TRENDS BANK (SPRING 2013)

001. (a) The Thalys high-speed train between Amsterdam and Paris on Tuesday announced a rise in turnover of 8.4% to €470m… The number of passengers rose by 3.1% to 6.6 million. (These are apparently changes in the past year.)  
(b) Dutchnews.nl (January 31, 2012)

002. (a) 100,000 cancer diagnoses in one year. Some 100,000 people are diagnosed with cancer in the Netherlands each year, an increase of 36% on 10 years ago, according to the national cancer registration board. Breast, bowel, skin, lung and prostate cancer are the most common forms.  
(b) Dutchnews.nl (January 30, 2012)

003. (a) Just half of people aged 18 to 35 drink traditional coffee and the product is suffering from an image problem, according to new research by Van Spronsen & Partners quoted by Nos television.  
(b) Dutchnews.nl (February 1, 2012)

004. (a) Number of new cars bought in January plunged by nearly 32% in January. This to just over 48,000 according to Bovag and Rai vereniging. To blame are the new tax rules, sales increased in December to beat the deadline (Over 2012, new car sales were down almost 10%).  
(b) Dutchnews.nl (1 February 2013).  
<http://www.dutchnews.nl/news/archives/2013/02/new_car_sales_plunge_in_januar.php>

005. (a) The amount of goods shipped through Rotterdam port reached record of 442 million tonnes in 2012 (increase of 1.7%). Growth was driven by an increase in oil products, this due extra Dutch refining capacity. Rotterdam is becoming a hub for world of trade. Grain shipments and raw materials for animal feed were down, due poor harvest outside Europe.  
(b) Dutchnews.nl (28 December 2012).  
<http://www.dutchnews.nl/news/archives/2012/12/record_year_for_rotterdam_port.php>

006. (a) The Dutch are among the keenest users of social media networks in Europe. Seven out of ten people are active on websites such as Facebook, Twitter and Linkedin. Entrepreneurial possibilities are available in the social media networks.  
(b) Dutchnews.nl (26 December 2012).  
<http://www.dutchnews.nl/news/archives/2012/12/the_dutch_are_big_users_of_soc.php>

007. (A)Dutch house price drop third biggest in EU since crisis began. Spain and Ireland are the only two countries in Europe where house prices have fallen more sharply than in the Netherlands over the past four years, according to Dutch national statistics agency CBS. While, as a whole, prices have stabilised in Europe after the peak in 2008, Dutch and Spanish house prices have been going down every year. In Holland the drop is around 4% a year.  
(B)(Dutchnews.nl, 31st of January 2013, <http://www.dutchnews.nl/news/archives/2013/01/dutch_house_price_drop_third_b.php>)

008. (A)Housing corporations are planning to cut back on renovations and home improvements over the next few years but rents will still go up. In addition, almost half the corporations will stop building new homes from 2014. Plans for at least 16,000 homes have been scrapped.  
(B)(Dutchnews.nl, 31st of December 2012, <http://www.dutchnews.nl/news/archives/2012/12/housing_corporations_to_cut_ba.php>)

009. (A)Official Dutch unemployment rate hit 7% in November, a 17-year high. The consumer confidence index also took another knock in December, falling two points to -39. According the CBS, consumers are particularly concerned about economic developments next year. The economic downturn has also led households to reign in their spending. In October, consumer spending fell by 2.4%, compared with the year-earlier period. Spending on new cars fell 30%.  
(B)(Dutchnews.nl, 20th of December 2012, <http://www.dutchnews.nl/news/archives/2012/12/official_dutch_unemployment_ra.php>)

010. Nearly one in three Dutch leave the car for short journeys stand to save petrol. Another 44 percent is selective in the choice of a gas station and fill up as cheaply as possible. Nearly one in five looks critically at the car, only 8 percent said not to save on car expenses. According to research by car insurer Allsecur among over 4900 customers.  
b. <http://www.nugeld.nl/portemonnee/3120963/nederlander-bespaart-autokosten.html>

011. Some two-thirds of Dutch children have had an unpleasant experience on the internet, according to a new survey of teenagers aged 12 to 16.  
The research was carried out among 410 teenagers and 232 parents by Digibewust, an organisation that encourages safe use of the internet.  
Of those who took part, 46% said they had been approached by someone unknown online. These experiences include cyber-bullying and grooming – the process by which an adult poses as a peer to lure a child into sexual activity.  
b. <http://www.dutchnews.nl/news/archives/2013/02/cyber_bullying_affects_two-thi.php>

012. Dutch researchers from KNMI and Wageningen University have succeeded rainfall measured on the basis of the signal of mobile networks. When there is rainfall, the signal between different masts somewhat disturbed. The extent of the disruption to monitor the researchers could calculate where and how much rainfall there falls.  
b.<http://www.nu.nl/internet/3120593/nederlanders-meten-neerslag-via-mobiele-netwerken.html>

013. More people in Holland have a digital television. Seven in ten Dutch households have a digital television set; the rate is three times as high as half a decade ago. (28 January 2013)  
<http://www.cbs.nl/en-GB/menu/themas/vrije-tijd-cultuur/publicaties/artikelen/archief/2013/2013-3772-wm.htm>

014. Dutch use water more efficiently over time. Although the population and the economy are growing, the consumption of tap water remains stable. Measures taken to enhance efficiency have reduced the annual tap water consumption per capita by an average 0.7 percent since 1990. In the corporate sector, the efficiency of tap water consumption improved by an average of more than 3 percent annually (28 January 2013)  
<http://www.cbs.nl/en-GB/menu/themas/natuur-milieu/publicaties/artikelen/archief/2013/2013-3768-wm.htm>

015. Manufacturers have less stock of finished products. Manufacturers’ stocks of finished products were more than 1 percent down in November 2012 from November 2011. In the preceding three months, stocks also declined compared to twelve months previously. (25 January 2013)  
<http://www.cbs.nl/en-GB/menu/themas/industrie-energie/publicaties/artikelen/archief/2013/2013-01-25-m13.htm>

016. (A) Unemployment in the Eurozone continuous to grown according to Eurostat. For the fourth month in a row unemployment has risen, this time with 0.1 percent point, to 11.8% of the working people in Europe. The Netherlands have the fourth lowest unemployment rate (5.6%). The youth unemployment rate of the Netherlands is 9.7%, which belongs at the top of Europe.  
(B) (nu.nl – 8th of January 2013)  
<http://www.nu.nl/economie/2998849/stijging-werkloosheid-eurozone-houdt.html>  
<http://epp.eurostat.ec.europa.eu/cache/ITY_PUBLIC/3-08012013-BP/EN/3-08012013-BP-EN.PDF>

017. (A) The Dutch youth who attend school/university (15-25 years) mostly had a part time job as a shop assistant in 2011. Boys are mostly worked in supermarkets, while girls worked most for clothing stores. 871.000 youngsters had a part time job. About 57% of them had a part time job of less than12 hours a week, about 10% of the young Dutch people worked more than 35 hours a week. 33% worked between 12 and 35 hours a week.  
(B) (CBS – 4th of february 2013)  
<http://www.cbs.nl/nl-NL/menu/themas/arbeid-sociale-zekerheid/publicaties/artikelen/archief/2013/2013-3777-wm.htm>

018. (A). The Dutch catering sector show a slight increase in turnover in the third quarter of 2012 pertaining to the same quarter in 2011, which is 0.6%. This limited growth is to be allocated to higher prices. Cafes/pubs had 3.2% less turnover in the third quarter compared to the same time of year in 2011. On the other hand, restaurants saw their turnover grow with 2.6% compared to 2011. The turnover of hotels grew with 0.2%.  
(B). (CBS – 29th of November 2012)  
<http://www.cbs.nl/nl-NL/menu/themas/handel-horeca/publicaties/artikelen/archief/2012/2012-067-pb.htm>

019. A. The amount of Dutch people that support the use of nuclear power plants is declining. That is concluded by the Nationaal Kiezersonderzoek. A mere 20% of the people support the preservation of nuclear power plants whilst this was 30% in 2012. This could be there’s more room for entrepreneurs to invest in products that use green energy, since this is the best clean alternative for energy.

B. <http://www.omroepzeeland.nl/nieuws/2013-02-01/358863/steeds-minder-draagvlak-voor-kerncentrales#.UREleaX2VAg>

020. A. It’s becoming increasingly harder to find affordable apartments for rent. The average time it takes for a rental space to come free is 13 years (!), so reports the Centraal Fonds Volkshuisvesting. The amount of rental apartments that is free is declining for years already, last year only 7.9% of the apartments was released. Entrepreneurs could focus on this problem and perhaps find a temporary or permanent solution for this.

B. <http://www.nu.nl/economie/2699665/betaalbare-huurwoning-steeds-moeilijker-vinden.html>

021. A. There’s an increasing amount of families with a modal income who are in debt. Currently 1,9 million Dutch people are overdue with their payments. Last year 80.000 Dutch requested help for their financial situation and this is 45% more then 2009. Entrepreneurs should adapt to this situation, seen as these 1,9 million people are a large segment of the Dutch market.

B. <http://www.groenewegen.com/wie-we-zijn/nieuws/steeds-meer-modale-gezinnen-verkeren-in-schulden/>

022. Health Apps DIY(do it yourself) 2012  
A. People are controlling sport achievement, monitoring own health by using more apps on their mobile phones. With the health trend in general and the use of smart phones in the netherlands i think it is fair to say this also could be a dutch trend.  
B. <http://trendwatching.com/trends/12trends2012/?diyhealth>

023. Appscription  
A. So in 2013, expect consumers to turn to the medical profession and medical institutions to certify and curate these products, with doctors also ‘prescribing’ them, much as they prescribe medicines, as part of a course of treatment. And for health providers, these digital ‘medicines’ promise to reduce costs by making consumers more aware of their health, improve compliance, and allow remote monitoring that can pick up warning signals earlier.  
B. <http://www.trendwatching.com/trends/10trends2013/?appscriptions>

024. Data is knowledge  
A. Data Myning is one of the new resources and consumers also want the benefits of sharing their info with the world. So consumers or companies will start to seek a way to own and use this data to help them improve. This relates to the Dutch market because we are big time users of social media.  
B. <http://www.trendwatching.com/trends/10trends2013/?datamyning>

025. Strong increase in use of mobile internet during winter sports

The numbers of last winter season were compared to the ones of this year. According to T-mobile, the use of mobile internet doubled in one year. Men use twice as much data as women.  
Among young people between 18 and 25, the increase was 177 percent. <http://www.nu.nl/internet/3120320/gebruik-mobiel-internet-tijdens-wintersport-fors-gestegen.html>

026. Fruit and vegetables start to contain less poison

According to the so called “poison meter” by environmental protection, fruit and vegetables in supermarkets contain less agricultural poisons than last year.  
Fruits and vegetables from the Netherlands are relatively clean. The products in the supermarket that often contain the highest amount of poison are from outside Europe.

<http://www.nu.nl/gezondheid/3121109/groenten-en-fruit-steeds-vaker-zonder-gif.html>

027. Greeks claim economical progress

The budget deficit amounted to 6.6 percent of the economy. In 2009, the budget deficit was 15.4 percent of the gross domestic product.

<http://www.nu.nl/economie/3112551/grieken-claimen-bezuinigingssucces.html>

028. The trend is that Dutch household buy less goods and services. In 2012 the Dutch households spent 3% less than in 2011. And the decrease for durable goods was 12% compared to 2011.  
(b) nu.nl, 15th of january 2014.  
<http://www.nubijlage.nl/binnenland/3013069/sterkste-krimp-consumptie-in-meer-dan-3-jaar.html>

029. In 2012 is the amount of jobs decreased with 51.000 jobs, there are less jobs available. The UWV expects that there will only be less jobs.  
(b) nu.nl 29th january 2013  
<http://www.nubijlage.nl/binnenland/3016028/uwv-verwacht-fors-minder-banen.html>

030. Dutch insurance premium tax IPT rise to 21%. The government is raising the insurance premium tax from 9,7% tot 21%.  
b) <http://www.tmf-vat.com/tmf-in-the-media/dutch-insurance-premium-tax-ipt-rise-to-21.html>

031. Dutch Property Prices In Five-Year Freefall. It is not a good time to invest in property in the Netherlands, the prices dropped with an average of 11,4%. In 2013 the prices will inevitability drop more.  
b) <http://www.iexpats.com/2013/01/dutch-property-prices/>

032. Amsterdam won’t ban the tourist who come for cannabis. The ban is rejected by mayor Eberhard van der Laan.  
b) <http://www.bbc.co.uk/news/world-europe-20165371>

033. More mothers with young children are working the last ten years. In the third quarter of 2012 75% of the mothers had a job or were actively looking for one. Whether or not the mothers are working depends on having a partner and on their educational level.  
1B. <http://www.cbs.nl/nl-NL/menu/publicaties/webpublicaties/dns/demografische-economische-context/publicaties/artikelen/archief/2012/2012-3727-wm.htm>

034. The import from China to the Netherlands has changed a lot during the last years. Lowtechproducts like clothes and shoes used to be important but this has changed. Nowadays hightechproducts like computers and cell phones are the most important.  
2B. <http://www.cbs.nl/nl-NL/menu/themas/dossiers/globalisering/publicaties/artikelen/archief/2012/2012-3734-wm.htm>

035. Dutch citizens have become more positive about the Dutch police in their own living environment. They are more positive about the contact they have with the police and about the way the police is functioning. They are more content with the availability of the police as well.  
3B. <http://www.cbs.nl/nl-NL/menu/themas/veiligheid-recht/publicaties/artikelen/archief/2012/2012-3748-wm.htm>

036. A rise in music streaming services opposing a drop in physical music sales. On-demand music services such as spotify are predicted to have growth of 40%. These services are often free and make their money of advertising.  
<http://www.digitalstrategyconsulting.com/intelligence/2012/08/global_music_trends_streaming.php>

037. The use of mobile discount coupon use is predicted to rise with 50 % in 2013. innovative retailers are increasingly seeking to offer mobile as a delivery channel,  
2B.  
<http://www.digitalstrategyconsulting.com/intelligence/2013/01/mobile_coupons_use_to_rise_50_in_2013.php>

038. In 2011 our country counted 2.3 million famillies with children living at home until their twentyfifth. These are 73.000 more children than 10 years earlier. The parents in these families are more and more often unmarried. especially famillies wirh young children have a lot of unmarried parents the rate of unmarried parents with children under 5 has beed doubled over the last 10 years.  
<http://jeugdmonitor.cbs.nl/nl-NL/menu/publicaties/2012/2012-14mei-gezinnen-art.htm>

039. (a) Unemployment claims on the rise in the Netherlands.  
The share of unemployment (WW) and income support benefit recipients has grown during the past half decade. The number of WW recipients has risen by 77 percent according to figures released by Statistics Netherlands. The increase was relatively large in the Randstad region. With an increase of 20 percent over the period 2008–2012, the number of income support benefits rose less rapidly. Unlike WW benefits, the increase in income support benefits predominantly occurred outside the Randstad region.  
(b) <http://www.dutchdailynews.com/unemployment-claims-on-the-rise-in-the-netherlands/>  
(5 february 2013)

040. (a) Unemployed people over 45 have trouble finding a new job  
173 thousand of the 512 thousand people who were unemployed in the third quarter of 2012 were over 45 years old. Their number has increased substantially since 2008. About 15 percent of the unemployed people over 45 gets a new job within three months. Unemployed people under 45 tend to find a new job within three months more often, although their share has been falling since 2008.  
(b) <http://www.cbs.nl/en-GB/menu/themas/arbeid-sociale-zekerheid/publicaties/artikelen/archief/2012/2012-3725-wm.htm> (16 november 2012)

041. (a) More male part-timers  
The number of men working on a part-time basis is growing. Early 2001, 12 percent of men had part-time jobs versus 17 percent in the third quarter of 2012. The number of part-timers has increased notably among 15 to 25-year-old men.  
<http://www.cbs.nl/en-GB/menu/themas/arbeid-sociale-zekerheid/publicaties/artikelen/archief/2013/2013-3729-wm.htm>  
(22 january 2013)

042. In 2012 the dutch consumers made 8% more payments with a cash card then in 2011. It was nearly 2.5 miljard transactions.  
(b) <http://www.nu.nl/geldzaken/3012864/recordaantal-pinbetalingen-in-2012.html> (25 Januar)

043. KPN is busy with the realization of an 4G network. Their plan is that Den haag and Rotterdam will be able to use the network this spring, and Utrecht will follow in the summer. 4G makes it possible for mobile internet users that the internet will be 10 times as before.  
(b) <http://www.nu.nl/internet/3110655/kpn-rolt-4g-voorjaar-in-rotterdam-en-haag.html> (4 february)

044. La place has te most durable restaurants from the ten biggest restaurant chains in Holland. They didn’t get the highest score that they could get, but they are on the good way says rank a brand.  
(b) <http://www.nu.nl/lifestyle/3046672/la-place-groenste-keten.html> (1 february)

045. The urbanization of holland has been rising over the last years. Due to the possibilities in large cities more and more citizens decided to move away from their smaller cities and fullfill their needs in these populated cities. In 2011, the 22 conurbations of Holland covered 9 million inhabitants, which is more than half of the dutch population. This amount is expected to raise in upcoming years and entrepreneurs could see possibilities in the shortage of space in these large cities, the surplus in the smaller cities or the demand of movement.  
b) <http://www.compendiumvoordeleefomgeving.nl/onderwerpen/nl0031-Verstedelijking.html?i=30>

046. The increase in overweigt amongst Dutch citizens has been steady for over thirty years. A study bij the CBS at the end of last year showed that 41% of the population is overweight. This is shocking and entrepreneurs can see this trend as a possibility to develop couteractions or adaptations to the current lifestyle.

b) <http://www.cbs.nl/nl-NL/menu/themas/gezondheid-welzijn/publicaties/artikelen/archief/2012/2012-3651-wm.htm>

047. Decreasing number of traffic deaths. There has been a downward spiral for some years now and it is expected to continue. This can only occur when new security measurements are being added or adjusted and entrepreneurs can see themselves being part of this process.

b) <http://www.cbs.nl/en-GB/menu/themas/gezondheid-welzijn/publicaties/artikelen/archief/2012/2012-026-pb.htm>

048. More jobs that have to do with social media  
The number of people who have the term ‘social media’ in their job description rose with 44% in 2011.  
<http://www.nu.nl/werk-en-prive/2779957/verdubbeling-aantal-social-media-functies-in-2012.html>

049. Sustainable energy demand is rising  
According to TenneT the demand for ‘green power’ is rising. In one year the number of certificates issued for ‘green power’ has risen 22%.  
<http://www.nu.nl/economie/2717142/groene-stroom-steeds-gewilder.html>

050. More and more people order food online  
Sites like ‘thuisbezorgd.nl’ get more and more visitors each year as more and more people order food online. The article below is about a new record in online sales for ‘thuisbezorgd.nl’  
<http://www.nu.nl/economie/2701839/recordaantal-online-kerstdiners-verwacht.html>

051. GOING GREEN  
Going green is a trend that has in recent time progressed. Considering the constant alarming discovery which revolves around global warming, has prompted business organizations, individuals to take stands preventing and protecting the earth and its natural resources for future generations. Preserving the world’s natural resources is the responsibility of every individual both at work and at home. As awareness of the importance of the preservation of the environment continues to grow in 2010, companies look for ways to become environmentally friendly, also recognized as going green. Not only can green business practises and processes help protect the environment but also help companies improve its bottom line (any actions that may increase/decrease net earnings or a company’s overall profit).

052. ONLINE RETAILING  
Ecommerce and online retailing has come a long way. Now that the internet usage has expanded, many have found ways of applying internet in the basic things we do like banking and shopping. Before, to pay a bill you would have to go to the bank to do that but now, you can sit in the comfort of your home and do that. Companies have taking the advantage of the internet revolution and applied it in their company strategy. Likewise web shops and online shop shops. Now, people can buy everything online without going outside. This ranges from basic consumer products such as purchasing the monthly groceries at Mark and Spencer, Sainsbury’s or Tesco’s or buying a winter coat at Miss Ray Couture. Online retailing is a great for entrepeneur to easily introduce their product/service to the world and their targets, it is also very easy for the consumer it is just a matter of click buy and receive.

053. SOCIAL MEDIA  
Social Media is another trend that has fascinated in recent times. This has taking course due to the increasing rate of the internet revolution and pace. As the internet awareness expands, ways and means are found to help utilize the constant change and expansion of the internet. That is when social media comes in. Social media has change the way humans communicate. Gone are the days when communicating with individuals is done face to face, through post cards, letter and even travelling a long mile to get your message a crossed. Now with a simple click or the send button, the message can get to the individual in a second. This cut all the cost between A to B. Social media in business is no longer a choice. It has revolutionized business in a way that can no longer be ignored by those seeking to gain competitive advantage over their competitors.

054. (a) “Dutch men and women are getting overweight, as well as taller, and higher diabetes diagnoses.”  
Some 54% of Dutch men and 43% of Dutch women are now overweight, men weigh an average of 84 kilos, and women 70 kilos, the CBS said. This is an increase of 5.6 kilos and 3.7 kilos on 20 years ago.  
Over the same period, the average height of a Dutch man has gone up just over two centimetres to 1.81. Women are marginally taller at 1.68 metres.  
The increase in weight is coupled with an increase in diabetes diagnoses. Some 4.7% of the population now suffers from diabetes, compared with 2.8% just 10 years ago, the CBS said.  
(b) <http://www.dutchnews.nl/news/archives/2012/12/more_than_half_dutch_men_almos.php>  
  
055. (a) “Minimum wage for adults rises €13.20 a month”  
The minimum wage for people aged 23 and over will go up €13.20 to €1,469.40 a month on January 1, 2013. The rise means the over 23s must earn a minimum of €8.48 an hour for a 40-hour week.  
Youth minimum pay rates have also risen – from next year an 18-year-old must earn at least €3.86 an hour, a rise of four cents. The pay for 15-year-olds will rise two cents an hour to €2.54.  
(b) <http://www.dutchnews.nl/news/archives/2012/10/minimum_wage_for_adults_rises.php>

056. Car Sharing. 2012 marked a 25% increase in cars shared in the Netherlands. KpW conducted a research on the topic indicating that the boom does not merely regard the amount of cars involved but also the business models behind them. They vary now from peer2peer (private sharing) to OneWay (one-off usage). The trend is gaining momentum and it seems to have plenty of potential opportunities to exploit.  
(1b) European Mobility Portal: <http://www.eltis.org/index.php?ID1=5&id=60&news_id=3598>

057. Anonymous communication. The past few months have seen the rise of the so-called ‘gespot’ Facebook pages. Anonymous messages are delivered through a third party account. The pages are ‘geographically’ organized: every library for example has its own page. This type of communication has boomed throughout the Netherlands and almost all students from all kinds of universities and institutions are covered by it.  
(2b) Folia Web Magazine. <http://www.eltis.org/index.php?ID1=5&id=60&news_id=3598>

058. Catholic’s De-Baptization. Thousands and thousands of dutch catholics are trying to find ways to de-baptize themselves as a support action for gay-marriage. This protest movement aims at weakening the power of the catholic church. This trend has a spectacular potential since all sorts of de-baptization website are flourishing on the web and the opportunities within the market segments of disillusioned catholics are significant.  
(3b) The Huffington Post. <http://www.huffingtonpost.com/2012/12/28/dutch-catholics-de-baptize-gay-marriage_n_2370716.html>

059. Strong increase in mobile internet use. In 2012 86% of the 12-25 year olds use mobile internet on regular basis compaired to 21% in 2007.  
b) <http://www.cbs.nl/nl-NL/menu/themas/vrije-tijd-cultuur/publicaties/artikelen/archief/2012/2012-060-pb.htm>

060. 4% rise in tourism to the Netherlands to a new record of 11,7 million toerists. NTBC thinks this trend will continue to rise in 2013.  
b) <http://www.nbtc.nl/nl/homepage/cijfersentrends/algemene-cijfers-toerisme.htm>

061. The use of cloud computing by big companies almost tripled from 26% in 2011 to 71% in 2012.  
b) <http://computerworld.nl/article/13536/gebruik-cloud-in-nederland-verdubbelt-in-2012.html>

062. (a) In 2012, there has been collected a record amount of money through crowdfunding. In that year, almost 14 million Euro’s got collected through this new way of collecting money. This is almost six times as much as in 2011. Especially musea are benefitting from this trend.  
(b) <http://www.volkskrant.nl/vk/nl/2686/Binnenland/article/detail/3381807/2013/01/23/Crowdfunding-ook-bij-musea-populair.dhtml> (January 23, 2013)

063. (a) In 2012, the amount of organ transplantations has increased in the Netherlands. 1225 people obtained a new organ. This is an improvement of 9 percent compared to 2011.  
(b) <http://nos.nl/artikel/462924-meer-transplantaties-in-2012.html> (January 17, 2013)

064. (a) Dutch people have been eating more eggs. In 2012, the average Dutchman has been eating four eggs more than in 2011. The total amount of eggs herewith increased to an average of 192 per person per year.  
(b) <http://www.powned.tv/nieuws/binnenland/2013/01/nederlander_eet_veel_eieren.html> (January 10, 2013)

065. a) According to figures from the Dutch Bureau of Tourism & Conventions (NBTC), over 11,7 million tourists visited the Netherlands in 2012, an increase of 4% over the previous year as well as a new record high. These tourists spent 4,75 billion euros, another record high. In 2013 the number of tourists is expected to grow by another 3%.  
b) <http://www.nbtc.nl/nl/homepage/nieuws/Recordaantal-toeristen-naar-Nederland-in-2012.htm>

066. a) Redefining value. Consumers have choice. They want personalization, and to participate in value creation, shifting the mindset to “made with me.” Value will also be about “shared with me” as the ownerless economy expands. This will be driven particularly by younger generations who value experiences they can share – and that also deliver benefits to society – over possessions.  
b) <http://www.economist.com/blogs/theworldin2013/2012/11/global-trends-2013>

067. a) Voice recognition. Having to always type your destination into your navigation system or writing emails on your smart-TV can be a pain. Luckily, speech recognition has now been sufficiently developed to simplify the operation of these devices.  
b) <http://t3n.de/news/mega-trends-2013-sagen-experten-434297/>

068. The number of girls aged 10 to 24 treated in hospital for alcohol poisoning went up an ‘explosive 104%’ between 2005 and 2010, according to consumer safety association Consument en Veiligheid.  
(b)dutchnews.nl (February 6, 2013)  
<http://www.dutchnews.nl/news/archives/2012/03/explosive_increase_in_teenage.php>

069. Sharp increase expected in single-person households  
The Netherlands will have 8.4 million households in 2060, of which 44% will be made up of people living on their own, according to new forecasts from the national statistics office CBS.  
(b)dutchnews.nl(April 4, 2011)  
<http://www.dutchnews.nl/news/archives/2011/04/sharp_increase_expected_in_sin.php>

070. Poverty on the increase in the Netherlands, says new report-  
Some 60,000 households will slip below the poverty line by the end of next year, bringing the total number of poor families to 588,000, according to a new reportby the national statistics office CBS and the government’s socio-cultural policy unit SCP.  
(b) dutchnews.nl(December 6,2011)  
<http://www.dutchnews.nl/news/archives/2011/12/poverty_on_the_increase_in_the.php>

071. Use of Digital Patient Record System: Introducing patients to DPRS, doctors can work towards reducing patient scepticism and reservations about such technology as patients become more receptive and familiarized. What’s in it for us? Can we introduce new innovative IT and mobile technology (e-health services) for doctors and patients?  
<http://www.dutchnews.nl/news/archives/2013/02/family_doctors_vote_in_favour.php>

072. Food waste: Each day, dutch consumers throw away 10 million slices of bread, which, including all the other food that finds its way into the garbage can, amounts to over 800 million kilos of foodwaste every year, or roughly 14 of all food bought. Opportunities for social entrepreneurship?  
<http://www.dutchnews.nl/news/archives/2013/01/dutch_throw_away_14_of_the_foo.php>

073. Dating fraud: ”People over the age of 50 are most likely to be the targets of dating site-based cyber criminals, RTL news reports on Wednesday.  
A special police website set up to help victims of on and off-line fraud reports up to 90% of victims are older than 50. Women make up the bulk of the victims, especially those who are ‘rather desperate’, the broadcaster said. ”

<http://www.dutchnews.nl/news/archives/2013/01/over-50s_are_the_main_victims.php>

074. (A) Shortage of technicians in the Netherlands. There is a lot of discussion going on right now how they can stimulate young students to choose technical studies.

(B) <http://www.jobbird.com/nl/nieuws/810385>

075. (A) Babyboomers are less in shape than their parents and they are struggling more with obese, diabetes and high blood pressure. I see possibilities in this trend, because most people want to have their health in their own hands (like less smokers) and their could be a way to help this people becoming more dynamic, healthy and aware.

(B) <http://www.nu.nl/wetenschap/3130123/babyboomers-minder-fit-dan-ouders.html>

076. (A) Tenants are cutting in their daily expenses, because of the high rents they have to pay. Especially things like clothes. This means that those people will choose cheap over quality (probably) and that is a trend that brings possibilities.

(B) <http://www.telegraaf.nl/overgeld/hypotheken/21219945/__Veel_huurders_snijden_in_dagelijkse_uitgaven__.html>

077. Celebrate Nation  
In 2013 brand for upcoming markets will use more and more national and cultural elements in their products. They will use symbols and traditions to get the attention of costumers.

<http://www.trendwatching.com/nl/trends/10trends2013/?celebrationnation>

078. Transparency  
The percentage of global consumers who trust business to do what is right fell from 56% in 2011 to 53% in 2012. So for the new year brands must move from ‘having nothing to hide’, to pro-actively showing and proving they have nothing to hide, and go beyond uttering lofty statements on ‘values’ or ‘culture’ to real, unambiguous and clear evidence about actual results.

<http://enviu.org/2013/01/upcoming-trends-for-2013/>

079. Sensors  
In 2013, sensors are expected to become more pervasive. Currently some cars have sensors which will help the driver with parallel parking and there are cars with seats that vibrate when the car is dangerously close to another vehicle. Sensors will be taken to another level and be present everywhere including in homes, shops and even clothing.

<http://www.ptglobal.net/expected-social-digital-trends-for-the-upcoming-2013/>

080. Despite the rise of social media, people prefer to physically meet each other. The Dutch now feel closer to their relatives compared with three years ago.This is the result of an international survey commissioned by a large amusement-park. The study involved six European countries, including the Netherlands. These results match the recent developing trend of ‘cocooning’. Once the economy is bad, people tend to grow closer to one another and want to spend more time together. Trendwatcher Goof Lukken confirms that people desire face-to-face meetings and that authenticity has made a come-back.  
1b. <http://www.nu.nl/lifestyle/3122802/nederlanders-willen-meer-tijd-met-elkaar-doorbrengen.html>

081. The state-run benefit agency and job centre organisation UWV said on Tuesday it is expecting the number of jobs in the Netherlands to fall by 85,000 this year. In 2012, the number of jobs in the labour market fell by 51,000, far higher than the CBS forecast of 37,000 fewer jobs. The number of job vacancies is expected to fall to the lowest on record, to 640,000 over the entire year.  
2b. <http://www.dutchnews.nl/news/archives/2013/01/job_centres_forecast_fewer_job.php>

082. Dutch consumers used their direct debit cards almost 2.5 billion times last year, a rise of 8.3% on 2011. The sharpest rise was in payments of under €10, which were up 30%, the Dutch payment company association said. The retail sector has been trying to encourage people to use direct debit cards for smaller amounts and this has led to a rise in ‘pin only’ retail outlets.  
3b. <http://www.dutchnews.nl/news/archives/2013/01/use_of_direct_debit_cards_soar.php>

083. The Dutch throw away ten million slices of bread a day. The Dutch throw away one out of every five slices of bread they buy each day, which amounts to around ten million slices, according to new research. And of all the pasta and rice bought, two out of five packets end up in the rubbish bin. The figures come from the environmental information organisation Milieu Centraal, which analysed waste food in 2010 by ripping open rubbish bags and sorting through their contents.  
Adjusting the waste food found with sales figures, the organisation came to the conclusion that 14% of all the food bought is thrown away unused. Apart from bread, the most-wasted items are rice (38%), pasta (23%) and potatoes (23%). ‘This is mainly because people cannot estimate how much rice and pasta they need as it swells in the saucepan,’ a spokesman said. Per year, Dutch households waste 800 million kilos of food.

084. Immigration from the former Sovjet-Union has increased.  
2/3 of the people from the former SU are living in the Netherlands since 2000. After a decrease of the number of immigrants in the first halve of the past decade, there has been a strong increase in the past years. This is mostly because of the growing labour immigration.  
<http://www.cbs.nl/nl-NL/menu/themas/bevolking/publicaties/artikelen/archief/2013/2013-3776-wm.htm>

085. The population of Amsterdam, Rotterdam, Den Haag and Utrecht will increase with 333.000 inhabitants till 2040. Escpecially in Utrecht you will see a growing population. It is to be expected that Utrecht will increase with 125.000 inhabitants, Amsterdam with 112.000 inhabitants and Den Haag with 67.000. There will be an increase in Rotterdam, but a slight decrease after 2032.  
<http://www.cbs.nl/nl-NL/menu/themas/bevolking/publicaties/bevolkingstrends/archief/2012/2013-bevolkingstrends-groei-grote-steden-art.htm>

086. There is a slight increase in inflation to 2.9% in december, 0,1% higher than in november. the main cause of this inflation is the higher food prices. the overall inflation in 2012 was 2,5%, slightly higher than the 2,3% in 2011. the main cause was the increase of the house rent prices.  
<http://www.cbs.nl/nl-NL/menu/themas/prijzen/publicaties/artikelen/archief/2013/2013-001-pb.htm>

087. The collection of old clothes by institutes. Old clothes are a big moneyspinner for local councils. Kici is the 2nd biggest collector of old clothes in the Netherlands, councils are increasingly asking for part of the proceeds, that money doesn’t go to the good causes Kici support.  
1b) <http://www.dutchnews.nl/news/archives/2013/01/old_clothes_are_a_big_moneyspi.php>

088. Sandwich shops and coffee bars are winning ground in Holland over traditional cafes and restaurants. Consumers spend less money on eating out (3,2%), at the hip fast-food sector there isn’t any downturn.  
2b) <http://www.dutchnews.nl/news/archives/2012/11/sandwich_shops_and_coffee_bars.php>

089. Toy shop sector in serious trouble as crisis and online retail bite. 300 of the 1100 toy shops may have to close their doors in the coming years in the Netherlands. The economic crisis and the shift to online shopping for videogames in particular, is behind the downward trend.  
3b) <http://www.dutchnews.nl/news/archives/2012/11/toy_shop_sector_in_serious_tro.php>

090. Men are working more parttime. In 2001 had 12 percent of the men a parttime job, at the third quarter of 2012 it was 17 procent.  
<http://www.nubijlage.nl/nudata/3009133/mannen-werken-vaker-parttime.html>

091. Dutch supermarkets sell more fruit and vegetables without agrotoxins.  
<http://www.nu.nl/gezondheid/3121109/groenten-en-fruit-steeds-vaker-zonder-gif.html>

092. Re-commerce: selling old stuff online an buying products second hand. This is the case with Jewelry, Electronics, CD’s/DVD’s, Clothes and Children Gear. <http://www.bankrate.com/finance/frugal/re-commerce-trend.aspx#slide=6>

093. 2013 will be the Year of the Digital Creator. Coding will come in from the cold.  
The most exciting development of last year was the success of the Raspberry Pi, the credit-card sized computer launched in February to stimulate back-to-basics coding skills. It’s incredible popularity in both schools and businesses shows that tech users want to start making again.  
<http://www.trendwatching.com/about/inmedia/articles/2013_predicting_technology_in_2013.html>

094. Individualism: Expect devices to coordinate in customizing your daily life. Mason’s example: “A new app syncs your alarm clock to the local weather on your Internet and adjusts your wake-up time on days when it’s extra rainy or snowing, predicting a longer commute.”  
<http://www.usaweekend.com/apps/pbcs.dll/article?AID=2012312280010>

095. (a)Tulips, windmills and cheese still dominate tourists’ view of Holland.  
The most positive aspect of the Netherlands named by tourists is Amsterdam, which was highlighted by 51%. Cycling (41%) and the landscape (32%) came second and third. On the downside, drugs were regarded as a negative attraction by 55%, followed by prostitution (39%) and the language (32%).  
(b) Dutchnews.nl (Feb 5, 2013)  
<http://www.dutchnews.nl/news/archives/2013/02/tulips_windmills_and_cheese_st.php>

096. (a) The police are going to use more decoy bikes fitted with a track and trace system in an effort to catch bike thieves. Some 450,000 bikes in the Netherlands are stolen every year. Police hope using the electronic tagging will allow them to trace not only the thieves but the people who buy stolen bikes.  
(b) Dutchnews.nl (Feburary 6, 2013)  
<http://www.dutchnews.nl/news/archives/2013/02/police_to_use_more_decoy_bikes.php>

097. A. Dramatic increase in real estate foreclosures. In 2012 the amount of foreclosures tripled from 128 in 2011 to a stunning 384. This due to the increased unemployment rate and the economical crisis.  
B. <http://www.vastgoedvergelijker.nl/nieuws/ophef-over-stijging-executieveilingen-woningen>

098. A. Over the past ten years energy prices have doubled. Prices are expected to double again in the coming ten years. This makes/will make energy incredibly expensive and worth a lot of energy-saving investments.  
B. <http://blog.energievergelijken.nl/tag/prognose/>

099. A. Ultrabooks gain 40% of the pc market. Apple will get stronger competition on their MacBooks. This might announce the comeback of the personal computer.  
B. <http://webwereld.nl/nieuws/112821/-de-ultrabook-verovert-40-procent-van-de-pc-markt-.html>

101. Further increase in tourism in the Netherlands. In 2012 over 9 million people visited the Netherlands, an increase of ca. 3 percent compared to 2011.  
<http://nbtc.nl/web/file?uuid=18f73bd3-9687-4f0b-abab-7d360381a28e&owner=388ad020-d235-4624-86a4-d899f855a216&contentid=30645> (based on cbs data)

102. A strong increase in the amount of solar panels placed last year in the Netherlands. CBS points to lower prices and subsidies as main causes.  
<http://www.cbs.nl/nl-NL/menu/themas/industrie-energie/publicaties/artikelen/archief/2012/2012-3673-wm.htm>

103. Home sales in the Netherlands will decrease further in 2013 due to the economic climate and stricter mortgage rules.  
<http://www.nu.nl/geldzaken/2975719/woningverkoop-daalt-verder-in-2013.html>

104. (a) Astounding increase of mobile malware. The increase for detected unique malware was 1700% in 2012 and this is expected to be even more in 2013.  
<http://blog.eset.com/2012/12/11/trends-for-2013-astounding-growth-of-mobile-malware>  
  
105. (a) Emerging markets increase their global power. Estimates show that 70% of world growth over the next few years will come from emerging markets, with China and India accounting for 40% of that growth.  
[http://www.ey.com/GL/en/Issues/Business-environment/Six-global-trends-shaping-the-business-world—Emerging-markets-increase-their-global-power](http://www.ey.com/GL/en/Issues/Business-environment/Six-global-trends-shaping-the-business-world---Emerging-markets-increase-their-global-power)  
  
106. (a) Rise of middle-class jobs in the developing world. This could spur growth  
390 million additional “middle class” workers projected by 2017, but 1.5 billion workers remain either poor or near poor.  
[http://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS\_202481/lang–en/index.htm](http://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_202481/lang--en/index.htm)

107. (a) Retail trade is under pressure from the financial crisis. The number of bankruptcies rose by 0.83%, three quarters of them in the non-food sector. ABN Amro reports the trend is continuing.  
(b) Dutchnews.nl(November 20, 2012)  
<http://www.dutchnews.nl/news/archives/2012/11/retail_trade_under_pressure_fr.php>  
  
108. (a) “Hip fastfood” like sandwich shops and coffee bars are winning ground in Holland. ‘What you see is a shift towards concepts in which the consumer has little time to choose, order and pay’, according to Gardy Akkesluis, spokesperson for KHN.  
(b) Dutchnews(November 2, 2012)  
<http://www.dutchnews.nl/news/archives/2012/11/sandwich_shops_and_coffee_bars.php>  
  
109. (a) More younger man work part time. The percentage of men with a part-time job in Holland has risen by 5%, according to new figures from the national statistics office CBS. Some 46% of men aged 25 and under now work part time, compared with 30% 11 years ago.  
(b) Dutchnews(January 21 2013)  
<http://www.dutchnews.nl/news/archives/2012/11/retail_trade_under_pressure_fr.php>

110. a- Consumers continue to hunt for deals and discounts,and its not only about saving money it’s more than that : it’s the thrill, the pursuit, the control, and the perceived smartness, and thus a source of status too .  
b- <http://trendwatching.com/trends/12trends2012/?dealerchic>

111. a- In countries in which enrollment is expanding, 2 million new teaching positions will need to be created to meet the goal of Universal Primary Education (UPE) by 2015.  
Provided by UNESCO Institute for Statistics  
b- <http://www.statistics2013.org/statistic-of-the-day/>

112. a- Internet penetration in the Middle East in June 30 , 2012 40% Population , World Avg. 34.3%Population and the rest of the World 34.1%Population.  
<http://www.internetworldstats.com/images/mideast2012pr.gif>

b- <http://www.internetworldstats.com/stats5.htm>

113. a) Social dining is a trend blown over from the States. It’s basically a combination of networking and dining.  
b) <http://www.dutchcowboys.nl/socialmedia/23965> (26-01-2012)

114. a) The Dutch bought 1.7 million bikes last year, down 3.6% on 2011, but electric bikes – bikes fitted with a small motor – rose 7%, with cyclists happy to pay an average €1,918 for an extra boost while cycling  
b) <http://www.dutchnews.nl/news/archives/2012/01/sale_of_electric_bikes_on_the.php> (30-01-2012)

115. a) The average retirement age in the Netherlands has gone up since 2006. The retirement age is now around 63, home affairs minister Henk Kamp has told MPs. The government plans to increase the state retirement age to 66 in the year 2020.

b) Dutchnews.nl (February 03, 2012)

116. A) The Netherlands is lowering spending on scientific research by 10% over the next four years. The Netherlands will invest € 4.4 billion in research by 2016, which is 4% down on 2012 and € 700 million down on 2010. The reduction is due to generic costs, shifts in cash between ministries and loss of natural gas income.  
2.B) <http://www.dutchnews.nl> (February 2, 2012)

117. Less and less people in Holland smoke. The percentage of smokers among the Dutch population has dropped steadily from 28.6 % in 2006 to 24.3 % in 2011. However, since governmental subsidies on supportive means to quit will be terminated from this year onwards, this percentage may stabilize or even increase once again.  
  
118. The amount of Dutch people that opt for a cremation rather than a funeral keep rising. Whereas until 2005 a majority of people was buried after death, nowadays 57 % choses differently.

119. Sharing – Consuming is getting; collaborativing consumption. This means that people start to share their property with others and therefore enable others to use these things without actually buying it.  
  
120. More and more Dutch persons sublet their homes whilst being on vacantion. Mediate websites are seeing an increase in their offer and who hires his house during their own holiday, has his own holiday soon repaid.  
- <http://pretwerk.nl/topnieuws/steeds-meer-nederlanders-verhuren-hun-huis-tijdens-de-vakantie/10487> 6-2-2012

121. There is an increasing number of children that will grow up in an environment where the parents are divorced. As it turns out, more than 20% of the children in the Netherlands grow up with divorced parents, and the older a child is, the higher this percentage will be.

122. (a) In 2012 Dutch people are looking for better food quality. People more often eat at home then in restaurants. This is also because people want to eat more healthy. The eat less salt and add more flavour to their food. With campaigns from the ‘consumers bond’ this will rise even more in 2012. Apps on smartphones are also rising so also in the food department apps will rise.  
(b) <http://www.gastvrijezorg.nl/products/eten-en-drinken/trendwatcher-signaleert-foodtrends-voor-2012-8899> (November 23, 2011)

123. (a) Plastic surgery becomes more and more popular worldwide but also in the Netherlands. Over 69% of women would undergo an operation if they had enough money. There are entrepreneurial possibilies to create a product that takes this trend into account.  
(b) <http://www.nu.nl/> (28 april, 2010)

124. (a) There is a steady increase in group holidays to foreign countries. When going on a holiday people do not want to go alone, that’s why they choose to go with a group of people they practically don’t know. The trend towards individuality gives possibilies for entrepreneurship.

125. (a)There is an increase in psychological problems in the Netherlands. Especially depression and dementia are problemens that become more common above 40. To make life of this group of people easier, a lot can be done.  
(b) <http://www.rijksoverheid.nl> (4 april, 2011)

126. (a) The ‘Lipstick index’ is a term to describe an economic indicator, coined by Leonard Lauder, chairman of the board of Estee Lauder. Lipstick sales have long been an economic indicator; when the economy is down, lipstick sales have traditionally gone up. Women would rather spend on little luxuries when purse strings are tighter and the economy is uncertain.  
According to Time, Estee Lauder lipstick sales are up 14% in 2011. But what’s more interesting is that nail polish is up 54%. So if nail polish is the new lipstick, what other new indicators are we seeing in this recessionary economy?  
To summarize: in times of recession women are more likely to spend more money on small luxuries, like lipstick and nail polish.

(b) <http://www.economist.com/node/12998233> and

127. (a) Point & Know: people want information about what they are buying/consuming immediately.This is called instant visual information gratification and because more people use smartphones QR codes are getting more popular.

(b) <http://trendwatching.com/trends/12trends2012/?pointknow>

128. (a) Although a few years ago the 65+ age category had problems with money, now this age category, on the basis of numbers from the CBS, is ‘the least poor’.  
(b) <http://www.nujij.nl/politiek/ouderen-rijker-dan-ooit.15195961.lynkx#axzz1lnV3zLVv>

129. (a) The Netherlands has a growing demand for well-educated workers, such as IT specialists or technicians. But these specialists or working more and more freelance which makes it hard for companies to attract and attain specialists of these kind.  
(b) <http://www.dutchnews.nl/news/archives/2010/10/the_netherlands_faces_serious.php>

130. (a) People want banks (but also companies) to be transparent.  
For example: people want to get more information from their banks about the investments they (the banks) do. They want transparency to get more control over their own money, especially since the crisis began.   
(b) <http://nos.nl/artikel/275174-meeste-banken-niet-transparant.html> (23 September 2011)

131. a. Online purchasing in Europe will continue to grow. It is estimated that 233 billion euro in total will be spent in 2012, which is double the amount that was spent in 2008.  
b. <http://www.cityrotterdam.nl/templates/mercury.asp?page_id=2186>

132. Back to the cozy and familiar  
a). Research amongst young people in the Netherlands has suggested that in times of crisis, young people are more likely enjoy indulging in their memories from the past- experiencing a strong desire to ‘relive’ cozy moments they are familiar with. For instance, the ‘Bungalup’ festival was held in Center Parcs- a holiday parc probably all of us know from our nostalgic family weekends. Also, Wordfeud (formerly known as ‘Scrabble’) became a hype in 2011, and all kinds of Dutch boardgames were reintroduced for the iPad (‘iPawn’).  
b). Source: <http://www.dutchcowboys.nl/online/23696>

133. Biometric data will be the key to personal security   
a) Nowadays we are more than dependent on our computers and we do everything online, but this requires authenticating who we are. According to the research company IBM, over the next five years, our unique biological identity and biometric data – facial definitions, iris scans, voice files, even our DNA – will become the key to safeguarding our personal identity and information and will replace the current user ID and password system.

b) <http://ibmresearchnews.blogspot.com/2011/12/ibm-5-in-5-biometric-data-will-be-key.html>

134. Over-80s are 80 times as likely to die in a bike accident  
The risk of being killed in a bike accident is 80 times higher for the over-80s than for young people, according to research for the traffic safety institute SWOV.  
[www.dutchnews.nl](http://www.dutchnews.nl)

135. A) Consumers look for corporate and social responsibility – A recent Iconoculture study reveals that consumers are increasingly looking to spend their money with companies that support causes and initiatives that they also support. The common theme is ‘corporate responsibility’ along with mentions of the environment with words like ‘sustainable, green, and environmentalism’ all weighing heavily. As consumers continue to look for companies that are being socially responsible, more and more companies are looking to show that they are making efforts in this regard. Being environmentally friendly is important for companies – but they must be honest about it or they will be greeted with negative feedback.  
<http://www.cpgtrends.com/2011/07/customers-look-for-corporate-and-social-responsibility/>

136. An ‘owner-less’ economy. People are feeling more at ease with the idea of sharing and renting large, expensive or (often) idle objects. For many consumers access is better than ownership. The access may be offered by the government or companies but this also can take place between consumers.  
b) <http://trendwatching.com/trends/11trends2011/#ownerless> –> trend 11 at the bottom

137. Local food gaining popularity.  
In Amsterdam, more and more restaurants with a dutch orientated kitchen are popping up.  
<http://travel.nytimes.com/2012/01/22/travel/amsterdam-way-beyond-just-herring.html>

138. Diy health, do it yourself trend. With use of technology people measure personal health. This comes from the never-ending desire among consumers to be in control. This shifts from fitness centers and doctors to self control. This shows in mobile health apps in the apple store. Apple’s App store currently offers 9000 mobile health apps and is expected to grow to 13000 in 2012. (<http://trendwatching.com/trends/12trends2012/?diyhealth>)  
  
139. Electronic payment replaces cash more and more. Small payments are done by chip card and money can be easily and quickly transferred by mobile phone. Google wallet and the iPhone App of ABN AMRO are an example of these electronic payments. <http://trendwatching.com/trends/12trends2012/?cashless>

140. The number of children injured by an accident on the bike has increased significantly the last five years. According to figures that were presented by the Consumer Safety Institute. The figures were presented at the first National Congress Child Safety. The Consumer en Safety Institute point out that these accidents are due to the fact that children nowadays play games,chat and call when they are on the bicycle. Entrepreneurs could think about something that makes the children concentrate on the road instead of concentrate on games,chatting and calling when they are on the bicycle.  
[http://www.nu.nl/gezondheid/2718854/meer-fietsongelukken-met-kinderen.html–](http://www.nu.nl/gezondheid/2718854/meer-fietsongelukken-met-kinderen.html--) 19 January 2012

141. The phenomenon bed & breakfast (B&B) is growing very fast in Europe. This year the 50.000th B&B in Europe was opened. Because of the good price vs. quality ratio, the charming, little B&B’s are getting very popular.  
[http://www.nu.nl/man/2709076/bed–breakfast-in-europa-in-opkomst.html](http://www.nu.nl/man/2709076/bed--breakfast-in-europa-in-opkomst.html)

142. European men are spending more on skin-care products every year. Men want to look younger and more attractive. More products are entering the market every day, the taboo there once was is completely dying out.  
1 b) <http://www.nu.nl/man/2615619/mannen-geven-steeds-meer-huidverzorging.html> (14/09/2011)

143. Dutch people are meeting their partners on the internet more often. Going out and holidays are getting less important in finding a mate.  
2 b) <http://www.nu.nl/algemeen/2633197/steeds-vaker-relaties-via-internet.html> (05/10/2011)

144. Dating with colleagues is becoming less of a taboo. 45 percent of Dutch employees say that it’s acceptable. 15% find it no problem as long as one is not the manager of the other (or another higher function), 10% lower than 2010. 8% however say that they will date the manager just because they will get a better job.  
2.b <http://www.nu.nl/man/2736768/daten-met-collega-steeds-minder-taboe.html>

145. (a) More people choose to be single. In recent years there was a decrease in the amount of married couples and an increase in the amount of singles. The statistics of this year show the highest level of singles in the U.S. history. An important fact is that single people spend more money than married couples.  
(b) <http://finance.fortune.cnn.com/2012/01/25/eric-klinenberg-going-solo/> (February 9, 2012)

146. (a) Nowadays couples having less sex than ever before. An increasing number of men rather have a virtual sexual relationships with porn than having sex with a real person. This can be caused by the growing amount of hits from porn sites.  
(b) <http://voices.yahoo.com/article/9311495/journalist-suggests-real-sex-dying-10846991.html> (February 9, 2012)

147. a The number of dutch people with complaints of excessive gastric acids is increasing. The number of complaints increased with 50% over the last ten years. This is subscribed to a remarkable high number of persons who were using medicine.  
1.b <http://www.nu.nl/gezondheid/2708763/toename-in-brandend-maagzuurklachten.html>

148. (a) Elderly people too are more and more using the internet. Since 2005 there has been a still growing line in internet usage of 65-75 year olds, the numbers show an increase of 20%. In no other EU countries there are as much elderly internetters as in Holland. This increase opens a new segment and new opportunities for entrepreneurs.  
(b) <http://www.cbs.nl/nl-NL/menu/themas/vrije-tijd-cultuur/publicaties/artikelen/archief/2011/2011-3537-wm.htm>