



European Social **Policy Analysis** Network (ESPAN) Access for children in need to the key services covered by the European Child Guarantee

Netherlands

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Summary

On 14 June 2021, the Council of the European Union adopted a Recommendation establishing a "European Child Guarantee", with a view to guaranteeing access to six key services for "children in need":

- effective and free access to four services: high-quality early childhood education and care (ECEC); education and school-based activities; at least one healthy meal each school day; and healthcare; and
- effective access to two services: healthy nutrition and adequate housing.

The purpose of the present report is to assess the extent to which low-income children in the Netherlands do indeed have effective (or effective and free) access to these services.

Although low-income children do not have free access to childcare, substantial childcare benefits are provided in the Netherlands. However, these benefits are often not adequate to cover the rising costs of childcare provision. There is a concern that recent reform proposals to make childcare "practically free" for all households would have negative effects on access for lower-income households. Early childhood education within pre-school settings (from age 4) is provided through primary schools and is free for all children.

Dutch primary and secondary schools provide free books, but require households to purchase basic materials and sports clothing. The most notable characteristic of school-related costs in Dutch primary and secondary education is that schools can ask for voluntary contributions from parents (in order to finance IT, extra-curricular activities, trips, etc.). Even though these contributions are voluntary, and recent legislation stipulates that non-contributors cannot be excluded, some low-income households still experience these costs as a financial barrier.

There is no tradition of providing free meals in Dutch schools. The issue of whether free meals should be provided on a permanent basis is subject to debate.

Effective and free access for low-income children to healthcare is excellent, as basic insurance is comprehensive and free of charge for all Dutch children.

There are indications that low-income children experience both financial and non-financial barriers to healthy nutrition. The Dutch government has traditionally focused on non-financial measures to support access to healthy nutrition (e.g. regulation and education); but recently the government has allocated funding to support food banks.

Access to affordable housing is a prominent policy challenge in the Netherlands. Effective access for low-income children has been under increasing pressure during the last decade, mainly as a result of an inadequate supply of social housing and the growing gap between rent allowances and actual rent levels. The government has brought forward major legislative reform proposals in order to tackle both issues.

In sum, access to key services for low-income children in the Netherlands is generally good. The main areas where improvements are most urgently needed are access to high-quality ECEC and access to adequate housing. Other areas with potential for improvement are ensuring clear communication regarding the voluntary nature of school-related contributions, and a more prominent role for the government in facilitating access to healthy nutrition (both within schools and through shaping the food environment more generally).

Introduction

On 14 June 2021, the EU Member States unanimously adopted the Council Recommendation (EU) 2021/1004 establishing a "European Child Guarantee" (ECG).¹

The objective of the ECG is to offset the impact of poverty on children and to prevent and combat their social exclusion. To this end, it is recommended that Member States guarantee for "children in need" (defined as people **under 18** who are at risk of poverty or social exclusion – AROPE):

- effective and free access to four services: high-quality early childhood education and care (ECEC); education and school-based activities;² at least one healthy meal each school day; and healthcare; and
- effective access to two services: healthy nutrition and adequate housing.

According to the ECG Recommendation, *effective access* means "a situation in which services are readily available, affordable, accessible, of good quality, provided in a timely manner, and where the potential users are aware of their existence, as well as of entitlements to use them" (Article 3d). *Effective and free access* means "effective access" to the services, as well as free-of-charge provision – either by organising and supplying such services or by providing "adequate benefits to cover the costs or the charges of the services, or in such a way that financial circumstances will not pose an obstacle to equal access" (Article 3e).

The Recommendation directs the Member States to prepare action plans, covering the period until 2030, to explain how they will implement the Recommendation.³ These plans are to be submitted to the European Commission.

The purpose of the present report is to assess the extent to which children AROPE have effective and free access to four of the six services covered by the ECG and effective access to the other two (see above). Given that the eligibility criterion (or criteria) for accessing those services in individual Member States (at national and/or sub-national level, depending on how the service is organised) is/are not based on the EU definition of the risk of poverty or social exclusion,⁴ the report focuses on access for **low-income children** to each of these services, using the national low-income criterion (or criteria) that apply (e.g. having a household income below a certain threshold or receiving the minimum income). Throughout this report, "low-income children" is to be understood as children living in low-income households.

In the Netherlands, all six services covered by the ECG are regulated at national level. Therefore, the report seeks to provide a general picture of the (effective/free) access for low-income children in the country.

¹ The full text of the ECG Recommendation is available at: https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv%3AOJ.L .2021.223.01.0014.01.ENG&toc=OJ%3AL%3A2021%3A223%3ATOC.

² According to the Recommendation (Article 3f), "school-based activities" means "learning by means of sport, leisure or cultural activities that take place within or outside of regular school hours or are organised by the school community".

³ Once they have been submitted to the European Commission, the plans are made publicly available online at: https://ec.europa.eu/social/main.jsp?catId=1428&langId=en.

⁴ According to the EU definition, children are AROPE if they live in a household that is at risk of poverty (below 60% of median income; hereafter AROP) and/or severely materially and socially deprived, and/or (quasi-)jobless. For the detailed definition of this indicator and all other EU social indicators agreed to date, see: https://ec.europa.eu/social/main.jsp?catId=756&langId=en. In 2021, EU Member States agreed a target to be reached by 2030: a reduction in the number of people AROPE in the EU by at least 15 million, including at least 5 million children.

The report is structured by service:

- effective and free access to high-quality ECEC;
- effective and free access to education and school-based activities;
- effective and free access to at least one healthy meal each school day;
- effective and free access to healthcare (e.g. free regular health examinations and follow-up treatment, and access to medicines, treatments and support);
- effective access to healthy nutrition;⁵ and
- effective access to adequate housing.⁶

1. Early childhood education and care (ECEC)

This section describes the situation regarding effective and free access for low-income children to ECEC services.

1.1 Mapping accessibility and affordability of ECEC

Table 1.1: Accessibility and affordability of ECEC

	Childcare (usua	illy under age 3)	Pre-school setting (usually age 3 to compulsory school age)		
	Accessibility	Affordability	Accessibility	Affordability	
NO		NO	ENT-ALL4years	FREE-ALL4years	

Note: "ENT-ALL4years" means a legal entitlement for all children from age 4. "NO" in the accessibility column means no entitlement or priority for low-income children. "FREE-ALL4years" means free for all children from age 4. "NO" in the affordability column means not free for low-income households. If the information differs between centre-based and home-based care, the information provided applies to centre-based care.

In what follows, the accessibility and affordability of ECEC in the Netherlands is discussed (see Table 1.1).

Accessibility of childcare: In the Netherlands there is no legal guarantee of a place at a childcare facility (Eurydice 2022).

Affordability of childcare: Childcare is not free for low-income households.⁷ However, the Dutch government reimburses a portion of the cost of formal childcare through a means-tested childcare benefit (*kinderopvangtoeslag*).⁸ In 2021, over 668,000 parents received it, covering 1 million children.⁹ For low-income households, the benefit can be substantial, reaching up to

⁵ According to the Recommendation (Article 3g), "healthy meal" or "healthy nutrition" means "a balanced meal consumption, which provides children with nutrients necessary for their physical and mental development and for physical activity that complies with their physiological needs".

⁶ According to the Recommendation (Article 3h), "adequate housing" means "a dwelling that meets the current national technical standards, is in a reasonable state of repair, provides a reasonable degree of thermal comfort, and is available and accessible at an affordable cost".

⁷ https://www.rijksoverheid.nl/onderwerpen/kinderopvangtoeslag/bedragen-kinderopvangtoeslag-2020

⁸ https://rijksoverheid.nl/onderwerpen/kinderopvangtoeslag/bedragen-kinderopvangtoeslag-2023

⁹ https://www.cbs.nl/en-gb/news/2022/28/childcare-benefits-for-over-1-million-children

96% of households with a joint income¹⁰ of up to €26,944 per year (data for 2023).¹¹ However, eligibility is conditional on both parents being employed or in education (with a few exceptions¹²). The benefit is also limited to 230 hours per month and capped at a fixed amount per hour (this amount depends on the type of childcare facility).¹³

Accessibility of pre-school education: Early years education in the Netherlands is provided at primary school. All children from age 4 are legally entitled to attend primary school (with compulsory education from age 5) (van der Werf et al. 2021, 5).¹⁴

Affordability of pre-school education: Access to primary school is free of charge for all children (see also Section 2).

1.1.1 Conditions for qualifying as a "low-income child"

Not applicable.

1.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)

Not applicable: there are no groups of children who have free access to childcare, while access to primary schools (i.e. pre-school settings) is free for all children.

1.2 Main barriers to effective and free access to ECEC for low-income children

1.2.1 Financial barriers

Low-income households often still experience financial barriers to effective access to ECEC; this is because the childcare benefit is not always adequate to match the increasing costs of childcare provision. As long ago as 2013, research by the Netherlands Institute for Social Research (*Sociaal en Cultureel Planbureau*) showed that rising childcare costs were the main reason why an increasing number of low-income households decided to reduce (or stop altogether) their use of childcare provision (SCP 2013). Childcare costs have continued to rise since then, triggering the different organisations representing childcare-providers to send an open letter to the Dutch parliament in 2021, in which they highlighted the risks of this development.¹⁵ They pointed out that the growing gap between the actual prices of childcare

All allowances in the Netherlands are calculated on basis of the "assessment income" (toetsingsinkomen): this is usually slightly higher than gross income, and can be calculated through an online module (https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/prive/toeslagen/hoe_werken_toeslagen/kan_ik_toeslag_krijgen/inkomen/.

¹¹ For a complete overview of childcare benefits per income level, see: https://rijksoverheid.nl/onderwerpen/kinderopvangtoeslag/bedragen-kinderopvangtoeslag-2023.

¹² These exceptions include: participating in job-seeking, taking an assimilation course, requiring long-term care, and being a detainee. For more information, see: https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/prive/toeslagen/kinderopvangtoeslag-krijgen-als-ik-niet-werk/.

¹³ In 2023 the maximum amount per hour is €8.97 for centre-based care, €7.72 for care outside school (buitenschoolse opvang) and €6.73 for home-based care. See:
https://www.rijksoverheid.nl/onderwerpen/kinderopvangtoeslag/bedragen-kinderopvangtoeslag-2023.

https://www.rijksoverheid.nl/onderwerpen/schooltijden-en-onderwijstijd/overzicht-aantal-uren-onderwijstijd; https://www.rijksoverheid.nl/onderwerpen/leerplicht/leerplicht-en-kwalificatieplicht

¹⁵ https://www.kinderopvang.nl/nieuws/nieuwsbericht?newsitemid=4490133504

provision and the childcare benefit was reducing access to ECEC for those on the lowest incomes, and called for a recalibration of the benefit rates. ¹⁶ This was initially resisted by the government (Van der Aa 2021). However, partly in response to rising living costs in 2022, the Dutch government has recently decided to allow an additional increase in the maximum hourly prices for childcare provision, effectively expanding childcare benefits in 2023. ¹⁷ This decision has been welcomed by the sector. ¹⁸

The most important reform proposal, however, was the proposal in the 2021 coalition agreement (between the VVD, D66, CDA and ChristenUnie political parties¹⁹) to make childcare provision "almost free" for all working parents by 2025, by abolishing the existing system of childcare benefits and instead providing compensation for 96% of childcare costs for all working parents (Coalitieakkoord 2021, 7).²⁰ Parents will pay the remaining amount, regardless of their income. Although the purpose of this measure is to make childcare provision more accessible for all households, particularly those with lower incomes, the reform proposal has been criticised for achieving the opposite effect (Jessayan 2022). Plantenga, van Huizen and Leseman (2022) argued that the reform was likely to reduce access for lower-income households. Although the reform would result in a significant reduction in childcare costs for higher-income households, the effect would be much smaller for lower-income households as they already received benefits up to 96%. Instead, it was expected that the savings made by higher-income households would allow childcare-providers to increase their prices, which would make childcare even less affordable for lower-income households. As such, they argued that this new system had to be combined with price regulation in order to avoid negative effects on access by lower-income households (Plantenga et al. 2022, 273).

1.2.2 Non-financial barriers

At least three non-financial barriers for effective access to ECEC can be identified in the Netherlands.

First, waiting lists for childcare have been increasing over time, with an average waiting time in 2019 of a year. According to a 2023 survey, 92% of all daycare centres and 59% of toddler care centres were reporting waiting lists. For childcare organised before or after school for children from age 4 onwards, waiting times can increase to four years – not just in metropolitan areas, but across the Netherlands. Many parents apply for childcare as soon as they know they are pregnant; but even then they may have to wait for a few months before a place becomes available. A recent study reported that a fifth of parents on a waiting list worked

¹⁶ https://www.kinderopvang.nl/nieuws/nieuwsbericht?newsitemid=4490133504

https://www.rijksoverheid.nl/onderwerpen/kinderopvangtoeslag/documenten/kamerstukken/2023/01/17/kamerbrief-extra-verhoging-maximum-uurprijzen-kinderopvangtoeslag-2023

^{18 &}lt;a href="https://www.maatschappelijkekinderopvang.nl/nieuws/kinderopvangtoeslag-extra-omhoog-vanwege-uitzonderlijk-gestegen-prijzen/">https://www.maatschappelijkekinderopvang.nl/nieuws/kinderopvangtoeslag-extra-omhoog-vanwege-uitzonderlijk-gestegen-prijzen/

¹⁹ VVD (Volkspartij voor Vrijheid en Democratie – People's Party for Freedom and Democracy), D66 (Democraten 66 – Democrats 66), CDA (Christen-Democratisch Appèl – Christian Democratic Appeal) and ChristenUnie (Christian Union).

²⁰ See also: https://www.rijksoverheid.nl/actueel/nieuws/2022/10/07/kabinet-ontwerpt-nieuw-kinderopvangstelsel-met-vier-uitvoerders.

²¹ https://nos.nl/artikel/2271019-wachttijden-in-kinderopvang-lopen-flink-op

^{22 &}lt;a href="https://www.kinderopvang-werkt.nl/werkgevers/actuele-arbeidsmarktontwikkelingen-arbeidsmarktpeiling-kinderopvang">https://www.kinderopvang-werkt.nl/werkgevers/actuele-arbeidsmarktontwikkelingen-arbeidsmarktpeiling-kinderopvang

²³ https://radar.avrotros.nl/nieuws/item/ook-buiten-de-randstad-lange-wachtlijsten-bij-kinderopvang/

²⁴ https://www.famme.nl/geen-plek-op-kinderopvang-bso/

²⁵ https://www.ioresearch.nl/actueel/ouders-tevreden-met-opvang-ondanks-wachtlijsten-en-sluitingen/

less due to this waiting list (Veldkamp *et al.* 2023).²⁶ Long waiting lists are at least partly due to the difficulty of attracting sufficient employees in this sector. Even though the number of employees in childcare provision increased by 20,000 between 2019 and 2022, this was not enough to meet the rising demand.²⁷ In the second quarter of 2022, there were 55 open vacancies for every 1,000 jobs – the highest rate ever measured.²⁸

A second barrier follows from the policy decision to make only households with two working parents eligible for childcare benefit (this will remain the same under the newly proposed system²⁹). If the goal of ECEC is not just to promote labour market participation, but also to use high-quality childcare as a way to promote the development of children with educational disadvantages, then excluding children with only one or no working parents from ECEC is counterproductive (Berger 2022).

Finally, research suggested that lower-income households were less inclined to make use of ECEC, as they perceived it as not to the benefit of their children (SCP 2016). This aligns with the broader finding that non-users of ECEC in the Netherlands had less favourable perceptions of the quality of ECEC than users (SCP 2018a). Lack of flexibility regarding the opening hours of childcare was also often mentioned as an obstacle that may disproportionally keep lower-income households from using ECEC (SCP 2016, 2018a). Moreover, these households often had more access to informal care (either within the household or via friends and family), as their own labour market participation was lower (SCP 2016).

1.3 Free meals provision for low-income children in ECEC

Not applicable, as ECEC is not free for low-income children.

2. Education and school-based activities

This section describes the situation regarding effective and free access for low-income children to education and school-based activities.

Section 2.1 maps the main school costs in public primary and secondary education, distinguishing between the following:³⁰

- compulsory basic school materials (schoolbag, pens, glue, scissors, etc.);
- compulsory school materials (textbooks, school supplies, notebooks, etc.);
- compulsory specific clothing (uniform, sports clothing);
- IT equipment requested by the school;
- sports equipment or musical instruments requested by the school;
- compulsory extramural activities (e.g. school trips, sport, culture) that are part of the curriculum;

²⁶ Note that this is about all formal childcare, so includes childcare organised before or after school for children from age 4 onwards.

²⁷ https://www.cbs.nl/nl-nl/nieuws/2023/06/meer-werknemers-in-kinderopvang-maar-vacaturegraad-hoger-dan-ooit

²⁸ https://www.cbs.nl/nl-nl/nieuws/2023/06/meer-werknemers-in-kinderopvang-maar-vacaturegraad-hoger-dan-opit

²⁹ However, from 2023 onwards the number of hours worked is no longer connected to the eligible hours of childcare benefits (with a maximum of 230 hours per month per child). See: https://www.boink.info/artikelen/nieuws/openbaar/2022/kinderopvangtoeslag-2023-definitief.

³⁰ Tuition fees charged by private schools are not covered.

- other compulsory fees or costs; and
- transport costs to or from school.

Section 2.2 briefly describes the cash benefits specifically intended to help meet educational costs.

Finally, Section 2.3 seeks to identify the main barriers that prevent low-income children from having effective and free access to "school-based activities" as defined in the Council Recommendation establishing the ECG (see "Introduction" section). Given that the distinction between these activities and some of the activities covered above – especially the "compulsory extramural activities (e.g. school trips, sport, culture) that are part of the curriculum" – may not always be clear-cut, the focus of Section 2.3 is specifically on school-based activities that are not part of the curriculum.

2.1 Mapping the main school costs in public primary and secondary education

Table 2.1a: School costs of primary education (free for all/low-income children)

Basic material	Books	Clothing	ΙΤ	Sports or music equipment	Extra- mural activities	Other fees or costs	Transport
NO	ALL	NO	NA	NA	ALL	NA	NA

Note: "ALL" means that this category is free for all children. "NO" means that most/all items in the category are not free for low-income children. "NA" (not applicable) means that this category is not requested/compulsory in the country.

In what follows, the school costs of primary education in the Netherlands are discussed (see Table 2.1).

Public primary education in the Netherlands is mostly free of charge (see exceptions below); but schools are allowed to ask for a <u>voluntary</u> contribution by parents – which can be used to finance both extra-curricular and school-based activities (Article 12 of the Primary Education Act – *Wpo, Wet op het primair onderwijs*). The maximum level of this voluntary contribution is set by schools by agreement with the representatives of the school's parents participation council.³¹

Following recent legislation that came into effect in August 2021 (Voluntary Parental Contribution Act – *Wet vrijwillige ouderbijdrage*), schools can no longer exclude children from any activity for which voluntary contributions are sought, if parents do not pay this contribution. Parents who do not want to pay this voluntary contribution do not have to provide a reason or information on their financial circumstances.³²

Basic materials: Parents are expected to purchase basic materials that are generally used for a longer period and remain in children's personal possession. This includes notebooks, pens, dictionaries, atlases, calculators, tools and sports clothing. As these costs do not fall under voluntary contributions, parents do have to cover them.³³

³¹ https://www.onderwijsconsument.nl/vrijwillige-ouderbijdrage-hoe-zit-dat-ook-alweer/

https://www.onderwijsconsument.nl/vrijwillige-ouderbijdrage-hoe-zit-dat-ook-alweer/; https://www.onderwijsinspectie.nl/onderwerpen/vrijwillige-ouderbijdrage; https://www.rijksoverheid.nl/onderwerpen/financiering-

onderwijs/documenten/brochures/2021/03/18/wetswijziging-vrijwillige-ouderbijdrage-1-augustus-2021

³³ https://www.onderwijsconsument.nl/vrijwillige-ouderbijdrage-hoe-zit-dat-ook-alweer/

Books: Schools provide books and teaching materials free of charge.³⁴

Clothing: Uniforms are not compulsory in Dutch schools. However, sports clothing is mandatory in most primary schools. 35 These costs are covered by parents, as they do not fall under voluntary contributions.

IT: Schools cannot require parents to buy a laptop or tablet for school use. Parents also cannot require schools to provide laptops and tablets. Schools can ask parents to purchase a laptop or ask for voluntary contributions to provide digital teaching materials; but schools have to provide adequate alternatives if parents do not or cannot pay these voluntary contributions.³⁶

Sports and music equipment: Apart from sports clothing (discussed under "Clothing"), students are not compelled to purchase sports and music equipment for primary education. Although music is part of the mandatory curriculum, there is significant variation in how schools decide to offer it.37

Extramural activities: Schools can individually decide which extramural activities are included in the curriculum, in which case participation is mandatory.³⁸ Schools can ask for voluntary contributions to cover the costs of these compulsory extramural activities – such as excursions or swimming classes. All students can participate in these activities, even when the parents do not pay these voluntary contributions. Since 2021, schools have no longer been permitted to offer alternative activities in such cases.³⁹

Other fees or costs: Primary schools are legally obliged to organise after-school care programmes (buitenschoolse opvang) and care during lunchbreaks (tussenschoolse opvang); but participation in these programmes is not mandatory.⁴⁰ As they do not fall under voluntary contributions, they constitute a potential additional cost to parents.⁴¹ Schools set the price for care and food by agreement with the representatives of the school's parents participation council. 42 When schools require students to stay during the lunch break (continurooster), this does not qualify as care during lunchbreaks and parents do not have to pay a contribution (but schools can ask for a voluntary contribution).

Transport: In most cases, transport is not provided for free. Only in certain cases (children with a structural handicap or no available school within a 6 km radius), municipalities provide transport or refund the associated costs. In these specific cases, parents are asked to pay for a fixed contribution if their joint income exceeds a threshold (for 2022-2023 this threshold is €28,176 per year).43

³⁴ https://www.rijksoverheid.nl/onderwerpen/basisonderwijs/vraag-en-antwoord/wat-moet-ik-regelen-voor-deschoolboeken-van-mijn-kind-op-de-basisschool

³⁵ https://www.oudersvannu.nl/kind/praktisch/terug-naar-school-de-leukste-praktische-gymspullen-voor-je-kind/

³⁶ https://www.rijksoverheid.nl/onderwerpen/basisonderwijs/vraaq-en-antwoord/kosten-basisschool-kind; https://www.onderwijsconsument.nl/vrijwillige-ouderbijdrage-hoe-zit-dat-ook-alweer/

³⁷ https://wetten.overheid.nl/BWBR0018844/2012-12-01; https://www.slo.nl/thema/vakspecifieke-thema/kunst-cultuur/muziek-primair/

³⁸ https://www.rijksoverheid.nl/onderwerpen/basisonderwijs/vraag-en-antwoord/moet-mijn-kind-deelnemen-aanonderwijsactiviteiten-zoals-schoolzwemmen-en-schoolreisjes

³⁹ https://www.onderwijsconsument.nl/vrijwillige-ouderbijdrage-hoe-zit-dat-ook-alweer/

⁴⁰ https://www.onderwijsconsument.nl/vrijwillige-ouderbijdrage-hoe-zit-dat-ook-alweer/; https://www.onderwijsconsument.nl/voor-en-naschoolse-opvang/

⁴¹ https://www.rijksoverheid.nl/onderwerpen/basisonderwijs/vraag-en-antwoord/kan-mijn-kind-tussen-de-middagoverblijven-op-de-basisschool

⁴² https://www.rijksoverheid.nl/onderwerpen/basisonderwijs/vraag-en-antwoord/kan-mijn-kind-tussen-de-middagoverblijven-op-de-basisschool

⁴³ https://vng.nl/nieuws/basisnormbedragen-leerlingenvervoer-schooljaar-20222023

Table 2.1b: School costs of secondary education (free for all/low-income children)

Basic material	Books	Clothing	ΙT	Sports or music equipment	Extra- mural activities	Other fees or costs	Transport
NO	ALL	NO	NA	NA	ALL	NA	NO

Note: "ALL" means that this category is free for all children. "NO" means that most/all items in the category are not free for low-income children. "NA" (not applicable) means that this category is not requested/compulsory in the country.

In what follows, the school costs of secondary education in the Netherlands are discussed (see Table 2.2).

Public secondary education (*voortgezet onderwijs*) is mostly free of charge in the Netherlands (see exceptions below), but schools are allowed to ask for a <u>voluntary</u> contribution by parents – which can be used to finance both extra-curricular and school-based activities (Article 24 of the Secondary Education Act – *Wvo, Wet op het voortgezet onderwijs*). The maximum level of this voluntary contribution is set by schools by agreement with the representatives of the school's parents participation council.⁴⁴

Following recent legislation that came into effect in August 2021 (Voluntary Parental Contribution Act), schools can no longer exclude children from any activity for which voluntary contributions are sought, if parents do not pay this contribution. Parents who do not want to pay this voluntary contribution do not have to provide a reason or information on their financial circumstances. Schools are required to communicate explicitly and transparently that contributions are voluntary.⁴⁵

Basic materials: Parents are expected to purchase basic materials that are generally used for a longer period and remain in children's personal possession. This includes notebooks, pens, dictionaries, atlases, calculators, tools, and sports clothing. As these costs do not fall under voluntary contributions, parents do have to cover them.⁴⁶

Books: Following legislation adopted in 2008, schools are obliged to offer schoolbooks and other teaching materials free of charge.⁴⁷

Clothing: Uniforms are not compulsory in Dutch schools. ⁴⁸ Sports clothing is mandatory in most secondary schools. These costs are covered by parents, as they do not fall under voluntary contributions. ⁴⁹

IT: Schools cannot require parents to buy a laptop or tablet for school use. Parents also cannot require schools to provide laptops and tablets. Schools can ask parents to purchase a laptop or ask for voluntary contributions to provide digital teaching materials; but schools have to

School-related transport is regulated under Article 4 of the Primary Education Act.

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⁴⁴ https://www.onderwijsconsument.nl/vrijwillige-ouderbijdrage-hoe-zit-dat-ook-alweer/

^{45 &}lt;a href="https://www.onderwijsconsument.nl/vrijwillige-ouderbijdrage-hoe-zit-dat-ook-alweer/">https://www.onderwijsconsument.nl/vrijwillige-ouderbijdrage-hoe-zit-dat-ook-alweer/;
https://www.onderwijsinspectie.nl/onderwerpen/rijwillige-ouderbijdrage;
https://www.onderwijsinspectie.nl/onderwerpen/rijwillige-ouderbijdrage;
https://www.onderwijsinspectie.nl/onderwerpen/rijwillige-ouderbijdrage;
<a href="https://www.rijksoverheid.nl/onderwerpen/financiering-onderwijsidocumenten/brochures/2021/03/18/wetswijziging-vrijwillige-ouderbijdrage-1-augustus-2021/03/18/wetswijziging-vrijwillige-ouderbijdrage-1-augustus-2021/03/18/wetswijziging-vrijwillige-ouderbijdrage-1-augustus-2021/03/18/wetswijziging-vrijwillige-ouderbijdrage-1-augustus-2021/03/18/wetswijziging-vrijwillige-ouderbijdrage-1-augustus-2021/03/18/wetswijziging-vrijwillige-ouderbijdrage-1-augustus-2021/03/18/wetswijziging-vrijwillige-ouderbijdrage-1-augustus-2021/03/18/wetswijziging-vrijwillige-ouderbijdrage-1-augustus-2021/03/18/wetswijziging-vrijwillige-ouderbijdrage-1-augustus-2021/03/18/wetswijziging-vrijwillige-ouderbijdrage-1-augustus-2021/03/18/wetswijziging-vrijwillige-ouderbijdrage-1-augustus-2021/03/18/wetswijziging-vrijwillige-ouderbijdrage-1-augustus-2021/03/18/wetswijziging-vrijwillige-0uderbijdrage-1-augustus-2021/03/18/wetswijziging-vrijwillige-0uderbijdrage-1-augustus-2021/03/18/wetswijziging-vrijwillige-0uderbijdrage-1-augustus-2021/03/18/wetswijziging-vrijwillige-0uderbijdrage-1-augustus-2021/03/18/wetswijziging-vrijwillige-0uderbijdrage-1-augustus-2021/03/18/wetswijziging-vrijwillige-0uderbijdrage-1-augustus-2021/03/18/wetswijziging-vrijwillige-0uderbijdrage-1-augustus-2021/03/18/wetswijziging-0uderbijdrage-1-augustus-2021/03/18/wetswijziging-0uderbijdrage-1-augustus-2021/03/18/wet

^{46 &}lt;a href="https://www.onderwijsconsument.nl/vrijwillige-ouderbijdrage-hoe-zit-dat-ook-alweer;">https://www.onderwijsconsument.nl/vrijwillige-ouderbijdrage-hoe-zit-dat-ook-alweer;
https://www.rijksoverheid.nl/onderwerpen/voortgezet-onderwijs/vraag-en-antwoord/gratis-schoolboeken-voortgezet-onderwijs

⁴⁷ https://www.eerstekamer.nl/wetsvoorstel/31325_gratis_schoolboeken

⁴⁸ There is no tradition of school uniforms in the Netherlands, although there is some debate on whether they might help to promote social cohesion (see: https://www.rtlnieuws.nl/lifestyle/mensen/artikel/4920096/het-schooluniform-wereldwijd-geen-verschil-tussen-arm-en-rijk).

⁴⁹ https://www.onderwijsconsument.nl/vrijwillige-ouderbijdrage-hoe-zit-dat-ook-alweer/

provide for adequate alternatives if parents do not or cannot pay these voluntary contributions.⁵⁰ Some schools purchase such devices themselves and lend them to students, using resources from their general budget or from voluntary contributions by other parents (SEO Economisch Onderzoek 2021, 8). Other schools provide substitutes through subscriptions with educational publishers that offer both a digital and non-digital version of their learning resources; but the associated costs are rising, and this approach constrains the choice of educational resources (SEO Economisch Onderzoek 2021, 9).

Sports and music equipment: Apart from sports clothing (discussed under "Clothing"), students are not compelled to purchase sports and music equipment for secondary education. Although music is part of the mandatory curriculum, there is significant variation in how schools decide to offer it.⁵¹

Extramural activities: Schools can individually decide which extramural activities are included in the curriculum, in which case participation is mandatory.⁵² Schools can ask for voluntary contributions to cover the costs of these compulsory activities – such as excursions or swimming classes. However, all students can participate in these activities, even when parents do not pay these voluntary contributions. Since 2021, schools have no longer been permitted to offer alternative activities in such cases.⁵³

Other fees or costs: Unlike in primary education, there is no legal requirement for secondary education to organise after-school care programmes or care during lunchbreaks.⁵⁴

Transport: Municipalities provide transport for students with a handicap and who are unable to travel by their own means.⁵⁵ Unlike in primary education, support is only available on condition of disability (not distance).⁵⁶

2.1.1 Conditions for qualifying as a "low-income child"

Not applicable.

2.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)

Not applicable: access is either free for all children (e.g. books), or there are no groups of children who have free access (e.g. basic materials).

2.2 Cash benefits whose specific purpose is to help meet educational costs

With the ambition to reduce the number of children living in poverty by 2025 (compared with 2015), the Dutch government decided in 2022 to structurally invest €100 million per year in

⁵⁰ https://www.rijksoverheid.nl/onderwerpen/voortgezet-onderwijs/vraag-en-antwoord/kosten-voor-kind-in-voortgezet-onderwijs; https://www.onderwijsconsument.nl/vrijwillige-ouderbijdrage-hoe-zit-dat-ook-alweer/

^{51 &}lt;a href="https://wetten.overheid.nl/BWBR0018844/2012-12-01">https://wetten.overheid.nl/BWBR0018844/2012-12-01; https://www.slo.nl/thema/vakspecifieke-thema/kunst-cultuur/muziek-primair/

^{52 &}lt;a href="https://www.rijksoverheid.nl/onderwerpen/basisonderwijs/vraag-en-antwoord/moet-mijn-kind-deelnemen-aan-onderwijsactiviteiten-zoals-schoolzwemmen-en-schoolreisjes">https://www.rijksoverheid.nl/onderwerpen/basisonderwijs/vraag-en-antwoord/moet-mijn-kind-deelnemen-aan-onderwijsactiviteiten-zoals-schoolzwemmen-en-schoolreisjes

⁵³ https://www.onderwijsconsument.nl/vrijwillige-ouderbijdrage-hoe-zit-dat-ook-alweer/

⁵⁴ https://wetten.overheid.nl/BWBR0044212/2022-08-01

https://www.rijksoverheid.nl/onderwerpen/passend-onderwijs/vraag-en-antwoord/krijgt-mijn-kind-leerlingenvervoer

⁵⁶ https://lokaleregelgeving.overheid.nl/CVDR11450/

tackling child poverty.⁵⁷ It is explicitly stated that this budget can be used to provide school-related items such as basic materials, sport and music classes, homework classes, and excursions.⁵⁸ This budget is distributed as follows:

- €85 million is distributed to municipalities;
- €10 million is distributed to national organisations that focus on tackling poverty;
- €4 million is invested in the "Count on skills" (*Tel mee met Taal*) action programme (a literacy programme); and
- €1 million is distributed to tackle poverty in the Caribbean Netherlands.

In addition, the Dutch government received a total of €413 million from the European Social Fund in order to support vulnerable groups to participate in labour markets and to tackle poverty (over the period 2022-2027). A total of €15.8 million has been earmarked to tackle poverty (for example through food support), of which €2.5 million is dedicated specifically to tackling child poverty.⁵⁹ Non-profit organisations can apply for subsidies and use these resources to provide, for example, basic school materials or sports clothing.⁶⁰

Several non-governmental organisations – partially financed by the government – provide benefits (both in cash and in kind) to meet the educational costs of low-income children.

- Foundation Tuition (*Stichting Leergeld*) provides help with activities in the field of education, sports, culture and welfare through their local branches. Examples are school supplies and laptops (as well as items that are not school-related).⁶¹
- Children's Aid (Kinderhulp) provides financial support for educational purposes (e.g. basic materials, courses, laptops, sport or music equipment), as well as for items that are not school-related.⁶²
- The Youth Education Foundation (Jeugdeducatiefonds) allows primary schools to apply for contributions to activities (e.g. excursions, sport and cultural events) and equipment (e.g. laptops or educational resources).⁶³

Each organisation uses different low-income criteria to determine who has access to benefits.

• To be eligible for support by Foundation Tuition, the general guideline is that household income should be no more than the national low-income criterion in the Netherlands, 64 which is lower than the national AROP threshold. For example, for a household with two adults and two children, the national low-income criterion in 2021 was €26,040 per year, which was lower than the equivalent AROP threshold of €35,835.65

63 https://www.jeugdeducatiefonds.nl/

https://www.rijksoverheid.nl/onderwerpen/armoedebestrijding/kinderarmoede; https://www.rijksoverheid.nl/ministeries/ministerie-van-sociale-zaken-en-werkgelegenheid/nieuws/2022/11/24/meer-inzet-op-schuldhulpverlening-en-het-voorkomen-van-geldzorgen

⁵⁸ https://www.rijksoverheid.nl/onderwerpen/armoedebestrijding/kinderarmoede

⁵⁹ See also: https://www.rijksoverheid.nl/documenten/kamerstukken/2023/03/30/kamerbrief-toekenning-middelen-esf-voor-voedselhulp-2021-2027.

⁶⁰ https://www.rijksoverheid.nl/actueel/nieuws/2022/09/15/413-miljoen-voor-ondersteuning-kwetsbare-groepen-op-de-arbeidsmarkt-en-voedselhulp

⁶¹ https://www.leergeld.nl/

⁶² https://kinderhulp.nl/

⁶⁴ https://www.leergeld.nl/voor-welke-kinderen-is-leergeld

⁶⁵ https://www.cbs.nl/nl-nl/nieuws/2022/48/1-op-de-4-mensen-met-armoederisico-is-een-kind

- Applications for support from Children's Aid are not made directly by parents, but via social workers or other professionals who discuss the need for support on a case-bycase basis.⁶⁶
- For the Youth Education Foundation, it is primary schools that apply to become a member and receive financial support. To qualify as a certified member, schools submit an application in which they set out their goals for collaboration with the fund, as well as information about the school context (neighbourhood, size, and percentage of students within the target group of the fund). Schools have to fulfil the following criteria: (a) the school is not a "weak school" according to the school inspectorate; (b) the school has a student population of which at least 50% live in a household with an income less than 150% of the national minimum; and (c) the school commits to collaborate in organised intervention meetings (Jeugdeducatiefonds nd). There are no data available that allow for a discussion of the relationship between the eligible groups and the AROPE population. Although the 500 schools selected account for about 7.5% of all primary schools in the Netherlands (the total number is around 6,600), selected schools have a higher share of children from the AROPE population.

In collaboration with the government, these organisations⁶⁸ work together in organising a digital portal (*Sam& voor alle kinderen*) that helps parents and other actors find available support.⁶⁹

No studies have been identified that examine whether these benefits are adequate to cover the costs for low-income children. However, concerns have been expressed regarding the size of these costs and the awareness of households about potential support (see discussion in Section 2.3).

2.3 Main barriers to effective and free access to school-based activities for low-income children

2.3.1 Financial barriers

School-based activities – such as music or sports classes – are financed through voluntary contributions. Following recent legislation that came into effect in August 2021 (Voluntary Parental Contribution Act), schools can no longer exclude children from any activity for which voluntary contributions are sought, if parents do not pay this contribution. Parents who do not want to pay this voluntary contribution do not have to provide a reason or information on their financial circumstances. Schools are obliged to communicate this clearly to parents. However, it has been reported that many schools are still not communicating clearly enough to parents that contributions are voluntary and that children will not be excluded (VO-raad 2022). As a result, voluntary contributions (which can be high) can still be a barrier for parents to choosing a particular school (VO-raad 2022). A survey showed that not all parents were aware of the legislation (Bulder *et al.* 2020). About 40% of parents thought these voluntary contributions were mandatory, and experienced pressure to pay voluntary contributions

⁶⁶ https://kinderhulp.nl/wat-wij-doen/werkwijze/

⁶⁷ https://www.ocwincijfers.nl/sectoren/primair-onderwijs/instellingen/aantal-scholen-in-het-primair-onderwijs

⁶⁸ Apart from the Youth Education Foundation, which is aimed at primary schools.

⁶⁹ https://www.samenvoorallekinderen.nl/overons/

⁷⁰ https://www.onderwijsconsument.nl/vrijwillige-ouderbijdrage-hoe-zit-dat-ook-alweer/; https://www.onderwijsinspectie.nl/onderwerpen/vrijwillige-ouderbijdrage; https://www.rijksoverheid.nl/onderwerpen/financieringonderwijs/documenten/brochures/2021/03/18/wetswijziging-vrijwillige-ouderbijdrage-1-augustus-2021

(Bulder *et al.* 2020, 47; 128). School-related costs still played a major role for about 16% of parents in selecting schools, and for 1% of parents it was decisive (Bulder *et al.* 2020, 128).

2.3.2 Non-financial barriers

The secondary schools council, VO-raad, has pointed out that the new law on voluntary parental contributions created a dilemma (VO-raad 2022, 4). On the one hand, secondary schools were not inclined to take major financial risks, given that they are recipients of public resources. The VO-raad observed that schools were reducing their supply of extra-curricular programmes and activities. Over time, there was an increasing number of parents who were not paying the voluntary contribution, which created financial pressures if supply remained the same. On the other hand, the VO-raad observed that it was precisely the students who came from disadvantaged households who would benefit most from these extra-curricular activities. In sum, schools were facing the challenge of pursuing their educational ambitions within the limits imposed by this legislation.

More generally, there are several reasons why households do not make use of the available financial support (see Section 2.2). A comprehensive study of this problem identified several reasons; these included a lack of knowledge about the available support, but also concerns regarding the risk of having to pay back significant amounts of support if people miscalculated their income and eligibility (SEO Economisch Onderzoek 2011, iii). The report noted that data regarding education-related non-take-up were difficult to obtain (given the variation in approaches by municipalities in offering support); but it indicated that 47% of eligible households did not make use of available support (SEO Economisch Onderzoek 2011, 22).

3. Free meals at school

This section describes the situation regarding effective and free access for low-income children to at least one free healthy meal each school day.

3.1 Mapping free provision of school meals

Until recently there was no systematic provision of publicly funded school meals in the Netherlands. Since 29 March 2023, both primary and secondary schools have been able to apply for free school lunches; the budget for this is €100 million for 2023.⁷¹ Schools are eligible if 30% or more of their students come from a household with low income.

The government also aims to meet concerns that organising school meals could create additional work pressure for teachers. These concerns were expressed by the sectoral association representing primary schools (PO-raad), which had identified several challenges regarding its implementation (Pesulima 2022). For example, not all schools had the facilities or staff available to prepare these lunches. In addition, the union representing educators (General Union of Educational Personnel – *Algemene Onderwijsbond*) has raised concerns regarding rising work pressure on teachers. VO-raad was more positive regarding the possibility of executing the plan, provided there were adequate resources (Pesulima 2022). More generally, the association representing municipalities (Association of Dutch

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⁷¹ https://www.rijksoverheid.nl/actueel/nieuws/2023/03/29/gratis-schoolmaaltijden-van-start

⁷² https://www.rijksoverheid.nl/actueel/nieuws/2023/03/29/gratis-schoolmaaltijden-van-start

⁷³ https://www.vosabb.nl/gratis-schoollunch-mag-niet-leiden-tot-meer-werkdruk/

Municipalities – *Vereniging van Nederlandse Gemeenten*) has challenged the current government approach as inadequate, and highlighted the need for a more structural solution.⁷⁴

3.1.1 Conditions for qualifying as a "low-income child"

Until recently, no children had effective and free access to at least one free healthy meal each school day. The new programme (operational from 29 March 2023 until the end of the year) provides free meals at particular schools, rather than for individual children – schools are eligible if 30% or more of their students come from a household with low income.

3.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)

Until recently, no children had effective and free access to at least one free healthy meal each school day. The new programme (operational from 29 March 2023 until the end of the year) provides free meals at particular schools, rather than for individual children – schools are eligible if 30% or more of their students come from a household with low income. There is currently no information on how this relates to the overall AROPE population.

3.2 Main barriers to effective and free access to school meals for low-income children

3.2.1 Financial barriers

There appear to be no studies yet that have systematically collected or analysed data on financial barriers to healthy meals in schools. However, following significant media attention in 2022 (following reporting on a child who fainted in the classroom due to hunger – see: Weeda 2022), hunger in the classroom has become a subject of public discussion.

One indication of the extent to which households experience financial barriers to effective and free access to healthy school meals follows from a recent joint survey by journalists of KRO-NCRV and DUO Onderwijsonderzoek & Advies among 300 school directors and 400 teachers; this showed that 49% of teachers often saw junk food in lunch boxes.⁷⁵ It is not clear whether this was the result of preferences or financial barriers, but the teachers surveyed indicated that they expected that financial constraints were an important reason for the prevalence of unhealthy lunch boxes.⁷⁶

3.2.2 Non-financial barriers

There are few studies that provide information specifically regarding non-financial barriers to healthy school meals. For a discussion on non-financial barriers to healthy nutrition more generally, see Section 5.2.1.

A recent survey by journalists of KRO-NCRV and DUO Onderwijsonderzoek & Advies of Dutch parents regarding school meals provided some useful information (even though high-income households were over-represented, constituting 74% of the sample).⁷⁷ The vast majority of respondents (89%) indicated that they thought healthy school lunches were important. About

⁷⁴ https://pointer.kro-ncrv.nl/gemeenten-ontevreden-over-kabinetsaanpak-honger-op-scholen

⁷⁵ https://pointer.kro-ncrv.nl/bijna-helft-leerkrachten-ziet-kinderen-junkfood-eten-bij-lunch

⁷⁶ https://pointer.kro-ncrv.nl/bijna-helft-leerkrachten-ziet-kinderen-junkfood-eten-bij-lunch

⁷⁷ https://pointer.kro-ncrv.nl/peiling-44-procent-ouders-wil-broodtrommel-inruilen-voor-gezonde-schoollunch

the same number also thought that their children were eating healthy food at school – even though other research⁷⁸ has revealed that less than half of children under 12 ate sufficient fruit and vegetables, and around 90% consumed more sugar than recommended by the WHO. This might be due to the biased sample, but may also raise questions as to whether parents always have good information about what healthy nutrition is.

Respondents were divided concerning the question of whether schools should provide healthy meals (as opposed to children bringing home-made meals to school): although 44% of respondents would be in favour of school-provided healthy meals, 38% opposed such a proposal. This was because they wanted to maintain control over lunch content, considered this as undesirable paternalism, or were concerned about allergies.

The survey also provided information regarding school policies on healthy nutrition. About 70% of parents reported that their children's school had some form of policy regarding healthy food (e.g. on which snacks were allowed); but these tended to be voluntary, and only 25% of parents reported that these rules were effectively observed. A final possible problem regards the duration of school lunches, which was only 15 minutes in 50% of the sample. About 25% of all parents in the sample were concerned that the lunch time at their school was too short to allow for a meal that was not rushed.

4. Healthcare

This section describes the situation regarding effective and free access for low-income children to healthcare, focusing on vaccinations, care from a general practitioner (GP) or infant nurses, specialist care, dental care (not orthodontics) and prescribed medicines.

4.1 Mapping the provision of free healthcare services and products

Table 4.1: Healthcare costs (free for all/low-income children)

Vaccination	GP	Infant nurses	Specialist care	Dental care (not orthodontics)	Prescribed medicines
ALL	ALL	ALL	ALL	ALL	ALL

Note: "ALL" means that all services/products in the category are free for all children.

In what follows, healthcare costs in the Netherlands are discussed (see Table 4.1).

All Dutch citizens or people who are living or working in the Netherlands are obliged to buy a basic health insurance package (*basispakket*).⁷⁹ This covers all the necessary medical services to which people are entitled (its content is determined by the government).⁸⁰ For most

⁷⁸ https://www.cbs.nl/nl-nl/nieuws/2017/46/kinderen-eten-te-weinig-fruit-groente-en-vis

https://www.cjib.nl/en/health-insurance-administrative-fine and https://www.government.nl/topics/health-insurance/standard-health-insurance/compulsory-standard-health-insurance.

Note that temporary visitors or individuals who are waiting for their residence permit can buy private insurance (see for example: https://www.oomverzekeringen.nl/verzekeringen-nederland/oom-voorlopig-verblijf-nederland-verzekering/). EU citizens who are insured under a national health service in their own country can apply for the EU health insurance card – this ensures that they will not have to pay for treatment if the treatment is free for local residents (https://www.government.nl/topics/health-insurance/standard-health-insurance-card-ehic).

 $^{{\}color{red}^{80}} \ \underline{\text{https://www.rijksoverheid.nl/onderwerpen/zorgverzekering/zorgverzekeringsstelsel-in-nederland}$

services in this package, a one-time charge ("deductible") applies (set at €385 per year in 2023).⁸¹ Some healthcare services also require patients to make a co-payment each time a service is used.⁸² Healthcare insurers are obliged to offer this basic insurance package to everyone who wants to buy one (so they cannot select clients).

Although children also need to acquire basic health insurance, they do not have to pay a premium. All healthcare services covered by the basic insurance package are exempted from the deductible, and no co-payments are required.⁸³ This applies to all children with Dutch nationality, but refugees who are applying for a residence permit also have a right to healthcare (e.g. visiting a GP or hospital) and do not pay a contribution or a deductible. Financing is organised through a contract between health insurers and a separate government agency (Central Agency for Asylum-seekers – *Centraal Orgaan Asielzoekers*).⁸⁴ This results in quasifree healthcare for all children.

Low-income households can apply for a healthcare allowance (*Zorgtoeslag*) in order to reduce the cost of purchasing healthcare insurance (see discussion in Section 4.2).⁸⁵

Vaccination: Vaccinations are organised through a national vaccination programme (*Rijksvaccinatieprogramma*) and are free for all children.⁸⁶

GP: GP services are covered by the basic insurance package; they are exempted from the deductible and do not require a co-payment. Because children do not have to pay a health insurance premium, this service is free for all children.⁸⁷

Infant nurses: Paediatric care by infant nurses is covered by the basic insurance package; it is exempted from the deductible and does not require a co-payment. Because children do not have to pay a health insurance premium, this service is free for all children.⁸⁸

Specialist care: Specialist care services are covered by the basic insurance package. They do not require co-payments but are subject to the deductible. However, this does not apply to children, who also do not have to pay a health insurance premium, making this service free for all children.⁸⁹

Dental care: Dental care services are covered by the basic insurance package. Because children do not have to pay a health insurance premium, this service is free for all children.⁹⁰

⁸⁷ https://www.rijksoverheid.nl/onderwerpen/zorgverzekering/vraag-en-antwoord/wat-zit-er-in-het-basispakketvan-de-zorgverzekering

⁸¹ https://www.rijksoverheid.nl/onderwerpen/zorgverzekering/vraag-en-antwoord/wanneer-eigen-bijdrage-zorgverzekering

⁸² https://www.rijksoverheid.nl/onderwerpen/zorgverzekering/vraag-en-antwoord/eigen-risico-zorgverzekering

⁸³ https://www.rijksoverheid.nl/onderwerpen/zorgverzekering/vraag-en-antwoord/ben-ik-verplicht-een-zorgverzekering-af-te-sluiten

⁸⁴ https://www.rijksoverheid.nl/onderwerpen/asielbeleid/vraag-en-antwoord/gezondheidszorg-asielzoekers

⁸⁵ https://www.belastingdienst.nl/wps/wcm/connect/nl/zorgtoeslag/zorgtoeslag

⁸⁶ https://rijksvaccinatieprogramma.nl/over-het-programma

⁸⁸ https://www.rijksoverheid.nl/onderwerpen/zorgverzekering/vraag-en-antwoord/wat-zit-er-in-het-basispakket-van-de-zorgverzekering

⁸⁹ https://www.rijksoverheid.nl/onderwerpen/zorgverzekering/vraag-en-antwoord/wat-zit-er-in-het-basispakket-van-de-zorgverzekering

⁹⁰ https://www.rijksoverheid.nl/onderwerpen/zorgverzekering/vraag-en-antwoord/wat-zit-er-in-het-basispakket-van-de-zorgverzekering

Prescribed medicines: Prescribed medicines are covered by the basic insurance package. Because children do not have to pay a health insurance premium, this service is free for all children.⁹¹

4.1.1 Conditions for qualifying as a "low-income child"

Not applicable.

4.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)

Not applicable: access is free for all children.

4.2 Cash benefits whose specific purpose is to help meet healthcare costs

As the child-related healthcare services listed in Section 4.1 are free, cash benefits are not required for providing healthcare directed at children.

In order to meet the cost of healthcare insurance, adults who meet certain conditions regarding income and wealth are eligible to receive a healthcare allowance, as follows.⁹²

- Joint income cannot be higher than €48,224 per year in 2023 (€38,520 per year for single-earner households).
- Joint wealth cannot be higher than €161,329 in 2023 (for individuals this is €127,582).

Households who meet these eligibility criteria can apply for a healthcare allowance, which is proportionate to income.⁹³

The maximum monthly healthcare allowance for 2023 is €154 for single people and €265 for families.⁹⁴ In certain cases, municipalities offer additional financial support for purchasing health insurance.⁹⁵ Generally, only households with income lower than 130% of the legal minimum wage are eligible. In 2023 basic health insurance is available from €107 per month,⁹⁶ but the average premium is €138 per month.⁹⁷

Most studies find that access to the Dutch healthcare system is very good (see discussion in Section 4.3). Nonetheless, there are indications that there are financial barriers to accessing healthcare: in 2021, consumer panel research found that 8% adults had at some point renounced medical care due to financial reasons. This number has been in decline during the past few years (from 16% in 2016). It should be noted that these data apply only to adults; as child-related healthcare services are quasi-free, related financial barriers are expected to be very low.

^{91 &}lt;a href="https://www.rijksoverheid.nl/onderwerpen/zorgverzekering/vraag-en-antwoord/wat-zit-er-in-het-basispakket-van-de-zorgverzekering">https://www.rijksoverheid.nl/onderwerpen/zorgverzekering/vraag-en-antwoord/wat-zit-er-in-het-basispakket-van-de-zorgverzekering

⁹² https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/prive/toeslagen/zorgtoeslag/

⁹³ For an overview, see: https://www.zorgwijzer.nl/zorgverzekering-2023/zorgtoeslag-2023-is-bekend-bereken-het-hier-tabel.

⁹⁴ https://www.zorgwijzer.nl/zorgverzekering-2023/zorgtoeslag-2023-is-bekend-bereken-het-hier-tabel

⁹⁵ https://www.zorgwijzer.nl/fag/laag-inkomen#h-zorgverzekering-via-de-gemeente

⁹⁶ https://www.zorgwijzer.nl/faq/laag-inkomen#h-zorgverzekering-via-de-gemeente

⁹⁷ https://www.rijksoverheid.nl/onderwerpen/zorgverzekering/vraag-en-antwoord/premie-zorgverzekering

⁹⁸ https://www.staatvenz.nl/kerncijfers/financi%C3%ABle-toegankelijkheid-afzien-van-zorg-vanwege-de-kosten.

4.3 Non-financial barriers to effective and free access to healthcare

Access to healthcare in the Netherlands is commonly assessed as good – see for example assessments by the European Commission ("State of Health in the EU") or the Euro health consumer index.⁹⁹ Among all EU Member States, the Netherlands has the lowest percentage of unmet medical needs, with almost no differentiation across income groups.

Nonetheless, personnel shortages and resulting waiting times have increased over time. ¹⁰⁰ The Dutch Healthcare Authority initiated a programme in 2020 in order to monitor waiting lists. ¹⁰¹ They estimated that the surplus waiting lists created by COVID-19 were not yet fully cleared in 2022, with approximately 100,000 patients still waiting for care. ¹⁰²

Finally, studies have found that households with a migrant background experience much higher barriers to accessing the Dutch healthcare system (Seibel and Arsenijevic 2022). They lacked knowledge about the healthcare system – for example: "only 36% of first generation migrants know that patients are entitled to seek a specialist (on own costs) without a referral by the GP, compared to around 47% of Dutch natives and 48% of second generation migrants", resulting in a lower satisfaction rate with the system (Seibel and Arsenijevic 2022, 1).

5. Healthy nutrition

This section describes the situation regarding effective access for low-income children to healthy nutrition.

5.1 Main barriers to effective access to healthy nutrition

5.1.1 Financial barriers

There are several indications that low-income households in the Netherlands face financial barriers to healthy nutrition.

One approach to get a broad overview of how many households are affected is through data on the "basic needs budget" (*basisbehoeftebudget*), which includes minimal expenditure on necessities such as food, clothing and accommodation. Having an income below this budget indicates that households have to make a trade-off between these necessities. This "objective" measurement of poverty gives a better indication of financial restrictions than approaches that focus on income "relative" to the overall population (such as the AROP threshold). Unfortunately, the last update of this measure was in 2018, when it indicated that 4% of households had an income below this basic needs budget threshold (SCP 2018b, 37).

Although these aggregate data do not reveal whether households skimp on nutrition, rather than other necessities, other studies indicate that there is a significant number of households

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⁹⁹ https://www.zorgwijzer.nl/zorgverzekering-2020/eu-zorgstelsel-nederland-doeltreffend-en-toegankelijk; https://www.zorgwijzer.nl/zorgverzekering-2020/zorgstelsel-nederland-op-plek-2-europa

¹⁰⁰ https://www.zorgwijzer.nl/zorgverzekering-2020/eu-zorgstelsel-nederland-doeltreffend-en-toegankelijk

¹⁰¹ https://www.nza.nl/actueel/toegang-tot-zorg

¹⁰² https://www.nza.nl/actueel/nieuws/2022/04/29/wachtlijsten-ziekenhuizen-nog-niet-korter

¹⁰³ This measure has been constructed by the Social Cultural Planning Office (Sociaal Cultureel Planbureau) as an enriched approach to mapping poverty in the Netherlands (https://digitaal.scp.nl/armoedeinkaart2018/waar-ligt-de-armoedegrens/ and https://www.scp.nl/publicaties/publicaties/2018/11/23/de-scp-methode-voor-het-meten-van-armoede).

who indicate that they do not have adequate income to buy a healthy meal (for a review of relevant research, see: Scherpenzeel 2018). For example, a study on households in Amsterdam found that 18% of households, and 47% of low-income households, faced financial barriers to accessing food (Dijkstra 2016). Within the group of low-income households, about 40% indicated that they ate less or skipped a meal due to financial restrictions (this happened at least once a month for half of them, and more often for 38% of this group). Furthermore, within the same group of low-income households, 80% indicated that they would eat more healthily if they had more financial resources. Finally, this research showed that "affordability" was the main criteria used to choose and buy food across all households; but low-income households were less likely to indicate that "healthiness" took priority over "tastiness" (Dijkstra 2016).

One recurrent factor that is often indicated as very salient in shaping financial barriers to healthy nutrition is the relative price difference between energy-dense food (e.g. junk food) and energy-poor food (e.g. vegetables or fish). As in many countries, in the Netherlands the former group is relatively more expensive than the latter, creating an important barrier to healthy nutrition (Dijkstra 2016; de Mul *et al.* 2009, 17-19). Research shows that low-income households allocate a larger share of their food budget to cheaper, energy-dense food. This is an important way in which income shapes the quality of food habits. Apart from the higher price of healthy food, the second barrier identified by research was "disliking fruit" (Dijkstra *et al.* 2015). However, the researchers also noted that this factor was not independent of income. Lower budgets restricted the variety of fruit choices, making fruit less appealing (e.g. eating apples every day is less tasty, if it is not possible to combine it with more expensive mangos or pineapples).

Another financial barrier follows less from the direct cost of healthy nutrition than from the indirect effect that financial stress has on eating behaviour. Research that applied this insight to the Netherlands indicated that this financial stress helped to explain the differences in eating habits across different income groups in the Dutch population (Scherpenzeel 2018).

5.1.2 Non-financial barriers

Apart from financial barriers, there are also important non-financial barriers that hinder healthy nutrition. These are complex and involve different factors at different levels, including individual factors (such as personality and genetics) as well as social and environmental factors (such as culture or supply). As it is not possible to discuss all these factors, the following highlights two of the main non-financial barriers that have been discussed in the Dutch context: information and access.

The first barrier is lack of information regarding healthy nutrition. Research on the Dutch population established that "food literacy is positively associated with healthy food intake and negatively with unhealthy food intake." (Poelman et al. 2018, 10). This was already recognised by Dutch policy-makers, who introduced the "Learning how to eat early on" (Jong Leren Eten) programme in 2016 and allocated approximately €6 million to extend and improve the adoption of nutrition education programmes in schools (Poelman et al. 2018, 2). But recent research has questioned the extent to which dietary guidelines are reflected in the public perception of a healthy diet, noting that the "challenge for future (eHealth) diet interventions is how to implement and tailor dietary information that optimally connects with the perceptions of the target population" (Coumans et al. 2021, 1).

For a broad review of relevant research on all these factors, see: https://www.wur.nl/nl/onderzoek-resultaten/onderzoeksinstituten/economic-research/themas/consument-voeding/infographic_duurzaam_consumeren.htm.

The second non-financial barrier is access to healthy food. Even if people have good information about healthy nutrition and a desire to eat healthily, it is difficult to resist temptation when surrounded predominantly by unhealthy food. Research has noted that over the years there has been a growing supply of unhealthy food in neighbourhoods where many people with low socio-economic status live (Agenda Stad 2021, 7; 12). One study on "food deserts" in Amsterdam found that accessibility differences were real, but not yet an actual barrier to purchasing healthy food: "The found accessibility differences among areas with high/low property prices and a high/low share of native Dutch people are primarily of a statistical nature, but are not seen as barriers to the purchase of affordable and healthy food by people residing in those areas" (Helbich et al. 2017, 12). Nonetheless, rising concerns have triggered cobetween major municipalities to "food map (voedselomgevingen) and prepare policies to stimulate the creation of more healthy living environments – see for example the working group on city deal food on the urban agenda (City Deal Voedsel op de Stedelijke Agenda), a collaboration between the municipalities of Amsterdam, Ede, Rotterdam and Utrecht. 105 Other initiatives include JOGG, 106 which is a network of local authorities, civil society organisations and companies that aims to create a healthier environment for young people, and the "healthy school" (Gezonde School) 107 programme aimed at supporting educational professionals to promote a healthy lifestyle within the school environment.

Another access-related barrier that is relevant for low-income households is the nutritional value of food packages provided by food banks. Although "nutritional intakes of food bank recipients and consequently their health status largely rely on the availability and quality of donated food in provided food parcels", research found that Dutch food bank parcels did not meet nutritional guidelines for a healthy diet (Neter et al. 2016, 526). As a result, Dutch food bank recipients had a poorer diet than the general adult population and those with low socioeconomic status (Neter et al. 2018).

5.2 Publicly funded measures supporting access to healthy nutrition

Dutch food policy has focused more on providing information and regulating food products or food-related marketing to children¹⁰⁸ than providing direct access to healthy meals (either in kind or through financial support). Food banks play a major role in creating access for low-income households, but they are privately funded. There are about 170 food banks affiliated to the Association of Dutch Food Banks (*Vereniging Voedselbanken Nederland*), with 10 distribution centres and more than 500 distribution points.¹⁰⁹

Although food banks are privately funded, they did receive emergency funding worth €4 million from the Dutch government during the COVID-19 crisis (when the volume of private food contributions dropped).¹¹¹ However, a representative of the Association of Dutch Food Banks clarified that this emergency package had not been requested by the organisation and had not

¹⁰⁵ This is part of a broader project – CityDeal – initiated in 2015 by the Dutch government to put food on the agenda of urban policy (*Voedsel op de stedelijke agenda*). See: https://agendastad.nl/citydeal/voedsel/.

¹⁰⁶ https://jogg.nl/over-jogg

¹⁰⁷ https://www.gezondeschool.nl/aanpak/wat-is-gezonde-school

¹⁰⁸ https://www.government.nl/topics/food/promoting-the-production-of-healthy-food

https://www.rijksoverheid.nl/actueel/nieuws/2021/04/28/kabinet-voedselaanbod-voor-de-voedselbanken-oppeil-houden

¹¹⁰ https://www.rijksoverheid.nl/actueel/nieuws/2020/11/16/kabinet-extra-steun-voor-de-voedselbanken-vanwege-de-coronacrisis

yet been used (in 2020); it was considered as a safety net for future crises. ¹¹¹ In addition to the emergency package, the government decided in 2021 to earmark about €12 million to support food banks over the period 2021-2027; this was part of the €413 million support package that the Netherlands received from the European Social Fund to support people in vulnerable labour market positions and tackle poverty. ¹¹² On 30 March 2023 it was announced that the Food Safety Net Foundation (*Stichting Voedselvanget*) had been awarded the grant, and will work together with the Association of Dutch Food Banks. ¹¹³

Adequate housing

This section describes the situation regarding effective access for low-income children to adequate housing.

6.1 Publicly funded measures supporting access to adequate housing – Housing allowances

In order to meet the cost of housing, adults who meet certain conditions are eligible to receive a rent allowance.¹¹⁴ The main eligibility conditions applying in 2023 can be summarised as follows (see: Ministerie van Financiën 2022).

- Conditions related to income.
 - There is no single income threshold. It depends on rent level, age and household composition.¹¹⁵
- Conditions related to rent level.
 - o Maximum rent level for people under 23: €452.20 per month.
 - o Maximum rent level for people aged 23 or over: €808.06 per month.
- Conditions related to wealth.
 - Maximum wealth for a single person: €33,748.
 - Maximum joint wealth: €67,496.

Households who meet these eligibility criteria can apply for a rent allowance. The level of the allowance depends on income, but also age, household composition and the amount of rent. Given the complexity of the factors and underpinning calculation, it is not possible to provide an overview of the allowance levels.¹¹⁶

The share of households receiving a rent allowance has increased over time. In 2010, there were 1.1 million households who received it, which was around a third of all households who rented a house (total amount of €3 billion in current prices) (CBS 2012). By 2021, there were

https://nos.nl/artikel/2360983-voedselbanken-kregen-miljoenen-coronasubsidie-maar-gaven-er-geen-cent-vanuit

https://www.rijksoverheid.nl/actueel/nieuws/2021/04/28/kabinet-voedselaanbod-voor-de-voedselbanken-op-peil-houden

¹¹³ https://www.rijksoverheid.nl/documenten/kamerstukken/2023/03/30/kamerbrief-toekenning-middelen-esf-voor-voedselhulp-2021-2027

https://www.volkshuisvestingnederland.nl/onderwerpen/huurtoeslag/werking-en-berekening-huurtoeslag; https://www.woonbond.nl/beleid-belangen/huurtoeslag

¹¹⁵ For an overview, see: http://www.belasting-schijven.nl/belastingtoeslagen/huurtoeslag/.

https://www.volkshuisvestingnederland.nl/onderwerpen/huurtoeslag/werking-en-berekening-huurtoeslag; https://www.woonbond.nl/beleid-belangen/huurtoeslag

1.5 million households who received a rent allowance (total amount of €4 billion), which was 44% of all households who rented a house.¹¹⁷

Nonetheless, the adequacy of the rent allowance has been subject to debate for quite some time. In 2016, the Netherlands Environmental Assessment Agency (*Planbureau voor de Leefomgeving*) published a report demonstrating that about 18% of renters experienced difficulties with meeting payments for rent and other essential living costs. This was an increase of 5 percentage points from 2012 levels. In 2015, almost 11% of households who were eligible for a rent allowance risked experiencing such payment difficulties (twice the level of 2012); however, for households receiving a rent allowance with incomes below the social minimum, almost half risked experiencing payment difficulties.

In 2022, the government proposed a major reform of the rent allowance system. The main goal of the reform is to simplify the system to support low-income households. ¹¹⁹ Under the new system, rent allowance would be based on income (so no longer on the basis of rent levels and subsidised service costs). Allowances would be calculated on the basis of a fixed, actual rent level (about €520 per month for a household with children; €442 per month for those under 21; and €597 per month for large households with eight people or more, or for disabled people who require modified accommodation). The actual rent allowance received would be lower, as an income-related "own contribution" would have to be deducted from this fixed amount. Overall, this reform would result in 136,000 additional households being eligible for rent allowance.

The reform proposal has met a lot of resistance and criticism during a public consultation, mainly because many households would end up with a lower rent allowance than under the existing system. ¹²⁰ In January 2023, the Council of State (*Raad van State*) issued a negative opinion on the proposal in its current form, on the grounds that it will not achieve its intended effect. ¹²¹ Although the Council supports simplification of the system, it criticised the proposals because they would result in worse outcomes for two thirds of those who receive rent allowance. ¹²² The revised law would also create implementation problems for the tax authorities.

In response to these criticisms, the government has drastically altered its legislative proposal (Kragten and Koole 2023). The modified proposal, which it submitted to parliament on 17 February 2023, abandons the fixed rent levels, but maintains the elements that have been positively received as a simplification of the system (such as abolishing maximum rent levels as a condition for receiving an allowance, as well as the subsidy for service costs), as well as the reduction of the age limit for receiving rent allowance from 23 to 21. Finally, individual contributions would increase by €4 per month. ¹²³ The reform would result in 116,000 new

¹¹⁷ https://www.overtoeslagen.nl/over-ons-werk/feiten-en-cijfers; https://www.cbs.nl/nl-nl/cijfers/detail/82900NED

¹¹⁸ https://www.binnenlandsbestuur.nl/ruimte-en-milieu/steeds-meer-huurders-komen-moeilijk-rond

https://www.volkshuisvestingnederland.nl/actueel/nieuws/2022/07/05/wetsvoorstel-hervorming-huurtoeslag-inconsultatie

¹²⁰ See for example: https://schuldinfo.nl/nieuwsbericht/news/streep-door-wetsvoorstel-hervorming-van-de-huurtoeslag/?tx_news_pi1%5Bcontroller%5D=News&tx_news_pi1%5Baction%5D=detail&cHash=403b236f54331806d0cd2f5077a88af9.

^{121 &}lt;a href="https://www.raadvanstate.nl/adviezen/@133225/w04-22-0190/">https://www.raadvanstate.nl/adviezen/@133225/w04-22-0190/

¹²² This criticism is based on calculations by Nibud, an independent agency that provides advice on household finances. See: https://www.nibud.nl/onderzoeksrapporten/rapport-impactanalyse-verandering-huurtoeslag-2022/.

¹²³ https://www.rijksoverheid.nl/actueel/nieuws/2023/02/17/recht-op-huurtoeslag-voor-meer-huurders-met-lage-inkomens

recipients of rent allowance, while more than 1 million existing recipients would receive slightly less (around €10 per month) – mainly due to the additional €4 individual monthly contribution and the abolition of the subsidy for service costs.

Aside from this reform proposal, the government has announced that the rent allowance for 2023 will increase (by around €16 per month), while about 510,000 households with low incomes who rent from a housing association will benefit from a rent reduction.¹²⁴

6.2 Publicly funded measures supporting access to adequate housing – Social housing

6.2.1 Mapping the provision of social housing

Social housing in the Netherlands is organised through social housing organisations (*woningcorporatie*), which manage and rent out adequate housing to people with low income.¹²⁵

In 2023, social housing rent levels are capped at €808.06 per month (which includes the basic rent as well as a maximum of €48 per month for selected service costs – such as cleaning costs for common spaces or concierge costs). 126

To allocate their available social housing, housing organisations use the following distribution key (data for 2023).¹²⁷

- A minimum of 85% of available social housing is allocated to households with an annual income of no more than €44,035 for single-person households or €48,625 for multiperson households.
- A maximum of 15% can be allocated to households with incomes higher than those limits.¹²⁸

In addition, housing organisations have to ensure that rents are aligned with the disposable income of households, in order to avoid households being exposed to high rents that they are not able to pay. In practice, this means that households can only rent social housing up to a maximum rent level, which depends on their income and the composition of their household. At least 95% of social housing should be allocated in line with this principle (known as "passend toewijzen"). 130

https://www.rijksoverheid.nl/actueel/nieuws/2022/12/20/lagere-huur-voor-de-laagste-inkomens-en-meer-huurtoeslag-vanaf-2023

¹²⁵ https://www.rijksoverheid.nl/onderwerpen/huurwoning-zoeken/vraag-en-antwoord/wanneer-kom-ik-in-aanmerking-voor-een-sociale-huurwoning

^{126 &}lt;a href="https://www.rijksoverheid.nl/onderwerpen/huurwoning-zoeken/vraag-en-antwoord/wanneer-kom-ik-in-aanmerking-voor-een-sociale-huurwoning">https://www.rijksoverheid.nl/onderwerpen/huurwoning-zoeken/vraag-en-antwoord/wanneer-kom-ik-in-aanmerking-voor-een-sociale-huurwoning;

https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/prive/toeslagen/huurtoeslag/huuren-servicekosten/wat-is-rekenhuur

^{127 &}lt;a href="https://www.rijksoverheid.nl/onderwerpen/huurwoning-zoeken/vraag-en-antwoord/wanneer-kom-ik-in-anmerking-voor-een-sociale-huurwoning">https://www.rijksoverheid.nl/onderwerpen/huurwoning-zoeken/vraag-en-antwoord/wanneer-kom-ik-in-anmerking-voor-een-sociale-huurwoning

¹²⁸ This applies to cases where agreements have been made with local parties; without such agreements, the maximum level of social housing allocated to higher-income households is 7.5%.

https://www.volkshuisvestingnederland.nl/onderwerpen/dossier-woningtoewijzing/documenten/publicaties/2020/12/18/infographic-toewijzen-van-woningen; https://www.volkshuisvestingnederland.nl/onderwerpen/dossier-woningtoewijzing/alle-illustratieve-artikelen/veelgestelde-vragen-over-passend-toewijzen

https://www.volkshuisvestingnederland.nl/onderwerpen/dossierwoningtoewijzing/documenten/publicaties/2020/12/18/infographic-toewijzen-van-woningen;

6.2.2 Main barriers to effective access to social housing

6.2.2.1 Financial barriers

In order to assess the financial barriers that restrict access to social housing, this section looks at data on the difficulties experienced by households in paying for (social) housing. Research by the Central Planning Bureau (*Centraal Planbureau* – CPB) shows that 500,000 households (in the total sample of 7.6 million households) experienced payment difficulties in 2021 (CPB 2022, 8). Having payment difficulties (*betaalbaarheidsprobleem*) meant that the estimated fixed and essential costs of a household exceeded disposable income (CPB 2022, 6). This implied that these households were likely to cut other expenses, use their financial buffer or build up debt (CPB 2022, 8). Among households experiencing payment difficulties, low-income households were over-represented (around 45% of these households had an income below 120% of the social minimum) (CPB 2022, 9). Among the households experiencing payment problems, around 18% were households with children (CPB 2022, 10).

The CPB also estimated how much this number was expected to increase by 2023 if energy prices and other fixed costs continued to rise, using estimates from May 2022 (CPB 2022, 7). They found that between 670,000 and 1,200,000 additional households were expected to experience payment difficulties by 2023, depending on the scenario. This amounted to 9% and 15% of all households (CPB 2022, 13). In the more pessimistic scenario, around 85% of households experiencing payment difficulties would have an income below 120% of the social minimum (CPB 2022, 9).

6.2.2.2 Non-financial barriers

The key non-financial barrier to effective access to social housing is the limited availability of social housing. Between 2012 and 2021, the share of social housing (with regulated prices) fell by 3 percentage points (from 37% to 34% of total housing stock). This declining share was the result of a reduced supply of social housing: although total housing stock increased by 600,000, the stock of social housing declined by 76,000 during the same period. The stock of social housing declined by 76,000 during the same period.

As a result, waiting lists for social housing are increasing. In 2021, the Dutch public broadcasting organisation NOS collected data on waiting lists for all 212 municipalities that had adequate numbers available (about 60% of all municipalities). They found that 90 of these municipalities had waiting lists longer than seven years; in five municipalities with the longest waiting list, people had to wait on average 17 years or longer. Although most municipalities with the longest waiting lists are situated in the Randstad (the greater Amsterdam area), long waiting lists are no longer the exception beyond this metropolitan area.

Municipalities can specify which social groups on the waiting list receive priority (urgentieverklaring); these can include households with children, or more specifically

 $\underline{\text{https://www.volkshuisvestingnederland.nl/onderwerpen/dossier-woningtoewijzing/alle-illustratieve-artikelen/veelgestelde-vragen-over-passend-toewijzen}$

¹³¹ https://www.cbs.nl/nl-nl/nieuws/2022/42/steeds-minder-gereguleerde-huurwoningen-beschikbaar

¹³² https://www.cbs.nl/nl-nl/nieuws/2022/42/steeds-minder-gereguleerde-huurwoningen-beschikbaar

¹³³ https://nos.nl/op3/artikel/2377995-sociale-huurwoning-in-zeker-een-kwart-van-de-gemeenten-wacht-je-meer-dan-7-jaar

https://nos.nl/op3/artikel/2377995-sociale-huurwoning-in-zeker-een-kwart-van-de-gemeenten-wacht-je-meer-dan-7-jaar

https://nos.nl/op3/artikel/2377995-sociale-huurwoning-in-zeker-een-kwart-van-de-gemeenten-wacht-je-meer-dan-7-jaar

households with young children that urgently need accommodation following divorce. 136 For example, municipalities in the Amsterdam region reserve social housing for families with children. 137 However, an analysis by a journalist of KRO-NCRV has revealed that in 2022 single parents with their children did not receive such priority in two thirds of municipalities. 138

The availability of social housing differs across municipalities, with shares of total housing ranging from 15% to more than 45%. 139 Smaller, rural municipalities in particular tend to have lower shares of social housing; this is often the result of historical decisions to focus on attracting higher-income households. 140 These municipalities are now under pressure to increase their stock of social housing. In 2022, the Minister for Housing and Spatial Planning declared that each municipality should strive for at least 30% of its total housing stock to be social housing.141 Today almost 60% of municipalities do not reach this norm; with 40% of municipalities having less than 25% social housing. This has raised concerns about the practical feasibility of achieving this norm. 142

This problem of access to social housing is exaggerated by the rising rent levels in the unregulated rental sector (in 2022 the year-on-year price increase was 8% per square metre) (Obbink 2022). Rising rent levels in the unregulated sector make it very hard to find affordable accommodation for people who qualify for social housing but are on a waiting list, while at the same time it increases the number of people who need social housing.

The lack of supply of affordable social housing is also an important factor driving homelessness in the Netherlands (Witlox 2020). The number of homeless people in 2018 was 39,300, which was more than double the 2009 levels. 143 In addition to the number of homeless people, it has been estimated that an additional 60,000 to 80,000 people lived in trailer camps that were not meant for permanent living; and there was another group of people who stayed with friends or family, despite the desire to live independently (Boerop 2021). Although most homeless people are adults, recent reporting noted that there was a growing group of single-parent households and their children that risked ending up in poverty, because they did not receive priority for social housing in 2 out of 3 municipalities (Keukenkamp 2022). The Defence for Children organisation dealt with about 100 such cases in two years (whereas this rarely happened five years ago) (Keukenkamp 2022). In 2017, about 7,300 children stayed in women's or homelessness shelters.¹⁴⁴

Arguably the decline in social housing supply over the past decade is at least partly the consequence of policy decisions. In 2013 the government led by Mark Rutte (VVD) introduced a landlord levy for properties with monthly rents up to €763 (verhuurdersheffing), whereas there is no such levy for properties with higher rents. This creates a strong incentive to liberalise housing by pulling rents over this threshold. 145 As a result, former social housing is

¹³⁶ https://aedes.nl/woonruimteverdeling/wie-krijgt-voorrang-op-een-sociale-huurwoning

¹³⁷ https://www.woningnetregioamsterdam.nl/nl-NL/Help%20en%20uitleg/Zoekinfo/WoningVoorGezinnen

¹³⁸ https://kro-ncrv.nl/strenge-regels-van-gemeente-laat-alleenstaande-ouders-en-kinderen-op-straat

¹³⁹ https://www.cbs.nl/nl-nl/nieuws/2022/42/steeds-minder-gereguleerde-huurwoningen-beschikbaar

¹⁴⁰ https://nos.nl/nieuwsuur/artikel/2431102-plan-minister-voor-bouw-sociale-huurwoningen-onhaalbaar

¹⁴¹ https://nos.nl/artikel/2422683-bijna-twee-derde-gemeenten-heeft-te-weinig-sociale-huurwoningen. Currently this norm is not yet binding; however, the government is working with provinces to create legal means to force municipalities that refuse to take action to increase their social housing stock to the required level. See: https://nos.nl/nieuwsuur/artikel/2431102-plan-minister-voor-bouw-sociale-huurwoningen-onhaalbaar.

¹⁴² https://nos.nl/nieuwsuur/artikel/2431102-plan-minister-voor-bouw-sociale-huurwoningen-onhaalbaar

¹⁴³ https://www.cbs.nl/nl-nl/nieuws/2019/34/aantal-daklozen-sinds-2009-meer-dan-verdubbeld

¹⁴⁴ https://www.zorgwelzijn.nl/begeleiding-voor-kinderen-van-dakloze-ouders/

¹⁴⁵ https://www.bnnvara.nl/joop/artikelen/de-kabinetten-rutte-lieten-bijna-tweehonderdduizend-socialehuurwoningen-verdwijnen

now often rented out in the private rental sector. Until recently, the VVD remained opposed to proposals to abolish this levy. 146 Following an agreement in 2022, the levy is being abolished from 2023 onwards, with the expectation that housing organisations will use the savings (a structural increase for housing organisations of €17 million each year) to invest in social housing. 147

6.3 Publicly funded measures supporting access to adequate housing – Other measures

In 2022, the government introduced a national plan to reduce pressure on the housing market and improve access to adequate housing (the national agenda for dwellings and construction – *Nationale Woon- en Bouwagenda*). The main ambition is to reduce the shortage of housing by building 100,000 dwellings per year before the next election, as well as realising 900,000 new dwellings by 2030. The aim is that at least two thirds of these houses will be affordable properties, with half of them built by housing organisations (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties 2022, 32). Several policy tools will be used to achieve this goal, including financial arrangements (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties 2022, 33).

^{146 &}lt;a href="https://www.bnnvara.nl/joop/artikelen/de-kabinetten-rutte-lieten-bijna-tweehonderdduizend-sociale-hurwoningen-verdwijnen">https://www.bnnvara.nl/joop/artikelen/de-kabinetten-rutte-lieten-bijna-tweehonderdduizend-sociale-hurwoningen-verdwijnen

¹⁴⁷ https://www.eerstekamer.nl/wetsvoorstel/36219_afschaffing

¹⁴⁸ https://www.rijksoverheid.nl/documenten/rapporten/2022/03/11/nationale-woon-en-bouwagenda

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