeeland	22	2%	25	3%
Noord-Brabant	133	13%	134	13%
Limburg	67	7%	67	7%
Won't tell	2	0%	4	0%

Bron: Panteia 2023

