

Towards inclusive service delivery through social investment in the Netherlands
An analysis of five sectors, with particular focus on housing services

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Marietta Haffner, Marja Elsinga, Gust Mariën

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Executive summary

The **Dutch recessions** of 2009, 2012 and 2013 kicked off a series of spending cuts, which were, among others, achieved by reforms of the social security system, as well as the long-term health care system. The Netherlands placed an increasing emphasis on incentives for people to find employment, whilst access to care facilities was made more difficult, in part by making access requirements more stringent or making access more expensive. As a result, both the number of social assistance benefit recipients and the numbers of citizens having difficulties with making ends meet rose.

This **RE-InVEST Workpackage 6 country report** analyses existing market regulations in the Netherlands reflecting social (dis)investment in relation to human rights and capabilities in five basic service sectors using two approaches. The first –a macro– approach articulates how the recent reforms in four service sector (early childhood education and care, health care, financial services and drinking water services) impacted on the Dutch population. The analyses are mostly based on a literature study, which was kicked off by our RE-InVEST sector experts and completed by the authors of this report.

The approach involved analyzing the experiences of seven of Rotterdam's residents, most of whom found themselves in a financially vulnerable position at the start of this project in the fourth quarter of 2015. For this report, they shared their experiences in the spring of 2017 in two group sessions. In the second group session employees from social landlords and the municipality, as well as members of a political party joined in the discussion.

As framework of analysis, this participative study draws on the concept of **capabilities** which refer to the opportunities or freedom of persons to opt for certain beings or doings defining a person's well-being (Sen, 1999). The latter will be influenced by available resources and skills and prevailing norms and institutions, including human rights, which embody the universal values for well-being and a good life.

In terms of take up, affordability, and quality of services, this study shows that the Netherlands scores relatively well on average for the **four service sectors (early childhood education and care, health care, financial services and drinking water services)**. However, averages imply that some citizens are worse off: lower-income households are often relatively worse off than higher-income households. Of the service sectors discussed here, perhaps only in the case of a basic transaction banking account, this statement may not be valid. Furthermore, a number of services, such as debt management and special early childhood education are targeted on households in financial problems or with children with a language disadvantage, respectively. Others, such as affordable health and childcare services offer special provisions for households with a lower income, while again others, such as access to drinking water are not facilitated for households with a lower income.

As underlyer to any public services, the Netherlands operates an income support safety net system, which represents a strong traditional welfare principle. Nevertheless, in practice the safety net may not suffice for certain households. They may then be excluded from society (for example, when households are disconnected from water services).

Major reforms and cuts in a number of service sectors in the last decade have aggravated differences between income groups and/or have initiated or strengthened social economic inequalities in the access to services, such as in the cases of ECEC and health care.

These reforms, which in line with a 'modern' neoliberal ideology involved privatization and (regulated) competition between suppliers, as well as austerity aiming for improving efficiency by controlling costs, will hardly have produced any social investment. In RE-InVEST terms social investment initiates the

sustainable enhancement of capabilities. Furthermore, social investment is a policy that the Netherlands has not made explicit, despite the move towards a participation society. For example, the austerity measures in long-term health care and ECEC are speculated to create a need for more informal care, while the female's position on the labor market is already at a disadvantage.

Making explicit what social investment is to be about in the Netherlands, what the participation society is to achieve, and how the interrelations are formulated between classic welfare intervention and these concepts, is more than welcome. Such a policy formulation is needed to shed light on the policy aims in terms of when universal and/or selective basic or social rights are at stake in relation to how the capabilities of individuals are affected. Such a formulation will also need to provide extra protection for those vulnerable households that are 'surviving' rather than able to pursue their well-being.

As with the other four types of service, investment in the home (**housing services**) can be considered a social investment, because of its social role in delivering benefits to society (health and social inclusion, etc.). An extension of an individual's capability set aiming to secure a roof over one's head may be instrumental in freeing energy to be spent on other areas of well-being and in creating freedom of choice in these areas. The question for this report then was whether recent housing policies reflect any social disinvestment in relation to enhancing 'housing' capabilities. Deprivation was analysed as a multi-dimensional phenomenon in terms of three anthropological roles: the judge, the receiver and the doer.

As the participants in this project, who had difficulties making ends meet, mostly lived in a social rental dwelling with a right to housing allowances, they generally expressed that as a **receiver** of assistance they worried about the future. They worried about the impact of the total of all austerity measures, also outside the field of housing, while income had been stagnating as a result of austerity measures, limiting their freedom of choice.

In housing, the accompanying trend, which was observed to have started before the crisis, was a move towards marketization (more market-conforming rent, sale of affordable housing) and more targeting of aid. When the economy picked up, the effects of gentrification were impacting the housing choices of the lower- and middle-income households in Rotterdam, the participants observed: housing policies had shifted towards a weakening of the traditional universal implementation of the right to housing, thereby impeding their freedom to choose. One of the participants stated it as follows: *'Housing has become a luxury, hasn't it, particularly to live in the city'*. The extent to which the value judgements of the vulnerable participants as **judge** were taken into account in local policies was much more of grey area than the ability to voice an opinion. The realization of a true participative society can therefore still be considered weak.

For a **doer** the participants generated many ideas on how to compensate for some loss in freedom to choose: how to access affordable housing and how to lower housing costs. However, for many of the ideas, acting together, the participants considered key for success: either voluntarily with like-minded individuals/households in formal stings like a tenant client board, or informal settings, such as in a poverty network, or in more dependent relations with social organizations (social landlords) or local government assistance. (Local) Government as well as social landlords would also still be able to contribute to increasing the capability set of households in need, was a conclusion of the participants: co-operate with the tenants to strengthen their capability for voice was one of the appeals made.

Developments on the **Dutch housing market** have left relatively untouched the position of sitting tenants and owner-occupiers. They are (still) relatively protected by long-term rental and mortgage contracts, as well as financial aid in terms of housing allowances and subsidies for owner occupation, respectively, on the one hand. On the other hand, outsiders increasingly can no longer move into central urban areas because of a lack of affordable and adequate housing. In this study, the gap has been shown to be re-enforced by the shift in Dutch 'housing' society **from cohesion to anonymity**. Those with any type of success in alternatives (doing, receiving evaluating) stand stronger than those without. The question whether the social right to decent housing will continue to be adequately served in the longer term welcomes an affirmative answer.

Preface

This Dutch country study is part of the RE-InVEST project. RE-InVEST stands for ‘Rebuilding an Inclusive, Value-based Europe of Solidarity and Trust through Social Investments’¹ and is financed by the European Horizon 2020 programme under Euro 3 Europe after the Crisis. RE-InVEST’s objective is to contribute to a more social and inclusive Europe based on solidarity and trust by social investment in the capabilities and human rights of the citizens of the European Union.

In RE-InVEST, we are cooperating with 12 Member States (13 jurisdictions)². NGOs and universities joined forces to offer a forum for the experiences of vulnerable households and stakeholders. To facilitate the exchange in experiences, we implement a participative methodology; in the Netherlands realized by group meetings with vulnerable people.

Eight jurisdictions carried out a ‘national’ study for RE-InVEST's Workpackage 6.³ Each study analyses existing market regulations in relation to minimum standards reflecting the human rights and capability approach in five types of basic service sectors. Whether the recent developments in these minimum standards can be considered a social (dis)investment in capabilities and human rights is of key concern. Starting point for setting up this study was the launch of the Social Investment Package by the European Commission (2013), which aims for social investment to contribute to the realization of the 2020-targets.

In this report, the developments in four of the five service sectors are analyzed based mainly on a literature study that in was kicked off by RE-InVEST-colleagues (thank you!) and completed by the Dutch team. The experiences of the Dutch participants in the RE-InVEST study, who have difficulties making ends meet, are analysed in depth for the fifth service sector – housing. In two group meetings in the spring of 2017, the vulnerable participants gave insight into their experiences. In the second group meeting the experiences of participants from social organizations and local government and a political party enriched the discussion.

We would like to express our gratitude to our vulnerable participants for sharing their experiences with life in precarious financial circumstances and all participants for sharing their experiences with helping low-income households!

The following and last phase of Workpackage 6 consists of the writing of a synthesis report for each of the five service sectors. Each report will provide overall conclusions on social inclusion from the social investment perspective. It will provide insights on the developments in the respective service sector in the eight jurisdictions participating in the study.

¹ <http://www.re-invest.eu/project/objectives>

² <http://www.re-invest.eu/about-us/the-different-partners>

³ <http://www.re-invest.eu/workpackages/wp6>

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Introduction

The Social Investment Package (SIP), which the European Commission (2013; see also Sabato, 2016) launched in 2013, has as aim the facilitation of the reform of welfare states in order to achieve Europe's 2020 targets. Social investment, therefore, is to further economic progress. Our RE-InVEST project aims to unravel the institutional and empirical underpinnings of social investment in a number of countries based on an enhanced understanding of capabilities and human rights. As part of the RE-InVEST Workpackage 6⁴, this country report analyses existing market regulations and their recent developments in five basic (welfare) service sectors from a perspective of socially including vulnerable citizens.

How do we interpret and apply these concepts and what are their interrelationships?

- **Capabilities**⁵ refer to the opportunities or freedom of persons to opt for specific forms of functioning – beings or doings – based on a person's resources (Sen, 1999; Vizard and Burchard, 2007; Nussbaum, 2011). Or more broadly, they are defined as *'the real freedom to lead the kind of life people have reasons to value'* (Sen, 1999: 18 based on Bonvin and Laruffa, 1917: 2). For the realization of the opportunities, capabilities need the input of resources and conversion factors (Figure 1). Resources refer to the material aid a person can mobilize (income, goods and services). Personal conversion factors, such as skills, and social conversion factors, such as social norms and institutions, are needed to achieve well-being.
- **Human rights** embody the universal values for well-being and a good life; they are also referred to as fundamental, basic or social rights (Nicaise et al., 2017). These rights are laid out in international treaties and are widely accepted. However, their realization depends on government support. Making formal human rights effectively function as part of 'the resources' of a person impacting positively on his or her capabilities (Figure 2), Bengtsson (2001) proposes two formulations. A human right could either be a legal basic right in national law, which is legally enforceable, or it could be a universal right, which is considered to be enforced by the solidarity in a welfare state. In both cases, policy measures – either directed at the household or an organization that in turn assists the needy household – may support the implementation of the right (Nicaise et al., 2017: 2-3).
- Subsidization measures are interpreted as **social investment**: *'social investment refers to investment of resources into people – more precisely, into the sustainable enhancement of individual and collective capabilities. The criterion thus becomes the sustainable enhancement of individual and collective capabilities rather than the source or nature of the investment'* (Nicaise et al., 2017: 3⁶). Investment can go to the individual or collectives of individuals, or can run via resources, tools or intermediaries.
- In this line of thought, **social disinvestment** would result in an erosion of capabilities of a person, either by weakening human rights, and/or decreasing other resources or conversion factors available for the set of capabilities in question. The latter set will be the one of the person in question – an individual capability set. That set can offer options based on individual and or collective agency. The latter concept is replacing the concept of collective capabilities in Figure 2. Collective agency implies

⁴ <http://www.re-invest.eu/workpackages/wp6>

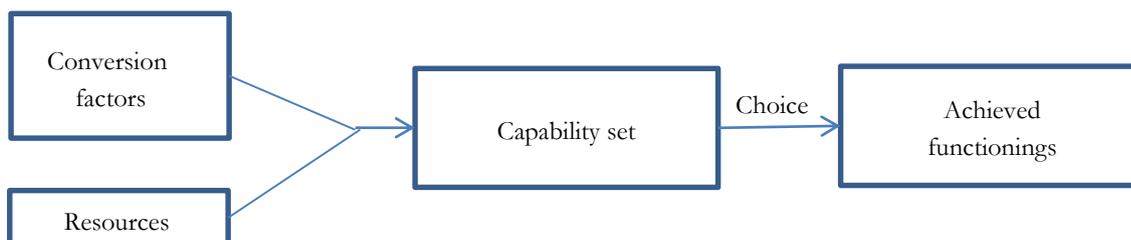
⁵ See Haffner et al. (2016, 2017) for more detail.

⁶ Italics are from original text.

individuals joining forces and helping each other and/or joining forces with one or more collectives in order to create choice options (Nicaise et al., 2017: 3).

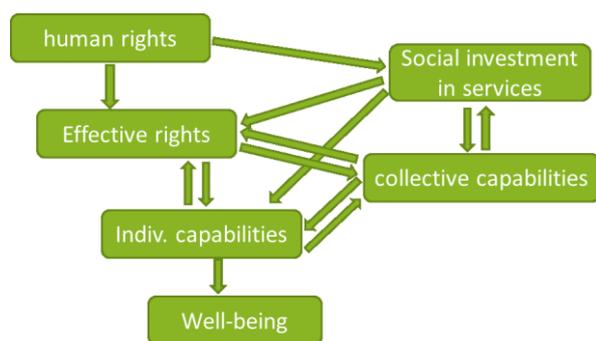
- As Figure 2 presents, human rights and/or capabilities are compromised as a result of social disinvestment caused by cuts in public facilities (austerity measures) or less protective regulation than before. Such measures take away rights that were previously enjoyed, weakening capabilities in the process as well, as they consequently allow the individual less freedom to choose for a valued life. Such developments may be detrimental to the 'good' life of the person in question with increasing uncertainty about choice options to be realized and reducing personal well-being as a result.

Figure 1 From resources and conversion factors to achieved functionings (individual well-being)



Source: developed for RE-InVEST (see for example Haffner et al., 2016, 2017)

Figure 2 From human rights and social investment in capabilities to individual well-being



Source: developed for RE-InVEST (Nicaise et al., 2017: 2)

The impacts of social (dis)investment on the Dutch population in five basic service sectors of the welfare state are articulated in two approaches in this report. Chapter 2 focuses on the recent reforms in four service sector (early childhood education and care, health care, financial services and water services). This is more of a macro approach, mostly based on a literature study, which was kicked off by the respective RE-InVEST service sector expert.⁷

In Chapter 3 the experiences of the participants in this study are guiding. Chapter 3 examines the impact of social investment or disinvestment in the field of housing in the Netherlands on the human rights and capabilities of the RE-InVEST participants, vulnerable households who have difficulties making ends meet. Additionally, experiences from participants supporting vulnerable households are recorded. Chapter 4 presents the conclusions.

⁷ The names of the experts are listed in the footnotes to the respective sections.

1. Social investment in the Netherlands

The Netherlands is categorized as one of the countries with a relatively well-established welfare state of which an income safety net (income support and state pension) is an important cornerstone (Haffner et al., 2016, 2017). The Dutch welfare state promotes social investment only implicitly. Social investment in terms of an explicit approach is lacking (Bouget et al., 2015). Blommesteijn (2015: 2) concludes:

When we look at the outcomes in terms of (perceived) child well-being, poverty levels and labour market participation, the Dutch (social investment) outcomes are relatively positive. ... The Netherlands has an elaborate minimum income scheme (linking activation and benefits), specialised provisions for reintegration and child and family services, and investment in combatting (child) poverty and debt assistance. In GDP [Gross Domestic Product] percentage terms Dutch expenditure is relatively high [based on Bouget et al. (2015)].'

Not only do these expenditures score relatively high, Lennartz (2017: 116-122) identifies the Netherlands as a country, which re-oriented itself from so-called *'protective public spending'* towards social investment or so-called *'productive public spending'* in the period 1995-2007. The former type of spending refers to spending on the classic pillars of the welfare state, e.g. on unemployment, old age, etc., while the productive public spending impacts on education, childcare, pre-schooling, active labor market policies, etc. Lennartz (2017) thereby clearly recognizes the limitations of the focus solely on public spending (from the OECD Social Expenditure Database, 2014), which for one does not take into account other government intervention than public spending.

After the 2009-recession, the first of three recessions, the government, which took office in 2012, focused its reforms on strengthening employment incentives, and reducing dependence on public support by making access requirements more stringent. Spending cuts were implemented, among others, in the areas of social security, long-term care⁸ and education (Blommesteijn, 2015; see also, Oxfam, 2013; Haffner et al., 2016; Hemerijck, 2012: 90). Interventions were intended to improve the quality of the services, but achieve cost savings. Care services were delegated to the municipalities, as well as responsibilities in social security with the aim of being able to provide tailor-made assistance. The recessions of 2012 and 2013 caused an increase in both the number of social assistance benefit recipients and numbers of citizens having difficulties with making ends meet (rising numbers of payment arrears and debt (management), and aid in basic provisions, like food and clothing).

These reforms were promoted under the title of *'the participation society'* in the form of *'modern horizontal networks'* in which ICT applications play an important role (Rutte, 2014: 1; from: Haffner et al., 2016, 2017; Blommesteijn, 2015: 2). Such a society requires scope for 'more' participation created by incentives for

⁸ The development of government expenditure cannot relate one-to-one with these increasing numbers of problems, as for example, expenditure for social security rose from 10.75% of GDP in 2008 to 12.61% of GDP in 2015 (Centraal Planbureau, 2017), while those for collectively financed health care increased from 8.2% in 2008 to 9.8% in 2012/2013 and decreased to 9.6% of GDP in 2015. Within the latter total, those for long-term care clearly decreased (as was government's aim) from 3.1% to 2.6% after reaching their highest level of 4.0% of GDP in 2012. The increases from 2008 to 2012 or 2013 can be (partly) explained by the decrease in GDP in 2009, 2012 and 2013, respectively. Government spending increased from 278 billion Euros in 2008 to 306 billion Euros in 2015, while stagnating between 2010 and 2013 (CBS Statline data). For drawing conclusions, the development of spending per capita per public function would be more useful data. Eurostat data show that expenditure for social protection rose from 26.2% to 30.9% of GDP in the period 2004-2010 (Eurostat database, online data code: spr_exp_sum).

personal initiatives, so that the government will be able to shift responsibilities to the citizens. Rutte (2014: 3) guaranteed that the welfare state will be maintained for those who cannot take part in the participation society.

Hemerijck (2012), however, argues that the Rutte-government that has been in office until the 2016 elections, did not understand what social investment in *'productive'* welfare states implies. Social investment should stimulate people's capabilities to self-fulfilment, with a focus on employment. Productivity growth is needed to safeguard the sustainability of the protective welfare state and to socially include the vulnerable citizens. Neoliberal reforms in the sense of the privatization of labor-intensive services (like in health care), austerity measures in social assistance and education cannot be regarded as social investment, while urgently needed reforms on the labor, housing and pension markets, which would be aiming to facilitate access to outsiders, are not achieved (Hemerijck, 2012: 90).

Blommesteijn (2015: 3) also observes that the Dutch social (investment) approach produces *'a few (potential) ambiguities'*, particularly, in relation to female labor market participation. The impact of the developments in institutionalised childcare (less take up of day care because of budget cuts), informal day care (more), reintegration (budget cuts) and more responsibilities in long-term care all will not help to solve the high levels of female part-time employment. Low levels of employment maintain females' economic dependence; especially for the low-educated and single females with child(ren).

Last, but not least, Hemerijck (2012) and others (Denktaş and Burdorf, 2016; Haffner et al., 2016; Kinderombudsman and Verwey Jonker Instituut, 2013; Tiemeijer, 2016) argue that it is highly unrealistic to expect that all citizens will be able to participate and steer their own well-being largely independently; especially, vulnerable households (at the bottom of the income distribution) will lose out.

2. Overview of national social investment scenario in four service sectors

This chapter describes recent developments in four service sectors and how recent reforms impacted on vulnerable groups. The service sectors included are: early childhood education and care (ECEC; Section 2.1), health care (Section 2.2), financial services (Section 2.3) and water services (Section 2.4).

2.1 Early childhood education and care (ECEC)⁹

Naumann et al. (2013: 2) define (in line with the OECD definition) early childhood education and care (ECEC) *'as all educational and care arrangements for children from birth to compulsory schooling [which is 5 years of age in the Netherlands], regardless of setting, funding, opening hours or programme content.'* Preventive rather than curative ECEC measures have been shown to be more effective in terms of the learning potential of children, and particularly of disadvantaged children (Nicaise et al., 2017: 27; Hemerijck, 2012).

In the Netherlands, ECEC legally is not unified or obligatory (Naumann et al., 2013: 130, 131). Four year olds, however, are entitled to one year of full-time early education, which is offered in the primary school (basisschool; age 4-6). This is funded by the state. Out-of-school care (buitenschoolse opvang) will be available for the ages 4-12, when children are attending school, and parents require it.

The two other main types of ECEC organizations which are active are (Naumann et al., 2013: 131-132; Blommesteijn, 2015: 7; Knijn and Lewis, 2017: 154):

- Day care centers (dagopvang; preschool education is responsibility of municipalities; Naumann et al., 2013: 109-130)
 - Day nurseries (kinderdagverblijf (private organisation); age 6-8 weeks to 4th birthday)
 - Playgroups (peuterspeelzaal; age 2-3; maximum of 10 hours per week for those with a (language) disadvantage)
- Registered childminders called guestparents providing day care (gastouderopvang; age 0-12)

2.1.1 Key developments

Since 2000, childcare policy no longer has only been aiming to help working mothers, but also to stimulate female employment and child development, while budgets needed to be controlled (Knijn and Lewis, 2017: 154, 159, 167). The latter argument has put the Netherlands (together with England) in the relatively unique position in the EU with mostly private for-profit and non-profit ECEC supply (except for the publicly-funded playgroups; Naumann et al., 2013: 125). Arguments of effectiveness, efficiency and more choice for parents were leading in realizing these changes.

These arguments were translated into practice by the 2005 Childcare Act (Wet Kinderopvang), which largely deregulated childcare, with some quality regulation (guidance) re-introduced in 2011 and made legally enforceable in 2012, respectively, also in relation to safeguarding children (Naumann et al., 2013:

⁹ We would like to thank Özgün Ünver for providing a first draft of this section with the information that is based on Noailly and Visser (2009), OECD (not dated) and European Commission (2016).

137; Knijn and Lewis, 2017: 164). The 2005 act changed childcare to a demand-driven financing system, as parents were to acquire childcare directly from the providers who were put in direct competition with each other. A 2007 amendment of the act prescribed primary schools to offer out-of-school care, if there was demand.

As before 2005, childcare is still financed by employers, their contribution being based on their total of gross wages paid. Parents, when employed, are to receive the national government childcare subsidy through the means-tested childcare income tax allowance (Blommesteijn, 2015; Knijn and Lewis, 2017). Spending increased since 2000. In 2011, 2012 and 2013 respectively, budgets declined as tax allowance criteria were set more strictly than before. The public funding level for childcare places the Netherlands at a medium position in the OECD-range (Knijn and Lewis, 2017: 151).

The 2010 Law on Development Chances by Quality and Education (Wet Ontwikkelingskansen door kwaliteit en educatie (OKE)), prescribes attention be given to early childhood education (voor- en vroegschoolse educatie, VVE) for those children between the age of 2.5 and 4 years of age with (often) a (language) disadvantage (Naumann et al., 2013; Blommesteijn, 2015; VVE Platform, 2017). The law made municipalities responsible for the very early childhood education and the primary schools for children aged 5 and 6 years of age. Municipalities, therefore fund playgroups and receive funds from national government for this purpose as well (Naumann et al., 2013). Fees are means-tested (Centraal Bureau voor de Statistiek, 2015).

In the follow-up of a critical evaluation in 2013, the national government invested in harmonising the quality of the playgroups with those of the pre-school education. The 2015 evaluation of the OKE Law found that the quality of the playgroup education had improved.

2.1.2 Impact on households

With a substantial decline in the supply of childcare centers in 2014 and 2015 following the GFC causing austerity measures, makes the Netherlands a clear showcase for volatile private supply of childcare services, impacting unequally on those who can no longer afford childcare, especially in poorer neighborhoods (Noailly and Visser, 2009; Blommesteijn, 2015; Knijn and Lewis, 2017: 152, 156). The more difficult access to childcare allowance caused a fall in (number and) share of children with an allowance and the number of hours per child per year in day care (Blommesteijn, 2015: 14) and childcare (Knijn and Lewis, 2017: 160). Some of this decrease will have been compensated by informal care (see also Knijn and Lewis, 2017: 157). Blommesteijn (2015) argues that because of a lack of quality criteria in informal care, it is likely that social disinvestment took place.

Despite the overall recent decrease in childcare government spending (Blommesteijn, 2015: 5; Knijn and Lewis, 2017: 155), ECEC participation is high as most children participate from age 4 which is obligatory: the share of children participating in ECEC at age 4 is 97.6% in 2014, which amounts to a decline from 99.6% in 2011 (European Commission, 2016: 202, 204).

Childcare participation is also relatively high as 55.9% of 0-2 year-olds attended childcare facilities and 92% of 3-5 year-olds in 2014 (OECD, not dated). These shares are (slightly) higher than the 91%, respectively 50% in 2010 that Naumann et al. (2013: 142) report for childcare.

Given the widely accepted one-and-a-half-earner model, part-time attendance (1-29 hours per week) is comparatively dominant with 44% and 76%, for the 0-2 year old and the group of 3 year old to mandatory school age, respectively.

The above mentioned neighbourhood effects show that the childcare market is not free from exclusionary effects (Knijn and Lewis, 2017; see also European Commission, 2016). Income inequalities show up also as follows: 40% of two and three year old children in the lowest quintile do not attend any formal type of

childcare, nor a playgroup, while this share amounts to eight percent in the highest quintile (Centraal Bureau voor de Statistiek, 2015). Furthermore, the lower the income, the more participation in playgroups, while the higher the income the less participation in playgroups and the more attendance at day nurseries and guestparents (Centraal Bureau voor de Statistiek, 2015). Lower-income households (less-well educated) also have tended to prefer informal care provided by the family (Knijn and Lewis, 2017: 160).

In response to such outcomes, the Minister of Social Affairs and Employment Opportunities has taken measures to ensure broader access and improve the quality of childcare (Ministerie van Sociale Zaken en Werkgelegenheid, 2016; European Commission, 2016). They include the increase of the budget for the childcare tax allowance from 2014 on and also the temporary extension of the period of allowance for unemployed parents. Furthermore, the national government is providing extra budget in the period 2016-2021 for municipalities to develop initiatives for children of parents who are not in work and cannot use the childcare tax allowance. Last, but not least, the quality criteria and the finance for playgroups and day nurseries were to be unified by 1 January 2018.

The quality measures will also contribute to reducing the need to further improve educational quality (European Commission, 2016: 204; Knijn and Lewis, 2017: 163). The European Commission (2016) and Naumann et al. (2013) also list the lack of a curriculum as an area that needs improvement. Furthermore, the many system changes in the way applications had to be and have to be submitted can be regarded as discouraging (Meeus, 2017: 17). Knijn and Lewis (2017: 152, 167) describe the system as not transparent and conclude:

'Balancing private (employers' and families') costs against public expenditure in this new market while guaranteeing value for money as well as access to a quality service for those who need it most has been a major policy challenge.'

2.2 Health care^{10 11}

The 2006 reform of the general health care system replaced a system of public and private insurance with a single compulsory insurance scheme and allowed for managed competition. The government stepped back from direct control of volumes and prices to a more distant role as supervisor of the health care market. Government, however, defines the universal health insurance package containing essential benefits, which suppliers (insurance companies) offer in competition with each other to the customers. Managed markets for the supply of health care were introduced with the aims of promoting efficiency, reducing central governance and improving access to health care at acceptable societal costs. Van Ginneken (2015: 888), however, states: *'Almost 10 years in, the reforms have not lead to the desired cost containment or a leap in quality. ... Although some improvements are visible'*. Van den Berg et al. (2014)¹² confirm that insurance companies have taken steps in selective contracting, but have not taken quality into account.

The compulsory health insurance contribution for the essential benefits, a tax allowance for low income households (as in the case of childcare, see before), as well as income-dependent contributions from employers, contributions from the patient and general taxation revenues are the sources of finance (Van Ginneken, 2015). Van Ginneken (2015: 885) comments that the reform affected payment methods rather than health care provision.

The content of the basic health package that is regulated by central government includes the general practitioner (GP; huisarts) care, maternity care, hospital care, home nursing care, pharmaceutical care and mental care (see also Rijksoverheid, not dated a). The general practitioner functions as gatekeeper to other

¹⁰ We would like to thank Rita Baeten and Alice Perini for providing a first draft of this section with the information that is based on Batenburg et al. (2015) and Kroneman et al. (2016). Furthermore, we thank Rita Baeten and Sebastiano Sabato for providing the links to EU-SILC and Eurobarometer (TNS Opinion & Social, 2014) databases.

¹¹ Based on: Kroneman et al. (2016). See also Helderma (2007) and Van Ginneken (2015).

¹² Van den Berg et al. (2014) are the editors of the Dutch Health Care Performance Report of 2014. The 2010-version is noted as the previous one that was published.

sorts of care. A maximum compulsory deductible, the first 385 Euros per year (2016), an amount, which is frozen until and including the year 2021 according to the coalition agreement of the government that came into office in the autumn of 2017 (Rijksoverheid, not dated b), must be paid out-of-pocket, except for a number of items like the general practitioner consultations and maternity care and certain care for children under the age of 18. Health care that is not covered by the basic package can be insured by voluntary health insurance. The share of those insured additionally declined from 95% in 2008 to 85% in 2014, De Jong et al. (2015) report based on their literature study. Specifically, the younger people and those with good health will not have an additional insurance (choice based on expected use), as well as those with a lower income (financial constraint).

Since 2006, the health care system has been run by insurance companies, with central government as regulator. Disease preventions health promotion and health protection are the municipalities' responsible (Van Ginneken, 2015; Denктаş and Burdorf, 2016). Since 2008-2009, local health care policies are set up in an intersectoral way. Education, working conditions and local governance are the main ingredients (Denктаş and Burdorf, 2016; see also Spitters et al., 2017). Such an approach requires a number of local actors providing integrated measures for neighborhoods (see for example Gemeente Rotterdam, not dated).

2.2.1 Recent developments

The expenses for health increased by 5.5% on average in the period 2000-2013 (Van den Berg et al., 2014: 12). In the years 2011, 2012 and 2013 cost growth was relatively lower than before: 2.5%, 4.3% and 2%, respectively. Total expenses remained relatively stable up to and including 2015 (CBS Statline data). The GFC is one of the reasons explaining this development, as are policy changes (Van den Berg et al., 2014; see also page 269).¹³ In 2013, the Ministry of Health reached an agreement with insurers and health care providers to limit annual growth in hospital and primary care expenditure to 1.5% in 2014 and 1% in 2015-2017 (Batenburg et al., 2015; Kroneman et al., 2016). This decrease was mainly to be achieved through the substitution of secondary care with primary care and by continuing the efforts to prescribe medicines more efficiently. Van den Berg et al. (2014: 269-270) conclude that efficiency improved in the latter case, and also in hospital care and mental care, but that the question remains whether these gains have translated into better health. Post-crisis measures furthermore aimed to reduce overspending¹⁴; to limit compensations for health insurers; to reduce funding of specialists and to encourage general practitioners to prescribe cheaper drugs¹⁵.

At the same time, health insurance contributions were also increased from 5% to 5.56% for employees and from 7.1% to 7.5% for employers (2013; Batenburg et al., 2015; Kroneman et al., 2016). The financial burden borne by the insured or users of care has been repeatedly increased (e.g., by increasing the annual compulsory deductible and cost-sharing); at the same time, the most vulnerable populations have been somewhat protected from the cost-shifting measures by an increase in the tax allowance. Since 2008, several medicines, treatments and (walking) aids have been removed from the standard benefits package and are only reimbursed in severe cases or for long-term use.

With 15.4% of Gross Domestic Product (GDP) in 2012, the Netherlands was still one of the European countries with the highest rate of health care expenditure in 2012 (Van den Berg et al., 2014: 12). Van den Berg et al. (2014) point to long-term care (which was regulated by a different law than the one organizing the above described 2006-reform) as the main cause. This will not come as a surprise, considering that the Netherlands had one of the highest rates of institutionalization in the OECD-

¹³ The fact that that consumption levels of health care decreased in 2012 for the first time in decades (Batenburg et al., 2015), will have contributed to smaller increases of the expenses.

¹⁴ For example, the stop-smoking campaigns of the national government were abolished in 2011 (Mladovsky et al., 2015).

¹⁵ Expenses for medical products are the only expense class from health care expenses that declined from less than 6.5 billion Euro in 2008 to less than 5.9 billion Euro in 2015 (CBS Statline data).

countries according to Van Ginneken (2015: 889)

By 1 January 2015 a major reform of long-term care for those who could not live independently was implemented (see also: Blommesteijn, 2015; Van Ginneken, 2015; Haffner et al., 2016, 2017). The longer-term policy aim of stimulating living in one's own home as long as possible in the case of the elderly or as independent as possible in the case of physical or mental impairment was combined with austerity measures. Only those clients with a need of 24 hours of care would be allowed to move to a residential institution (Non et al., 2015). In the other cases either the municipality became responsible for organizing care or the care was moved from secondary care into primary care.

2.2.2 Impact on households

For the expressing the quality performance of the health care system, life expectancy at birth, infant mortality and self-perceived health are commonly used indicators according to Verbeek-Oudijk et al. (2015: 97, 98, 102). The Netherlands scores relatively well on these indicators in 2012, more so on the first and third than the second. This also applies for the year 2015 (2017 Eurostat database variables: demo_mlexpec, demo_minfind, hlth_silc_10). Many quality indicators show an improving trend, but not all are satisfactory (Van den Berg et al., 2014: 9). The measurement and transparency of quality, however, ask for improvement: more information and more symmetry is desirable, especially in the context of supply competition (Van den Berg et al., 2014; Van Ginneken, 2015; Klink et al., 2017).

Subjective indicators score relatively high: 91% of respondents evaluate the overall quality of the Dutch health care system as good, while 55% think that the quality is better than in other countries and 33% perceive it as the same in 2013 (TNS Opinion & Social, 2014: 12, 17). EU-28 shares are lower and amount to 71%, 34% and 27%, respectively.

Access to health care as a performance indicator is one of the strongest points, Van den Berg et al. (2014: 11) conclude. They also point to the reduction of queues since 2008, except for queues for long term care, which have been rising since the 2015 reform.

Following the 2006 reform, *'Consumer organizations have welcomed increased choice, but individuals increasingly worry about cost-related access problems'* (Van Ginneken, 2015: 888). A number of research results support the increase in such affordability problems:

- De Jong et al. (2015: 25-26) indicate in their literature study the more recent impact of income influencing the share of people with additional health insurance. Next to not taking out such an insurance, people have also switched to cheaper additional insurance.
- A 2012 survey revealed that nine percent of the population sample stated that they did not go to the general practitioner (GP) because of the high deductible, even though the deductible does not apply to GP care (Batenburg et al., 2015).
- A study revealed that 22% of respondents experienced cost-related access problems and 9% experienced problems with paying their medical bills in 2013 (Batenburg et al., 2015).
- Van den Berg et al. (2014: 12) report about a study, which found that 94% of GPs observed that in 2014 patients sometimes did not follow the doctor's advice because of cost considerations, and that 70% of respondents observed such behavior on a daily or weekly basis. They also report of a 2013-study in which 68% of specialists and 75% of GPs observe patients foregoing health care because of cost considerations.
- The 2013 Health Policy Survey indicated that 12% of Dutch respondents had not gone to a doctor because of the costs, while three years before this applied to two percent of respondents (Van den Berg et al., 2014: 11). Sixteen versus three percent of respondents indicated this applied to foregoing a certain treatment or analysis advised by a doctor.

Van den Berg et al. (2014: 11) report that Intomart GfK found lower shares in their 2013 study and comment that ‘desired’ take up generally is considered a difficult discussion as the system does have the clear intention to limit health care use to some extent, considering an instrument as the compulsory deductible.

- The 2015 EU-SILC variable about self-reported unmet needs for medical examination by main reason declared shows that on average 0.4% of population (0.6% of first quintile of income) declare unmet needs for reasons of either ‘too’ expensive, ‘too’ far to travel or ‘too’ much time involved (hlth_silc_08 on: http://ec.europa.eu/eurostat/en/web/products-datasets/-/HLTH_SILC_08). The EU-28 average amount to 5% of population (7.6% of first quintile) in 2015. In both cases, these shares seem to be on a slight decrease since 2010.
- These results show that the question about the impacts of unmet needs and foregone health care to increased health problems is as yet without answer. Nevertheless, financial inaccessibility of health care seems to have increased between 2010 and 2014.

The observation of not following up doctor’s advice has been found to correlate with income: the lower the income, the more often the doctor’s advice is not followed (Van den Berg et al., 2014: 12). Generally, socio-economic inequalities in access to health care, however, have always been relatively low, and Batenburg et al. (2015) do not find much evidence that this has changed.¹⁶ Van den Berg et al. (2014: 371-372) signal, however, that the health position of vulnerable groups is quite invisible as data are generally collected through regular channels.

As a non-regular channel of information, the evidence of the RE-InVEST participants pointed towards more difficult financial access to health care (Haffner et al., 2016, 2017). The higher costs of healthcare (the increase of the deductible) in combination with a smaller standard package (less choices) increases the risk that vulnerable households are unable to maintain their health at the required level, was the respondents’ impression. Households with financial difficulties usually cannot pay larger amounts, and participants reported experiences that certain health care services or products were no longer requested because of ‘too’ high costs (visit to the dentist, or wheelchair). Furthermore, they experienced the life in the city as relatively unhealthy, and that own efforts to live healthily were expensive and boycotted by stress from worries. They expected that they would not or no longer achieve the highest possible standard for physical and mental health and that their life expectancy will in due course shorten.

Denktaş and Burdorf (2016: 6-7) report that life expectancies of females and males have slightly worsened when compared to other countries and that socio-economic health differences have not decreased (2016). Basing themselves on the thinking of Bourdieu, they argue that the distribution of economic, social and cultural capital reproduces health inequalities. Different relationships have been observed in different studies, they report. They also cite research showing that the differences between those working and those not working are as large as or larger than those between low and high income groups (p.9). They conclude ‘*that choices in health behaviour are hardly ‘free’ choices. They are limited by restrictions that are determined by the extent of capital that an individual has at his/ her disposal.*’ (Denktaş and Burdorf (2016:7).

An intersectoral approach in the municipalities based on more political will, a more healthy choices stimulating context, more good practices, as well as more preventive instead of mostly curative health care at present will be needed to decrease the inequalities between groups, they argue. It is thereby well-known that self-management (Kamerman and Spiering, 2017: 19) and self-regulation (Denktaş and Burdorf, 2016: 10) are skills that are often less available to those with a lower income. This latter conclusion was confirmed in the discussion with the RE-InVEST participants, as reported in Haffner et al. (2016, 2017). Enhancing capabilities requires extra support for maintaining a certain level of ‘decent’ health.

¹⁶ The exception was the consult at the dentist, of which high income groups relatively more often take advantage than low income groups. Van den Berg et al. (2014: 11) comment that this phenomenon is observed in other countries as well and that the difference between the groups in the Netherlands is relatively small.

2.3 Financial services¹⁷

The Netherlands is classified as a country with a low level of financial exclusion: less than one percent of adult population (Eurobarometer 2003-data). The European Commission (2008: 16) uses the term financial exclusion for:

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

A distinction can be made between the population that lack access to and use of any financial product and those that have some access. This section focuses on access to certain financial services, such as those called transaction banking services (Section 2.3.1) and credit management (Section 2.3.2).

2.3.1 Access to a transaction bank account

The 2008 EC-study (p.30) cites country correspondents that indicate that access to financial products is not considered a problem and that a debate on the topic is not taking place (p.59), which would explain the lack of data¹⁸ and studies on financial exclusion (in relation to poverty; p.50).¹⁹ The European Commission (2008: 19) concluded (Eurobarometer 2003-data): *'Where affluence was high and income inequality was low, levels of financial exclusion tended also to be low.'* The country experts of the 2008-study confirmed this statement.

The WorldBank FIDEX database 2017²⁰ shows almost 100% for the percentage of respondents aged 15 or older having an account at a bank or another type of financial institution in 2014. Past policies will have influenced such an outcome.

Since 2001 the Dutch Banking Association (Basisbankrekening, 2017); Nederlandse Vereniging van Banken (NVB), 2017; European Commission, 2008: 87) and the Ministry of Finance agreed together with the Salvation Army (Leger des Heils) on the right to access a basic transaction banking account (Covenant inzake Pakket Primaire Betaaldiensten). The right grants access to citizens of 18 years and older. They must be in the possession of a valid identification card and have a permanent personal address or an address via a social work organization. Other organizations, like commercial banks, which offer the basic transaction banking account, the umbrella organization of the municipalities (Vereniging van Nederlandse Gemeenten, VNG), and the NVVK, which is the industry organization of social organizations doing social banking and debt management (formerly called Netherlands Association for People's Credit; Nederlandse Vereniging voor Volkskrediet), have hooked on. The European Commission (2008: 87) concludes about the agreement:

'The Dutch Bank Association regularly carries out qualitative evaluations of how this covenant is working in practice. The findings are discussed at periodic meetings of a stakeholder panel that takes stock of any problems regarding access and decides how best to tackle them. On the whole, the covenant seems to have been effective in ensuring high levels of transaction banking inclusion.'

In 2008 the target group was extended to those with a temporary status. In 2010 the agreement was once more publicized by launching the website (Basis Bankrekening, 2017). By 1 July 2013 the agreement

¹⁷ We would like to thank Mahmood Messkoub for directing us to the 2008 European Commission publication.

¹⁸ The National Forum on the Payment System monitors whether people are living away more than 5 km from a bank (less than five percent of population in 2016) or an ATM (less than one percent of population in 2016; Maatschappelijk Overleg Betalingsverkeer, 2017).

¹⁹ No further information has been found, for example in the CBS Statline database.

²⁰ We would like to thank Anna Ruelens for drawing our attention to the FIDEX database.

included help to the clients of debt relief agencies. In 2015 the Dutch Payments Association (Betaalvereniging Nederland) took over the NVB's tasks in question. The Nederlandse Vereniging van Banken (NVB, 2017) reports that the introduction of the European Payment Accounts Directive will limit the scope of the Dutch agreement.

Next to the organization of granting the right to a basic transaction banking account, the National Forum on the Payment System (Maatschappelijk Overleg Betalingsvekeer, MOB; Banken.nl, 2017) led by the Dutch National Bank has been active since 2002 (De Nederlandsche Bank, 2017). The Dutch Payments Association and the Dutch Banking Association are both member of this working group, which aims to improve the efficiency of the retail payment system, but also the availability and accessibility.

2.3.2 Access to credit management

Organizations that are a member of the industry organization NVVK aim to help households in financial problems with services of social banking and debt management (NVVK, 2017; see also previous section). Public (municipalities) and private organizations are active in 370 of the 390 municipalities.

Even though it has been around for a long time – NVVK came into existence in 1932²¹ – debt management has become a municipal task only with the coming into force of the Law on Municipal Debt Management (Wet Gemeentelijke schuldhulpverlening, Wgs) in 2012 (Jungmann et al., not dated).

In the early days, debt organizers, such as municipal credit banks (gemeentelijke kredietbanken) aimed to provide a debt free future for their clients by negotiating with the creditors. Otherwise, clients would remain in a lifelong dependency situation (Jungmann et al., not dated: 69-72). Practice showed that 'social' loans (saneringskrediet) replacing other debt worked best to achieve a client's debt free future. In 1976, a national code of conduct was launched that limited the loan term to three years. Any surplus debt would be forgiven by the creditors.

When in the 1980s debt problems increased following the second oil crisis, creditors became less willing to forgive voluntarily any debts, even when there was strict administration, as success was not guaranteed (minnelijke schikking). A legal opportunity was created in 1992 when the law on seizure of wage and income support (Wet Beslag loon en uitkeringen, Wbleu) was passed. It allowed for lifelong seizure of any income surpassing 90% of the income support level. In 1998, the Law on debt restructuring of natural persons (Wet Schuldsanering natuurlijke personen) made debts finite again (3-5 years; NVVK, 2017), but allowed for stricter conditions than before. This option runs via a court. As a result, the debt solving ratio of the voluntary option declined to a low of nine percent in 2004, also because of clients failing to be able to follow the strict financial regime for the full three years.

When the GFC hit the Netherlands, debt problems increased, particularly for those people on benefits (Haffner et al., 2016, 2017 based on Zwinkels en Guiaux, 2015; and others) and applications for debt management to NVVK members doubled in the period 2008-2013²² (Jungmann et al., not dated). At the same time with the introduction of the Wgs per 1 July 2012, municipalities were asked to present a strategic plan on debt management taking into account the austerity measures. As framework law, the Wgs prescribes that municipalities must offer debt management, but not how. Municipalities therefore set stricter requirements for participation in the debt restructuring program, such as having an income, not being in a divorce trajectory, not owning a house, and not relapsing. Applicants who do not fulfil the municipal requirements will not be accepted for debt management. Another group of potential clients, are

21 Municipal banks (gemeentelijke kredietbanken) have a history of assisting people who are over-indebted and play an important role in debt settlements (European Commission, 2008: 72).

22 In later years, they have slightly declined (NVVK, 2017).

accepted, but may not get the full-fledged program. This other assistance, such as budget coaching, etc., has been acknowledged to be less effective than direct debt management.

According to the the participants of the RE-InVEST study in Workpackage 6, Rotterdam has chosen the latter approach. Instead of the municipal credit bank directly taking action as it used to do, the tackling of the debt is left to the clients themselves in line with the spirit of the Participation Law. Assistance is limited to the provision of information or group lessons on how to cope. The new system is said to be not transparent and even more inefficient than the predecessor. The assistance would only reach eight percent of those in need. Presumably, it may be difficult for those in financial problems to admit this and give up their independence. Arrears increase very quickly. Often only a letter would prevent worse: *‘What helps is a letter to the mayor or the aldermen. That helps!’* (Herman, married). The participants explained such unruly outcomes by too light a regime and too quick a move from administering the financial situation (with a basic living allowance) to independently running the finance. They proposed that those with experiences with financial problems would probably be in the best position to assist. Asking people what type of aid they need would be a more effective approach than deciding for those in needs.

2.4 Drinking water provision²³

As the water provision is regarded as a responsibility of the Dutch government, the Netherlands has classified water services as Service of General Interest (SGI). The state is fully responsible for water infrastructure, flood defence and water quality; in short for water policy. Nevertheless, water management in the Netherlands has involved a network of many actors. OECD (2014: 20) describes it as *‘A robust and adjustable institutional and policy framework’*.

Different levels of government are involved with water management. Municipalities are responsible for urban water management (which includes non-urban areas), including sewerage (Vewin, 2017c). While the national government is responsible for the strategies, the provinces are responsible for the implementation of water management. Under supervision of the national ministry responsible for water management, the National Water Authority (Rijkswaterstaat) is responsible for the big rivers, channels, and the North Sea, among others.

Furthermore, 24 regional water authorities (waterschap or hoogheemraadschap) and ten public drinking water companies (drinkwaterbedrijf) are active (OECD, 2014). The former are responsible for water quality in their regions, including the cleaning of waste water, and the protection of land in their regions against flooding (Rijksoverheid, not dated c; Vewin, 2017a), while the latter are responsible for providing drinking water (the water service) to households (and organisations). Drinking water companies operate under private law with public shareholders (2011 Law on Drinking Water; Drinkwaterwet; based on: Vewin, 2013; Nederlandse Drinkwaterbedrijven, 2017; mostly provinces according to United Nations Economic Commission for Europe & World Health Organization Regional Office for Europe, 2012: 23). In their region, they on average are responsible for between 20 and 50 municipalities and cover two to three water authorities (OECD, 2014: 32).

The overall cost of public and private organizations for water resources management, flood protection and the tasks of water utilities is estimated to amount to 1.26% of GDP in 2012 (OECD, 2014: 204). This is considered a relatively low cost (Schultz van Haegen, 2014). About 1.1% of GDP was the expenditure estimate for water management by public institutions and drinking water, paid for as follows by the water resource managers: 42% by regional water authorities, 21% by drinking water companies, 20% by municipalities, 15% by central government, and 2% by provinces (OECD, 2014: 204). The levies of

23 We would like to thank Mary Murphy for providing the first draft of this section that is based on the information of the United Nations Economic Commission for Europe & World Health Organization Regional Office for Europe (2012), Henning (2013), Oxfam (2013), Working Group Economics (2015), Ramdhan et al. (2016) and the OECD Better Life Index (<http://www.oecdbetterlifeindex.org/countries/netherlands/>).

municipalities, regional water authorities and drinking companies finance at least 80% of the annual costs of water management.

The drinking water companies have to determine transparently their levies based on cost price to be paid for by the consumers of the water (Vewin, 2017b). This implies that the companies charge a fixed fee plus a variable one based on consumption units (Vewin, 2017b). The companies that use ground water have to pay a provincial ground water levy. Some municipalities charge drinking water companies a tax (precario) for the fact that the water pipes are in municipal ground. Last, but not least, central government charges the lower rate of VAT (6% in 2017) and a tax on drinking water (Belasting op Leidingwater, BoL; which amounts to 33.6 eurocent per cubic meter for the first 300 cubic meters).

2.4.1 Key developments

In 2009, eight water laws were combined into one national framework, the Water Act (OECD, 2014). The 2011 Drinking Water Act makes the drinking water companies responsible for a durable and efficient drinking water production (United Nations Economic Commission for Europe & World Health Organization Regional Office for Europe, 2012: 23):

To ensure equitable access to drinking water, every drinking water company is obliged to:

- *Make an offer to any person who requests access.*
- *Provide a connection under conditions that are reasonable, transparent and non-discriminatory.*
- *Apply tariffs that are cost-covering, transparent and non-discriminatory.*
- *Develop a policy aimed at avoiding disconnection of small consumers.*

In addition, benchmarking (performance comparison) is used to compare service delivery and costs between companies, thereby pressuring suppliers to better their performance and lower their costs to remain competitive.'

The fourth of the above obligations is regulated in article 9, paragraph 1. The other paragraphs of article 9 propose that a Ministerial Decree or Rule will be formulated. By 1 June 2012 the Rule of Disconnection for Small Consumers of Drinking Water (Regeling afsluitbeleid voor kleinverbruikers van drinkwater) came into force (Ramdhan et al., 2016; Rijksoverheid, 2012). The drinking water companies need to follow a certain procedure involving writing a letter, advising help options (like debt management, as described in Section 2.3.2), advising the client that disconnection cannot take place because of health reasons, if the client proves these health reasons with a doctor's advice, and making efforts to contact the client personally (see also Rijksoverheid, not dated d).

The 2014 Budget included an increase of the tax on drinking water (BoL) from 16.5 eurocent to 33 eurocent, which amounted to a doubling of this tax (Consumentenbond, not dated). According to Henning (2013), this increase aimed to finance additional spending in among others education, countering some of the austerity measures following the GFC. Crucially water charges have increased while capacity to pay has decreased (Oxfam, 2013; see also Section 1 and Haffner et al., 2016, 2017).

2.4.2 Impact on households

There appear to be little issues in terms of quality and affordability of water services and access to water services.

Dutch water quality has been found to be better than the one in the United Kingdom and the United States. Rosario-Ortiz et al. (2016) find that chlorine as disinfectant of the water is not needed in the Netherlands, because of an extensive treatment/purification of the water. They also refer to studies that

show that the risk of disease from drinking water in the Netherlands is much lower than in the other two countries, even without the chlorine. One explanation is that the water pipe system is newer and causes less leakage (and therefore less opportunity for contamination of the water).

Based on the Environmental Performance Index 2014, the Netherlands scores first position (together with 21 other countries out of 178 countries) on the proportion of total population with access to an improved drinking water source and sanitation (Dutch Water Sector, 2014). It comes in second place (after Singapore and before the United Kingdom) when the proportion of collected wastewater that is treated is at stake.

In line with these objective quality criteria of the drinking water system, the OECD Better Life Index (<http://www.oecdbetterlifeindex.org/topics/environment/>²⁴) finds the Netherlands on position 9 out of 38 based on 93% of people saying that they are satisfied with water quality, while the OECD average is 81%.

As water charges are based on the cost price of the drinking water companies (including taxation, as explained above), no other special or 'social' price is available for households, which may have difficulty making ends meet (see also: Working Group Economics, 2015).

The benchmarking that is used to compare the performance between drinking water companies (see previous section) aims to stimulate the companies to operate as efficiently as possible. Applying cost price pricing, will allow efficiency gains to be transferred to the consumers. To give an extra stimulus to this transfer, the drinking water companies were to take account their equity, when determining their water charges between 1 January 2012 and 1 January 2014 (Rijksoverheid, 2011). Nevertheless, consumption-based costs of necessary goods cause lower-income households to pay a larger share of their income than higher-income households.

In contrast to these cost lowering regulations for drinking water, is the coupling of the drinking water tax (BoL) between 2013 and 2014 by national government (see previous section), while household spending power was being impaired by the impact of the GFC (Section 1). Even if social needs are addressed by income policies (Section 1) and tax policies (as in the case of health care and ECEC; Sections 2.1 and 2.2), some households, particularly those with a lower income, ran into arrears with their utility bills (for which water cannot be separated out). In 2015 nine percent of the population with an income below 60% of median equivalized income had arrears, while in 2007 seven percent of this group was affected, as Table 1 shows. The average for the population with an income above 60% of median equivalized income remained unchanged at two percent.

The existence of formal rules based on the Drinking Water Act and the Ministerial Decree (see previous section) to prevent household water disconnections as much as possible, when households are in arrears paying their water bill, in reality, do not prevent disconnections. Disconnections do take place and they fluctuate with the economy. In 2013, water companies disconnected more than 8000 households and companies (PILP, 2015). In 2015 more than 10000 disconnections became reality. They declined to almost 7500 in 2016. In 2013, it is estimated that the disconnections would have involved 500 to 750 households with children (PILP, 2015; see also Kinderombudsman & Verwey Jonker Instituut, 2013: 13; Kinderombudsman, 2017).

Disconnections show a legal history in relation to the right to water. A lower (district) court²⁵ had applied the right to water in 2008 for the first time ever, while an appeal court²⁶ had allowed for the application of criteria of reasonableness and fairness in 2010 (Ramdhan et al, 2016: footnotes 84 and 91). The 2011 Drinking Water Law and the follow-up Ministerial Decree of 2012 (see Section 2.4.1) took into

24 Based on Gallop World Poll, three-year average 2014-2016.

25 NV Waterleiding Maatschappij Limburg v. X (District Court of Maastricht) 28 June 2008, LJN No. BD5759.

26 NV Waterleiding Maatschappij Limburg v. X (Court of Appeal of 's Hertogenbosch) 2 March 2010, LJN No. BL6583.

account the latter decision, which was confirmed in a case of a district court²⁷ in 2012, although the preventive measures of the decree were not taken into account (Ramdhan et al., 2016: footnote 109). Overall, *‘the Netherlands acts in accordance with the disconnection guidelines and therefore protects the right to water’* Ramdhan et al. (2016: no page numbers given) conclude. They also conclude, however, *‘that the Netherlands does not take into account children’s right [based on the Convention of the Rights of the Child] when it comes to disconnection of water services’*, as the Ministerial Decree does not list a child’s best interest as one of the criteria. Including the right to water of the child in the regulations would enhance the right to water.

27 NV Vitens v. X (District Court Almelo) 30 October 2012, LJN No. BY2268.

3. Impact of housing policy changes on low-income households

This chapter describes recent developments in social investment or disinvestment in the service sector housing – the Dutch housing market – and evidences their impact in the field of housing on the human rights and capabilities of vulnerable households since the onset of the 2008 global financial crisis.

The chapter kicks off in the next section with an introduction of the concepts social investment, capabilities and human rights in relation to housing, and the methodology. While Section 3.2 focuses on the European policy context, Section 3.3 presents key national policy developments. The impact of these various influences in the area of housing on the human rights (Section 3.4), the capabilities (Section 3.5) and the collective agency (Section 3.6) round of this chapter.

3.1 Introduction

This section complements the introductory description of the concepts social investment, capabilities and human rights that is available in the Introduction of this report, after it elaborates on the methodology.

3.1.1 Methodology

The vulnerable households participating in the RE-InVEST project in the Netherlands were recruited for Workpackage 3 (WP3) as residents of Rotterdam based on the criterion of having difficulty making financial ends meet at the end of 2015. The vulnerable participants' experiential knowledge guided the project based on the research framework that was developed and implemented for the first time in WP3 of RE-InVEST.²⁸ Six participants (3 males, 3 females) were able to continue to provide their experiential knowledge in WP6, while one participant joined from the poverty network that has been supporting the RE-InVEST WP3 fieldwork.

Two meetings took place in March and April 2017. In the first meeting the vulnerable participants discussed the housing policies, how housing is organized, how the group evaluated the organization of the housing provision, the city's strategy and affordability of housing, and how one could be active in the provision of one's own housing. The framework of discussion was the capability approach.

For the second meeting, the seven vulnerable participants actively discussed the topic of affordable housing with three representatives from political parties and local government and the three representatives of social rental housing providers. The group split up in three groups each consisting of participants from each of the actors. The group analysed the situation on the housing market from the point of view of the occupier of the dwelling, the social rental housing provider and the local government, respectively. The main question was: How can we achieve an effective right to housing?

The merging of knowledge of the participants' experiences with the knowledge of those involved in policy making and assisting the participants with the knowledge of the literature on the topic, was the aim of the *Participatory Action, Human Rights and Capability Approach* (PAHRCA). RE-InVEST has been developing and implementing PAHRCA (see Haffner et al., 2016). This approach allows to co-construct

²⁸ See Haffner et al. (2016, 2017) for a more complete description of the framework and approach.

knowledge about perceptions of human rights and capabilities, to share knowledge and possibly to co-inspire actions.

3.1.2 Approach – human rights

As argued in the Introduction to this report, human or social rights can function as part of a person's resources. This will be the case, if they are regarded as effective of realized with government help via regulation²⁹ and/or subsidies received by a person or a collective intermediary (group or organization) helping individuals. As resource, social rights will impact positively on an individual's capabilities. A realized social right to housing may also be more completely described as a right to sufficient (also called decent or adequate) quality, affordable, secure, ... housing. Such a right will help to achieve an increased playing field in choices for other areas of well-being.

The experiences that the participants articulated in the WP3 meetings (December 2015 to March 2016) about their perceptions of the right to decent housing functioned as the starting point for the current study of WP6. The study showed that changes in capabilities were reported and/or perceived as the result of less financial resources and less options or alternatives to act. These decreases were perceived to result in a more limited access to (decent, affordable, etc.) housing (Haffner et al., 2016, 2017). The participants concluded that the realization of certain basic rights had become more difficult, as they ended up in a less favourable financial situation than in the previous years. The participants also indicated that it had become more difficult to take personal initiatives. At the end of the WP3 study, the following questions were left on the table: whether, and if so, when will the bottom be reached in the sense of a minimum to be able to speak of an adequate standard of living?³⁰ When will both the personal resources and skills be exhausted in such a way that the right to housing would not be considered to be achieved?

3.1.3 Approach – capability as multi-dimensional opportunities

To get to grips with the concept of 'exhaustion' in terms of the 'right to adequate housing' or the 'right to an adequate housing standard', the anthropological conception of the capability approach, was the starting point of the discussion with the participants in WP6. Bonvin and Laruffa (2007) proposed that this qualitative operationalization allows for unravelling the multi-dimensional and dynamic aspects of the capability set in three roles. Each role sheds light on different facets of the capability set that are hampered and that designate the individual in question as being deprived of decent housing.

One role that Bonvin and Laruffa (2017: 5) identify is the doer, the role in which a human being can act to strengthen his or her capability set: which options does the individual have to strive for aims and values that he or she regards as important. With this definition Bonvin and Laruffa (2017) follow the agency definition of Sen (1985). It includes any action by an individual (individual agency) or a collective (collective agency), and not only those actions that heighten well-being through the capabilities.

In the receiver role the individual makes use of what based on Bonvin and Laruffa (2017) can be called material (income, assets³¹) and immaterial (support and care) help. The material goods provide the material resources that a person can draw from, while human rights can be considered to be part of the immaterial resources. Hemerijck (2012: 86) describes social investment in a '*productive welfare state*' as aiming

²⁹ As Bianchi (2015) and Casla (2016) argue the right to housing might be realized via other rights, such as the right to create a family, next to making the right itself enforceable (called regulation) or helping the realization along with subsidization.

³⁰ RE-InVEST Policy Brief 12/2016 speaks of a '*social protection floor*' (Just Fair & Beweging.net, 2016: 4).

³¹ Resources and conversion factors seem to be able to be grouped in different ways: Assets can be imagined to include the personal conversion factors; while immaterial resources may include the social conversion factors (including norms and values) including the social network of an individual.

to provide the means for a person *'to equip'* that person to develop him or herself, instead of only supplementing a lack of material goods.

Bonvin and Laruffa (2017: 5) describe the role of judge in an individual as *'capability for voice'*. This role embodies the ability to formulate evaluations/opinions/thoughts/aspirations in combination with the ability to build support/acceptance/consensus.

Each of the roles is associated with a different type of deprivation (Bonvin and Laruffa, 2017: 6). While being deprived for the doer implies a lack of opportunity to act also called a *'lack of opportunity for action/agency'*, the disadvantage for the receiver implies a lack of material resources. The judge will be confronted with a *'lack of capacity to aspire and [or] lack of recognition'*, if an evaluation cannot be formulated and/or support be built.

Specifying the capabilities via these roles or dimensions and their associated concepts of deprivation/vulnerability will allow to unravel further the different dimensions of vulnerability from the point of view of the freedom to choose for a way of life: resources, voice, etc. The way of life will be impacted by individual as well as societal or collective actions.

3.1.4 Approach – social investment in housing

As stated in the Introduction to this report, the definition of social investment in the field of housing is approached as follows from the WP6 definition as presented in the Nicaise et al., 2017: 3³²): *'social investment refers to investment of resources into people – more precisely, into the sustainable enhancement of individual ... capabilities'*. The criterion thus becomes the *sustainable impact on capabilities* rather than the *source or nature* of the investment'. The impact on the capabilities can be achieved by the person in question, but also by other individual or collective contributions.

In housing social investment in people happens in two ways: directly via subsidizing the people (increase income) or indirectly via subsidizing the dwellings (lower the price). In both cases collectives can be the subsidy giver. Social investment in housing will be represented as any social housing policies (subsidies of all kinds, rent regulation leading to below market prices, etc.) that result in increased means for the occupants of a dwelling. Subsidies lower housing costs for the occupants, therefore freeing some of their scarce resources for other activities.

A right to housing in the form of affordable occupancy of a dwelling summarizes a number of quality aspects of a dwelling (Haffner and Elsinga, 2015). When affordability is an identified need, quality criteria, such as security of the right in time and a decent quality (comfort, technical quality, etc.) home cannot be left out of the picture. They go hand in hand: how much is one paying for how much housing? This is the key question when defining affordability.

Being able to realize a right to affordable housing contributes to the fulfilment of basic needs of individuals. Subsidizing and/or making the right to housing enlarge the capability set in a sustainable way means that the 'aid' according to societal determined needs is considered sustainable. As Bridge et al. (2003: i) conclude: *'Housing assistance programs can favour human capital development'*.

It is thereby important to realize that housing has a dual role: it needs an investment in a building involving expected return and associated risk for the investor, before it can provide housing services in the form of shelter (a roof above the head), which in turn may deliver added value when the house functions as home. A priori, the investment in the dwelling, but also in the occupier can be called a social investment, therefore.

32 Italics is from original text

As most investment in housing is private, housing generally is considered a private good, but target of public or social policies. Return on housing investment³³ in the social role can be formulated as housing offering a(n) (decent/adequate, affordable, etc.) roof above the head, which is instrumental for a number of social effects. These externalities allow individuals to have a set of opportunities to choose in other areas of that individual's well-being; therefore empowering the individual in the following ways:

- Freedom to live allowing for time and means for activities other than surviving
- Freedom to be socially included following an address and thus access to social services
- Freedom to choose for good health as a result adequate-quality housing
- Freedom to participate on the labour market offered by an adequate neighborhood
- Freedom to be empowered as a result of a secure right and/or financial safety net (dwelling as asset, not paying rent)

Many positive desired social externalities have been observed in the literature. Beer et al. (2011: 1176) coined the term '*wellbeing dividend*' for these so-called '*non-shelter benefits*' that arise from housing subsidies in life experiences that impact on well-being, '*such as personal and broader social relationships, employment, mental and physical health, education and financial sustainability*' (Bridge et al., 2003; Newman, 2008; Yates, 2012; Newman and Holupka, 2015). Housing itself will therefore provide a number of non-shelter benefits and impact on one's well-being (Balestra and Sultan, 2013), for example in terms of impacts on children's cognitive development (Newman and Holupka, 2015, 2016) or impacts on the health of the occupants (Roys et al., 2010; Nicol et al., 2016). Non-shelter benefits may also arise from access to assets which Bonvin and Laruffa (2017: 7; based on Piketty, 2013 (French version); and Atkinson, 2015) argue will be likely to be important in the fight against poverty and inequality. This type of argument links in according to them with the debate on asset-based social policy (Prabhakar, 2009). In the area of housing, the debate on housing asset based welfare has not been settled, but the topic is being tackled, therefore the debate is ongoing (Yates, 2012; Doling and Elsinga, 2013; Dewilde and Ronald, 2017).

In all cases, the question will be: When will the roof over one's head be considered as adequate or sufficient? The answer will require a clear government statement about aims and (equity) outcomes of policies. A statement about the ranking of effects of the linkages between housing (subsidization; human right) and the well-being externalities will not always be possible to achieve, however, as these may be context-dependent, the result of unclear conceptual linkages, as well as a methodological difficulties (Bridge et al., 2003). When cut-backs in subsidies and/or closing down resources, such as demolishing affordable and adequate housing, is taking place, this is social disinvestment. The effectiveness of the social right to housing as well as the opportunities to choose for the desired life will be at stake.

3.2 European policy context

As housing is a private good that is traded on a market, the European Union (EU) State Aid legislation is a relevant one for national housing policies, even though housing policy formally is not a responsibility of the European Commission (EC). The State Aid legislation is the topic of the next section.³⁴ Thereafter, a short history of the development of the formulation of the right to housing as human or social right in the EU follows. Finally, some housing outcomes are presented as they are published in line with the EU 2020 aim to fight poverty (social exclusion).³⁵

33 This conceptual approach leaves open whether the public spending is considered investment spending in the accounts Nolan (2013) discusses a number of these issues.

34 Two initiatives concerning the sustainable development of cities will also impact on the right to adequate housing and vice versa, housing will impact on the development of the cities: Urban Agenda for the EU (Pact of Amsterdam; European Commission (not dated), but adopted in May 2016) and the Habitat III New Urban Agenda (United Nations, 2016).

35 Formulated as: at least 20 million people less that are threatened with social exclusion (https://ec.europa.eu/info/strategy/european-semester/framework/europe-2020-strategy_nl, last accessed 7 July 2017).

3.2.1 European State Aid legislation³⁶

The EU is concerned with competition policy in the internal market and aims for a level playing field on markets, implying that parties that deliver similar services in principle must do so under similar conditions (Elsinga et al., 2008; Braga and Palvarini, 2013). To achieve this objective, market regulations have been developed which in principle do not allow for state aid (subsidy) to distort competition. The European Commission is in charge of determining whether state aid granted by the Member States for the delivery of goods and services does not disrupt market operations. In doing so, the EC stimulates a level playing field. Moreover, State aid must be targeted primarily towards services that would not be delivered (adequately) under ‘regular’ market operations and that concern public objectives.

As part of this wider policy to create a level playing field, for housing the competition between social and commercial landlords came on the agenda. Housing services were considered to be Services of General Economic Interest (SGEIs). They were considered as economic activities delivering outcomes in the overall public good that would not be supplied (or would be supplied under different conditions in terms of quality, safety, affordability, equal treatment or universal access) by the market (without public help; European Commission, 2011). The public service obligation (PSO) is imposed on the provider by way of an entrustment³⁷ and based on a general interest criterion, which ensures that the service is provided under conditions allowing it to fulfil its mission (e.g., providing social housing in the case of housing services). As such, SGEIs are considered as the economic services within the Services of General Interest (SGIs) that are services that public authorities of the Member States classify as being of general interest and, therefore, subject to specific public service obligations (PSO; see also Section 3 of Nicaise et al., 2017). The non-economic SGIs are not subject to specific EU legislation and are not covered by the internal market and competition rules of the Treaty.

Nowadays state aid to social housing is exempted from the rule to notify the European Commission about the state aid, because of its highly local nature, which limits the risk of distortion of competition generated by state aid. In addition, the profits of social housing organisations are generally reinvested in building new social housing units (European Commission, 2011). This, however, does not mean that all housing activities can be classified as SGEIs, even if it concerns services delivered by social housing providers. In these cases one of the important criteria based on the Altmark Judgement is the determination of the compensation that the service requires (no overcompensation).

State aid regulation is complex and dynamic in its nature. Since the beginning of the discussions and changes on competition policy, there have been regular pleas, such as the one for a more explicit housing policy at the EU level because of the importance of social housing for social inclusion, energy efficiency and employment (Braga and Palvarini, 2013; Delli, 2013). Adopting a wide definition of social housing would be beneficial for the prevention of social exclusion, therefore, is one of pleas. A wide definition may imply access for middle-income groups, next to low-income households, the creation of mixed neighborhoods and less spatial segregation and social exclusion of vulnerable groups.

The European Commission (2011: 14) also communicated *‘its broader commitment to put the social economy and social innovation at the heart of its work under the Europe 2020 strategy’*.

³⁶ Nicaise et al. (2017).

³⁷ Which will be difficult to define in the case of services provided bottom-up, as Section 3 of the Framework Paper WP6 Service Sectors argues.

3.2.2 Human rights legislation

As discussed in the previous section, the consumption of housing services – having (secure, affordable and adequate) shelter or a roof above the head – embodies in first instance the ‘social’ aspect of housing or the social right to housing. Human rights are defined as values or social norms that describe facets of well-being and good life of a person. They depend on government’s ‘help’ in realizing those rights, on the other. The latter requires some form of a right to housing.

Different treaties declare that a right to housing is to be considered one of the human rights. The United Nations kicked off with its 1948 Universal Declaration of Human Rights. Article 25 proclaims “Right to an adequate standard of living” as basis for health and well-being. The Commissioner for Human Rights (2009: 3) of the Council of Europe specified the right to housing as a cluster of rights that allow for living “somewhere in security, peace and dignity”. In the revised 1996 European Social Charter of the Council of Europe (European, but non-EU body) article 31 includes in the right to housing to have access to affordable housing with an adequate quality and to prevent homelessness.

In the EU-Charter of Fundamental Rights which is binding for the EU-countries the right to housing is included in article 34 on social security and social assistance:

‘In order to combat social exclusion and poverty, the Union recognises and respects the right to social and housing assistance so as to ensure a decent existence for all those who lack sufficient resources, in accordance with the rules laid down by Community law and national laws and practices.’

In the European Commission consultation document entitled **European Pillar of Social Rights** takes as its starting point those social objectives and rights that the European Union (EU) subscribes to in diverse documents: article 34 on social security and poverty, as just cited and those articles in the Treaty on the Functioning of the European Union (TFEU) that relate to the fight in social exclusion. The following text is suggested:

Housing

Lack of adequate housing and housing insecurity continues to be a large concern across the EU, leading to increasing financial risk taking, evictions, arrears in rental and mortgage payments, and in some extreme cases, homelessness. Restrictions to supply in housing sector and rental market distortions are contributing to the lack of availability. Lack of adequate housing also remains a barrier for labour mobility, for the establishment of young people on the labour market and for fulfilment of life plans and independent living.

a. Access to social housing or housing assistance shall be provided for those in need. Protection against eviction of vulnerable people shall be ensured, and support for low and medium income households to access home property provided.

b. Shelter shall be provided to those that are homeless, and shall be linked up to other social services in order to promote social integration.’

In summary, according to the European Union the right to housing must be considered a multi-faceted right that is at the same time regarded as a basic right to other social and economic rights.

3.2.3 Housing outcomes

In the fight for social inclusion and against poverty based on the EU2020 aims (Section 3.2), indicators of poverty are collected, as Table 1 shows. In the Netherlands the population at risk of poverty amounted to 16% in both 2007 and 2015. The share has not increased as a result of the crisis, and the Netherlands is the country with the lowest share of population at risk of poverty from the six countries that are participating in the WP6 study.

3.3 Key national sectoral policy developments since the crisis

This section briefly covers in two subsections the key characteristics of the Dutch housing system and recent reforms. In the sections that follow the (potential, expected or realized) impact of those measures on the position of vulnerable households is the focus.

3.3.1 Dutch housing system

Nowadays, the owner-occupied sector dominates the dwelling stock in the Netherlands, as Table 1 shows. Renting encompasses 30% of social rental dwellings and 14% of private rental dwellings (Ministerie van Binnenlandse Zaken en Koninkrijksrelaties, 2016). That renting dominated the housing market until 2000 can be explained by the large social rental sector which had been stimulated since the post-war period (Boelhouwer and Van der Heijden, 1992; Haffner et al., 2009; Elsinga and Van Bortel, 2011; Haffner et al., 2014). Social renting was subsidized and targeted to broad segments of the population until far into this century. It still is the largest in the EU.

Since the 1980s housing policy moved towards ‘the market’ in various ways (see also Haffner and Elsinga, 2015). Increasingly, the aim became to reduce government involvement in the rental market and to allocate the risks of housing investment to private and non-profit actors. Privatization of the social/public stock encompassed the cutting of financial ties in the 1990s between the central government (as provider of subsidies and government loans) and the non-profit landlords called housing associations that provide social rental housing. These were to operate as social entrepreneurs from then on. Furthermore, the option of renting out dwellings without the control of rents was created at the higher end of the rental market (rental dwellings with liberalized rents).

The reduction of government intervention in the rental sector did not quite follow suit for the owner-occupied sector, as the favourable tax treatment of homeownership was largely maintained, especially in the past century. Furthermore, self-sufficiency was encouraged (participation society, see above), which for example resulted in creating the possibility for tenants to start cooperative rental housing by 2015.³⁸

3.3.2 Recent reforms

In this century giving more room to the market (‘marketization’) continued. The conservative-led governments since 2010 have been aiming for a more targeted social sector and for achieving a better balance in the rental market by creating conditions that allow for better yields for investors in the rental segment with liberalized rents.

³⁸ <http://www.woningwet2015.nl/kennisbank/wooncooperatie> (last accessed 17 July 2017).

One of the indirect measures that was also intended as austerity measure following the GFC was to introduce a special landlord-owner tax, called landlord levy, for rental dwellings with a rent that is being regulated by the central government (see Haffner et al., 2016 based on Ministerie van Financiën (2012), Priemus (2014) and Ministerie van Binnenlandse Zaken en Koninkrijksrelaties (2015)). The tax results in fewer funds for investment and/or higher rent increases than otherwise would be the case.

Table 1 Data by poverty status, expressed as percentage of population – Netherlands, 2007 and 2015

	2007		Population	2015		Population
	Total population	Population above 60% of median equivalized income	Population below 60% of median equivalized income	Total population	Population above 60% of median equivalized income	Population below 60% of median equivalized income
PEOPLE AT RISK OF POVERTY (social exclusion) [ilc_peps01]			16			16
TENURE STATUS [ilc_lvho02]						
Owner (2015=provisional)	67	70	39	68	72	37
* with mortgage or loan	58	62	25	60	64	29
* no outstanding mortgage or housing loan	8	8	15	8	8	7
Tenant (2015=provisional)	33	30	61	32	28	63
AFFORDABILITY INDICATORS						
Housing cost overburden rate [ilc_lvho07c]	18	14	60	15	10	51
Arrears on mortgage or rent payments [ilc_mdcs06]	3	2	9	4	3	12
Arrears on utility bills [ilc_mdcs07]	2	2	7	3	2	9
(Heavy) financial burden of the total housing cost - EU-SILC survey [ilc_mdcd04]	60	58	70	44	42	61
QUALITY INDICATORS						
Shortage of space in dwelling (2012 instead of 2015) [HC010]	14	13	24	12	11	18
Overcrowding rate [ilc_lvho05a]	2	2	6	3	2	13
Noise from neighbors or from the street [ilc_mddw01]	32	32	34	25	23	37
SATISFACTION (2012 instead of 2015) [MH080 and ilc_hcmp04]						
Percentage of people with high or very high level of satisfaction with the dwelling	97	97	93	96	97	92

At risk of poverty EU-SILC threshold is set at 60% of the national median equivalized disposable income after social transfers. Equivalized implies a correction for household size

Perceptions of respondents: financial burden, shortage of space, noise, satisfaction

Housing cost overburden (including costs for utilities and maintenance, etc.), EU-SILC definition: the share of population living in households where the total housing costs ('net' of housing allowances) represent more than 40% of disposable income ('net' of housing allowances)

Material housing deprivation: here defined as share of population with at least two poor amenities: a leaking roof, no bath/shower, no indoor toilet, or a dwelling considered too dark

Source: EU-SILC 2007, 2015; does not provide info on homelessness

Furthermore, a more market-conforming rent control is one of the policies that have been implemented with different measures (Oxley et al., 2015; Whitehead et al., 2012, 2016). Most recently, the control of rents has been made stricter for social landlords than for private landlords (Rijksoverheid, not

dated e). The possibility to sign temporary tenancy agreements resulting in less tenant security in defined situations was launched (Huisman, 2016), in a country where all rental contracts ran indefinitely.

The EU state aid legislation played an important role in the marketization of the Dutch housing policy, more market and less social renting (Elsinga et al., 2005, 2008; Tasan-Kok et al., 2013; Elsinga and Lind, 2013; Braga and Palvarini, 2013). While Dutch government was already in negotiation with the European Commission, the private investors in housing filed a complaint with the European Commission (EC) about social landlords receiving illegal state aid. This process ended with the decision of the EC, which was issued in December 2009 (European Commission, 2009a, b). The Dutch government subsequently introduced an income limit for the allocation of social rental housing as of 1 January 2011. Furthermore, 90% of vacant dwellings were to be allocated to this target group. The allocation of social rental dwellings was later restricted to a 'better' match between household income, receipt of housing allowances and dwelling rent³⁹. One of the reasons for this required better match can be found in the increase of the housing allowance budget with 60% between 2006 and 2015 (even taken some austerity measures into account in the period 2011-2013), while the total of general government expenditure rose with 27% (Ministerie van Financiën, 2016: 35-36). About one third of this increase is attributed to the impact of the global financial crisis.

The long-term focus of Dutch housing policies of rent subsidy helping low-income households and progressive income tax subsidies being attractive for high-income households; (Haffner and Boumeester, 2010, 2014, 2015) has been reinforced by the most recent housing reforms. The targeting effect is generally strengthened. Table 1 data shows that a larger share of the population with a lower income is tenant rather than owner-occupier. A larger share also lives in worse quality dwellings and has more of financial problems in relation to paying the housing and utility bills. The Global Financial Crisis seems to have impacted on the arrears, the share population with arrears rent, mortgage costs and utility costs have increased.

The impact of the policies is also supported by the reforms applied to the favourable income tax treatment of homeownership, some of which were introduced in the aftermath of the GFC in an attempt to balance government budgets: higher percentage of taxable imputed rent for expensive dwellings in income tax, reduction of marginal income tax rate, and limitation of mortgage interest deduction in income tax in different ways (Haffner et al., 2014; Haffner and Heylen, 2016). Even though the pace of limitation is slow, the tax treatment has become less attractive; particularly for the more expensive homes and those tax payers that could deduct their mortgage interest against the highest tax rate.

3.4 Impact on human rights

About the right to an adequate standard of housing and access to housing allowances, participants of the WP3 discussion group concluded that in Rotterdam this right was being compromised as housing standards had fallen (Haffner et al., 2017).

On the one hand, the vulnerable participants evaluated negatively from the points of view of housing affordability and availability of dwellings the plans of the municipality to demolish 20000 social rental dwellings and replace them with better quality and more expensive dwellings. This would lower the supply of affordable dwellings, while the competition for the remaining affordable dwellings would become fiercer at the same time. Also, at the same time, most new construction was not planned to be social rental housing, the WP6 participants observe. The demolition of affordable housing had already been taking

³⁹ <http://www.woningwet2015.nl/kennisbank/daeb/wonen/passend-toewijzen-0> (last accessed 17 July 2017).

place before the 20000 dwelling demolition plan was launched (changing of income mix of the population in neighborhoods).

On the other hand, the participants observed a decrease in affordability as a result of the relative high rent increases that national government implemented annually, and, which the WP6 participants elaborated on put households they know into financial problems, while the access to the system of housing allowances had become less client-friendly (Haffner et al., 2016).

For the WP6 discussion, the participants agreed with the starting point that the Netherlands has been moving away from a universal or social right to housing in the direction of a selective right to housing.⁴⁰ The participants had observed a targeting in housing policies by the introduction of income caps for the allocation of social rental housing and the tightening of these in relation to housing allowances (see previous section). Furthermore, the participants observed that social housing was increasingly being replaced by housing for which market and investment concerns dominated (like housing provided via Airbnb or rented out by the room).

These changes, however, took place without a change in the formulation of the so-called right to housing in the Dutch Constitution (*Grondwet*). This was left intact and in fact it does not contain an enforceable right to housing. Article 22.2 proposes *'Bevordering van voldoende woongelegenheid is voorwerp van zorg der overheid'*, which translates as: encouraging an adequate housing supply belongs to the responsibilities of the government (Rijksoverheid, not dated f). But, the Netherlands created the largest social rental sector in the European Union, before it started policies that will inevitably lead to further marginalization of social rental affordable housing (see previous two sections).

Bengtsson (2001, also based on Marshall, 1964 and Rawls, 1971) provides an explanation for such a rise and fall of social rental housing by arguing that the interpretation of the right to housing may clash with reality. Such a clash comes into existence, if the interpretation of the right to housing does not move in parallel from a universal right to housing to a selective one.

- A universal right to an adequate housing standard requires the design and implementation of a social housing market policy which in a general way would provide affordable housing to large segments of the population. The government would be bound by its obligation towards the society, conform the formulation of Article 22.2. Broad societal support will result in the co-construction of the definition and implementation of acceptable housing standards.
- In contrast, for a selective and means-tested type of right, a definition of a secure minimum housing standard is required, which the government implements as safety-net for those who cannot provide housing for themselves on market terms. This is was Bengtsson (2001) calls a legal right.

In the Netherlands, the perceived move from a universal to a selective housing policy is not anchored in a legally enforceable right to housing, but still in a universally formulated right. The missing criteria for an adequate standard of housing, leave in the middle what the right to housing provides (as was the conclusion for the WP3 study): at what point can the right to housing be considered compromised?

For Rotterdam, the WP6 participants concluded that an adequate housing standard (in cities) was increasingly no longer as self-evident as it used to be in the past: *'Housing has become a luxury, hasn't it, particularly to live in the city, ... nowadays it has become very trendy and to live or remain in your own working-class neighborhood is becoming therefore more expensive ... it is the elite'* (Kathy⁴¹).

The participants identified a chain of causes for this outcome. The increase of the Dutch population from 10 million in the 1960s to 17 million now has contributed to the pressure on the house prices in

⁴⁰ Although Vlemminx (2013) argues based on the Explanations of the Dutch government about the right to housing that the right to housing should not only be interpreted as a long-term right to promote. As the Explanations indicate that only in times of emergency a housing shortage may exist, an obligation to ensure is implicitly within reach. Furthermore, on behalf of Dutch municipalities, 43 bigger municipalities were made responsible for a legal obligation to temporarily shelter those without a roof above their head.

⁴¹ Participants have been 'renamed' for this publication.

cities. Furthermore, participants observed that people have come to realize that they can earn money by investing in housing in the city. This pushes poor people needing affordable housing to the urban fringes. Subsidization of trendy shops (instead of affordable housing) and prescribing certain lifestyles, like artists or people working in schools, for the allocation of housing, reinforce this trend. The aim of the municipality would be to upgrade neighborhoods, even to the extent of creating house price bubbles, a phenomenon which a participant called *'turbo capitalism'*. The recent past has shown that such policies chase away those that do not fit into the aims of gentrification of this new policy, while increasing affordability problems to about 30% of tenants, while on average about 18% of Dutch tenants would be affected.

In this process, the participants observed that access to affordable housing has become, and is expected to become worse in Rotterdam. The more difficult access to an adequate standard of housing therefore curtails their options to choose. In the sense of human rights functioning as part of the resources of households to support vulnerable people in particular to realize their capabilities, the access to the right to adequate housing is considered to be impeded.

3.5 Impact on capabilities

In order to be able to analyse deprivation more in detail – what parts of the capability set are hampered? – this section describes the views of the participants on these three roles: the judge, the receiver and the doer. Section 4.2 concludes.

3.5.1 The judge

The *'capability for voice'* embodies two abilities, first the one being able to judge or evaluate or form an opinion on the topic (of social equality of inequality) at stake, and the second one being able to create support for one's aspirations or stated differently, being accepted in the public debate (Bonvin and Laruffa, 2017: 5; see above).

The description in the previous section (see also Haffner et al., 2016, 2017) shows that the vulnerable participants clearly voice opinions about the right to housing, the access to which they find is becoming increasingly more difficult, especially for those that need to find housing as affordable housing is demolished, not necessarily the sitting tenants. But also for sitting tenants, incomes stagnated while expenses, including for rent and energy, increased, the participants argued.

Furthermore, the participants observed that housing in the city has increasingly become a luxury service for the consumer on the one hand, and an attractive investment for the provider, on the other. The participants also observed that the 'commercial' interests seem to dominate the social interests. New housing (to be realized) is predominantly expensive housing, also because of the building regulations. On the other hand, affordable housing is to be demolished and/or renovated so that it can be rented out room wise for higher rent in total per dwelling than an affordable rent, delivering a higher return to the investor. Furthermore, rent control has been based on market values of the dwellings, with rent increases causing financial problems to people in the participants' networks.

Furthermore, participants argued that the reasoning that had come to steer the financial arguments are *'illogical'* (Herman); especially inappropriate for social housing, if not for city government as a whole. Social landlords should not participate or be made to participate in these commercial activities, nor should they sell their stock. They should go back to their roots and provide housing for those who cannot do that themselves. They should have less power in determining where households are to live. Stimulating 'horizontal dwelling transfer' (from those needing to move to a smaller dwelling to those needing a bigger

dwelling, but without a rent increase) was thought a good idea. Working with Customer Councils has shown to be effective to implement social landlord policies.

Another suggestion was to start initiating bottom-up activities, like the successful ones in the neighborhood centers (*Huizen van de wijk*). These centers were able to develop a mode of operation that allowed for a municipal prescribed and successful decrease in subsidization to make the centers financially sustainable. They also can function as breeding ground for finding like-minded others for involvement and ‘solving’ housing problems. Last, but not least, government should guarantee the right to housing, generally, and also to the homeless specifically.

The extent to which the value judgements of the participants are taken into account in local policies is much more of grey area than the ability to voice an opinion. The poverty organization, which has been supporting and participating in the RE-InVEST project, regularly organizes meetings about relevant topics and is in contact with the municipality and the politicians and makes use of their right to contribute to hearings of the City Council or to provide official input to Council Committee meetings. The network is also participating in a citywide initiative in which many organizations that fight poverty joined forces. It remains difficult to attain and measure ‘general’ successes, in the sense of impact on policies or changing protective measures for the poor in local politics.

In practice, the network, has impact as it has taken on a role in finding solutions for individual cases of harshness. The poverty organization itself has had to step in and provide help (Herman):

‘The biggest two problems are evictions and disconnections of electricity and gas. We need to solve those problems within 2 days – a week ... we have to call the social landlord, the creditors, the organization for special needs ... 10 – 15 phone calls in 3 to 4 days trying to organize’

The participants considered this type of activity as a new role, as it was observed that social organizations and the municipality are (no longer) able to provide a quick answer, a safety net in urgent cases (Herman):

‘We are then ‘the social worker of the social workers’ we were told recently... Some social workers are not able to do this. Providing this type of support is an art form!’

However, the participants observed that it is often difficult to activate people. A case in point is the 2017-referendum that the city of Rotterdam organized about the 2016 housing strategy document. It announced the demolition of 20000 affordable units (see above). It was difficult to organize the votes against this proposal, because of several reasons. First, the vulnerable participants thought it ‘sneaky’ (Herman) to ask the voters to vote for or against the housing strategy document instead of for or against the demolition of the 20000 dwellings. Furthermore, it was difficult to activate voters as the housing strategy document did not make clear the location of the dwellings that were to be demolished (and therefore the tenants to be affected). In the end housing quality will improve, but is it worth the price of higher housing costs and lower-income households not being able to live in the city?

In preparation of the referendum, different meetings were organized throughout the city, but not many voters showed up. Possibly the limited interest in the referendum was also caused by a general feeling of ‘not being listened to’. Next to these reasons, municipal subsidies which were provided to finance campaigns, turned out to be unreliable as the budgets were limited and not extended when the total amount of the applications surpassed the budget. The end result was an insufficient number of votes for the referendum to make it an eligible outcome – allowing the municipality to go ahead with the strategy of demolition. Participants observed that such a strategy appears to be throwing away past investments, even when dwellings had been renovated and had not yet been written off.

More generally the participants broadly agreed with the point about the power of the establishment. Those in power would hamper initiatives. The way the referendum was handled did not increase the trust in the authorities; it looked like ‘rules and the like are in place in order to lie to the citizen’ (Herman).

To circumvent those in power that often are attributed *'too much power'* (Angela), vulnerable participants should act themselves and should collectively act. Self-organization was thought to be especially important for the young generation. One participant also warned that self-organization was also relevant for others as changes are going very fast at this moment on the labor market, because of trends of innovation and free information. Employment opportunities will become rare and top-down governance will need to be replaced by bottom-up initiatives (see below).

3.5.2 The receiver

In the receiver role the individual makes use of what Bonvin and Laruffa (2017: 5) describe as *'material goods'* and *'help and support'*. The material goods provide the material resources (income, assets) that a person can draw from, while the immaterial resources refer to support and care. So-called conversion factors (skills and institutions; Figure 2) help turning resources into well-being. Social rights could be interpreted as a resource or as an institution. In either case it functions as input to the set of capabilities.

Continuing from the argument that for the homeless a right to housing should be legally enforceable, the vulnerable participants discussed that minimum standard should be available for everyone. This would include the material needs (roof above the head), but also social needs. The discussion about the minimum level of quality (leakages acceptable or not, etc.) was concluded with the wish *'to keep everything in balance ... be normal ... not too trendy'* (Kathy) and *'fair'* (Angel) in the price-quality dimension of housing.

A voluntary horizontal dwelling transfer was proposed as a solution for one dimension on the price-quality scale. For instance, the elderly in 'too' big dwellings could trade their home with younger and growing families.

Basing rents directly on income would make easier a future transition towards a 'basic income', as such a way of setting rents would also prevent the present problems with the tax authorities which are responsible for paying out housing and other allowances (Haffner et al., 2016, 2017). Bureaucracy requires reporting all changes in income, which does not necessarily stimulate to go for temporary job. Bureaucracy also results in processing delays, causing undue hardship (poverty), when the recipients have to repay 'unjustifiably' received benefits.

The vulnerable participants shared their worries about the future. The recent austerity measures involved paying the tax for protection against the water (instead of being exempted because of a low income), paying a higher contribution to health care costs, and losing some financial support (like long-term unemployed allowance and/or chronic illness allowance), further austerity measures and/or worse access to affordable housing. These were considered to have made life more difficult in the past years (see also Haffner et al., 2016, 2017), as indicated by Eric: *'I'm being squeezed and therefore worry about the future'*. Even if the participants of this study still managed to pay for their housing costs at the time of the group meetings, they clearly worried about their housing affordability in the near future and the extent of limitation of their capability set.

3.5.3 The doer

To counter housing affordability problems now and in the future, the role of the doer, in this case the active occupier of a dwelling/home, is the third role that Bonvin and Laruffa (2017) identify. A person can act to strengthen his or her capability set: which options are open to the individual to strive for aims and values that he or she regards as important for his or her housing situation.

The vulnerable participants had used several options when the financial situation was difficult (see also Haffner et al., 2016, 2017): being one month in arrears with the rent, borrowing on the credit card and/or

reaching agreement on payment schedules when repaying benefits. Participants found knowledge about the opportunities offered by the system increasingly indispensable.

Seeking a rental home that needs work (*klusshuurwoning*) was suggested as one way of reducing housing costs in order to access a dwellings in a neighborhood that otherwise one would have had to consider as a luxury ('too expensive'). However, this does require, not necessarily material goods, but a certain set of skills, personal conversion factor, being the ability to carry out the do-it-yourself activity. It also requires negotiation skills for discussing renovation options with the social landlord in exchange for lower rents. Last, but not least, it requires knowledge to know when an expert needs to be hired.

Other options that participants listed to reduce housing costs were numerous. What was called '*right to challenge*' was discussed in various variations: Challenge the landlord, the government or the energy company to do tasks more cost-effectively; trade-off of service tasks (cleaning the hallway) (not popular) or repairs and rent/service costs. In the latter case one can do this together with neighbors, helping each other or exchange help or goods via barter, or bring together people who can and people who do (short: '*Can? Do!*'). Training tenants as energy coaches to spread knowledge and strengthen social networks to effectuate emancipation were reported not to be so successful in Rotterdam.

Furthermore, participants offered the following 'do-it-yourself' housing options:

- Share your dwelling (with brothers and sisters)
- Shop collectively (for example solar panels, but also normal groceries)
- Have vloggers promote collective intelligence in the neighborhood and help each other with information
- Organize activities with like-minded people to prevent loneliness, among others
- Make dwellings energy neutral or make dwellings generate energy by what was called a '*sustainable dancefloor*', for instance which invites people to be mobile as well, and thereby create a win-win situation for energy and health
- Be able to test a 'more suitable' dwelling and neighborhood before definitely moving house
- Trade dwellings horizontally (more suitable dwelling without rent increase)

The participants weighed a number of options of action as realistic, if a person is active. Sharing was argued to become more important in the next economy with a focus on trading instead of owning. Participants, however, put the question on the table whether people indeed want to share so much, while an option as trading dwellings was said to work in Amsterdam and was being experimented with in Rotterdam.

Furthermore, sharing a dwelling runs into legal barriers preventing solutions. Recipients receiving welfare benefits will lose part of those benefits once they live together (e.g. parents and children). Also, rules prevent one from renting out a room in a social rental dwelling. A participant from local government or a political party commented:

'Via Airbnb ... I find this an interesting option, as the city is getting more expensive, and housing for households with the lowest income is becoming inaccessible ... why don't you offer this option especially to this group for a maximum period of time ...?'

Some alternatives were regarded as not so realistic, such as for instance the option to make dwellings fit to the lifecycle of households (reaching old age or coping with a handicap). Participants thought it too expensive for someone with a low income, while as pro-argument participants observed not having to move house.

These examples show that in order to realize a broadening of the capability set, an individual often needs to find 'partners'. These partners could either be the like-minded individuals, the (social) landlord, social organizations, facilitating and/or supporting local government (rules, regulations, financial support, social work, etc.). This type of cooperation is encompassed by the concept of collective agency.

3.6 Impact on collective agency

In order to be able to further analyse housing alternatives that impact positively on the capability set of individuals, this section describes the views of the participants on three types of cooperation: cooperation between individuals, cooperation with or support by social organisations and/or local government. Section 4.2 concludes.

3.6.1 What can the occupiers (tenants) do collectively?

As the realization of many types of aspiration needs fund and support from the own network participants proposed that exposing problems and voting (voice) are still valid options, even if disappointments are never far away.

To cooperate with the neighbors to influence the policies of social landlords was considered necessary to enforce a legally enforceable right to adequate housing. Barter (I help you, if you help me) and or charity (I help you) for example in repairing or maintaining the dwelling were also given testimony of. The participants preferred the former above the latter.

The neighborhood centers (see above) were proposed to function as starting point for finding like-minded others for involvement and ‘solving’ housing problems, as well as exchange of info. One of the participants explained that the neighborhood centers that were run by welfare organizations are not as successful as those run by the citizens themselves. The feeling ‘we are strong together’ will lead to success.

The participants’ experiences with social landlord client boards as a more formal way of cooperation, recalled positive (effective) and negative (no reaction, no help) experiences.

Last but not least, participants showed that they can work together in organizations such as the poverty network that participated in RE-InVEST to help the vulnerable on an individual level (see above) and on an organized level, such as being a discussion partner of the municipality and uniting themselves with other Rotterdam actors fighting poverty (see above).

Participants concluded about citizen participation that it would be ideal, if everyone were to participate in making the social climate and the living surroundings agreeable. A housing cooperation was proposed as providing a good mix of dwellings for all types of income groups, including for those households who are considered vulnerable. Added value of participation and the mutual involvement in the collective (not only in government) was considered to take collective responsibility for the vulnerable and together with the vulnerable. Well-organized citizen collectives will be indispensable in civil society as they increase cohesion and mutual care. The vulnerable citizens will profit and equality in knowledge will be the result.

Participants identified a number of bottlenecks or difficulties, one being the increasing segregation in the city. The social networks of the vulnerable will disintegrate. The allocation of social rental dwellings to low-income households will reinforce this trend, was a worry.

Furthermore, it was noticed that tenants in Rotterdam had difficulties to assert themselves, as they were badly organized. Also vulnerable households often were not very active. Newcomers would not know their way around. The education system would only stress what people cannot do instead of stimulate their talents. Furthermore, there was agreement that we live in a system of continuous control by rules of organizations and government, hampering initiatives. These paralyze people. Last but not least, experience taught that practical help (care for children, help with a crossing a street) is more easily given than assisting with societal topics, like helping people with financial problems or building up societal momentum and power to counter the most ‘unfair’ governmental measures.

Participants agreed that cooperation and bottom-up, creative initiatives will be urgent, if one realizes *‘that many current discussions will be irrelevant in 10 years’ time* (Camiel). One needs to anticipate, and meeting like this one help to exchange knowledge and experiences. *‘This is our challenge, for all of us. We must not accept no,*

but be creative in order to get your way!'. Starting point is information: 'it is important the you organize together nice and inspiring sessions to inform each other about what you know collectively ... what works in practice, which errors did you make, what did you learn from ...?'

3.6.2 Role of local government?

Participants observed (see also above) that affordability is turning into a big worry in the situation where central government increases rents on a national level by relating rents more to the quality demanded on the market than needs, on the one hand. And on the other hand, locally affordable housing is being demolished or used for investment purposes (see above). The central government landlord levy also stimulates the loss of affordable rental dwellings, the participants observed. One of the representatives of the social landlords explained:

'by focusing on the balance between price and quality of a dwelling, based on the national strategy plan a surplus of social dwellings was concluded ... that is the question. On a local level, in this region ... this is a problem. If you increase the rents to the balance between price and quality, this will be a problem for the individual tenant.'

For affordability reasons, central government should leave the rent negotiations up to the social landlords and their tenants. It was also questioned why the tax expenditures for (expensive) owner-occupation should not be turned into a subsidy for affordable renting.

Because of these rent increases and quality regulations in the building code, it would no longer be possible to construct new affordable housing. Also, recently built dwellings cannot be considered affordable. Therefore, participants proposed that the planning procedures need to be simplified (less rules and regulations) in order to increase the transparency in many policy areas, not only in housing and urban policies. The planning period could also be shortened then from the common one which lasts 5 years at the moment by shortening periods of deliberation. These periods could be focused only on those directly involved (geographically) and on the plan evaluation. In five years' time, the situation can change drastically. Local government should also ask itself whether it really wants to have influence via a committee on aesthetics with members of different often rivalling stakeholders. The money saved can be used to make renting more affordable.

On the topic of more energy-friendly dwellings, participants agreed that this is not a task for one actor. Government, social landlords and occupiers should be involved in paying, while the tenant in the long run will save some costs on his energy bill, specially, if the costs are determined based on income: *'Improving climate policy more heavily hits people with little money than those with much money.'* (representative of local government or political party). And this counts in different ways, if they buy cheap equipment like washing machines. In the end they pay more. Last, but not least, the rules for social landlords in comparison with owner-occupiers were perceived as too strict.

On the topic of 'other' subsidization, participants could not understand why the land price for a social rental dwelling was set equal to that of an owner-occupied dwelling. Giving out land in ground lease (which no longer happens in Rotterdam), would allow the municipality to add extra requirements of affordability. Ground lease would also help to make dwellings more affordable, as payments are spread out in time. Such instruments would help to focus more on those in housing needs, means-tested. This should also be the main aim for subsidization, and fewer subsidies for gentrification (see above) or for electrical charging poles for cars for higher income groups: more balance.

It was agreed, though, that some of the funds need to go to improve neighborhoods to attract households with higher income. This would help the city economy. However, speculation with rental dwellings has reached Rotterdam also (see above). Rotterdam does not aim to regulate (with permits, for instance) it. Expats pay the price, and students share the apartments; and guest poor worker's situation is

exploited, while low- and middle-income households are no longer able to live in the city. Segregation by income will increasingly be achieved.

Government helps tenants in a number of ways, the participants elaborated. Firstly, there is local help for households with a low income to find an affordable dwelling.

Secondly, participants explained that the local debt relief program via the local bank (*kredietbank*) has been reduced to a debt counselling program with the last reform a couple of years ago. Starting point is that the debtor will find his or her own solution based on advice and a collective class which teaches people how to solve their debt problems. Participants did not perceive this development as transparent and inefficient, but announce that Rotterdam has decided to change its approach again towards an earlier signalling and supporting. Participants applauded this change, as many people have never learned to spend money prudently.

Last but not least, tenants who fulfil income and rent requirements are eligible for housing allowances, a national scheme that next to supporting financially weak tenants, also has been causing financial problems for tenants (see also Haffner et al., 2016, 2017). One of those problematic situations is the one where the payment of housing allowances starts too late after moving house, as a result of local authority administration being too slow. In other cases, recipients are asked to pay back the received amounts of housing allowance, as with hindsight they turned out not to have been eligible. In both of these cases, financial problems may be evoked, which are reinforced in the situation where language skills or other skills like website skills of the (potential) recipient in question are insufficient. All this confirms the reputation of government as an intransparent and complex actor.

3.6.3 Role of social organizations?

In the discussion about how to solve affordability problems of households if their income is reduced, a series of questions was asked: whether the government would be the responsible actor or the social landlord; whether the solution should be created in the present dwelling or another dwelling; when should social work be replaced by debt collection agencies and eviction?

Even with all types of support in place, like an early warning system of some social landlords in the case of rent arrears, but also covenants of social landlords and municipal hotlines for the prevention of evictions, eviction often cannot be prevented, the participants observed. They also elaborated that the role of the debtor will be crucial: some relieved debtors gratefully accept help, while others go into hiding.

Preventing financial problems would be the preferred way to go. One of the representatives of the social landlords elaborates that they are taking on board social tasks, such as experimenting on a small scale with informing newcomers on the possibilities of creating a network. With small steps, it is hoped that the new tenants will start taking part in social networks:

'if no one housed in a staircase speaks the language, it will be difficult to help each other. If everyone is busy, it is more difficult to start with a housing cooperation or other nice things collectively. As social landlord, you know about your tenants and we are looking into options – for example by offering a garden ... who would like to work in it together? And because people then are in contact with each other, we can direct them towards ... language course or other support ... WhatsApp group ... Then as a social landlord you are like social worker ... who rings the doorbells to check what people can do instead of what they cannot do. ... This is not yet about affordability though.'

The question of affordability led to a follow-up question: What do social landlords have to offer for the vulnerable in the current market situation in the situation where they are forced to sell dwellings based on local performance agreements? The participants reported that the building code, which requires higher

quality of dwellings than in the past, was said to cause less dwelling sales than expected, as it is difficult to replace sold affordable social rental dwellings.

A follow-up question was what social landlords still can offer in the situation where they have to follow the lead in national rent increases. The representatives of the social landlords explained that their employers can increase rents more moderately than average and that they offer newly-built dwellings for an affordable rent. But, as one of the representatives explained, if dwellings could have a higher rent than they achieve on the market, there will always be pressure, also within the social landlord to either increase rents to market rents or to sell the dwelling in due course. It is difficult to determine what a good quality social rental dwelling means in the long term: what are its characteristics?

Participants also discussed whether social landlords could function as an instrument of income policy by setting rents according to income: custom-made rent setting. This would require knowledge of tenants' incomes in time, while income level nowadays is only known at the point of allocation of the dwelling. One of the representatives of a social landlords explained that if social tenant's income is reduced, there will be the possibility to reduce rent as well. The main question, however, was: Should income policy not only be a national task via the housing allowance scheme?

As a stock of social rental dwellings does not guarantee the fulfilment of needs, if tenants will not move, if the alternative is not affordable or not in the right location, other options to create or get access to more affordable housing are in dire need.

An alternative that in principle makes housing more affordable is the 'do-it-yourself' (DIY)-dwelling (*klusbuurwoning*) described above. Such an option requires good tenant DIY skills, good cooperation with the social landlord and good agreements about rent and rent increases also after the dwelling has been brought up to standard. A win-win situation might arise, if a DIY rental dwelling could be a solution for many old dwellings that are in bad quality, given the dwelling remains affordable, after the renovation.

Trading dwellings horizontally to be able to live in a more suitable dwelling in relation to household size without rent increase could deliver a win-win situation for two households, like a family trading their dwelling to an elder household. According to one of the participants (social organization), trading a dwelling could be facilitated more in Rotterdam where an experiment is run, while in Amsterdam it is being applied successfully.

Last, but not least, participants put tiny houses on the table as a new movement, and affordable option. Originally, tiny houses had as aim to combine a small living area with a lot of free green space around it, while in cities, this formula cannot be realized. Tiny houses were not considered as suitable for families. In principle, tiny housing would be suitable in situations that required for assisted housing needs, as facility sharing would be. Tiny housing was said to be in the hands of private initiatives.

The discussion about housing units instead of dwellings and apartments was not only concerned with speculation, but also with affordability in the sense of saving money (see above), but also with people who cannot live independently (any longer). This would be relevant for those immigrants waiting for family reunion. This would also be relevant for those elderly who need assisted housing, but cannot live in a residential home based on new government policies from 2015 on aiming to reduce costs for long-term care and have everyone live independently for as long as possible (see also Non et al., 2015).

Managing dependent units requires a different logic from the past one when independent living was the norm: will there be shared facilities? How will support be organized, as this is not a task of social landlords?

Participants identified a need for tenants and social landlords to co-operate. That way voice will be strengthened from bottom up, strengthening the role of the judge.

4. Conclusion: impact of policy changes in the basic service sectors on households

This RE-InVEST Workpackage 6 country report analyses existing market regulations reflecting social (dis)investment in relation to human rights and capabilities in five basic service sectors in the Netherlands. Whether the recent developments in these minimum standards can be considered a social (dis)investment in capabilities and human rights is of key concern.

Background to these developments was on the one hand, a relatively well-established welfare state. An income safety net (income support and state pension) is an important cornerstone of the Dutch welfare state, while social investment has been promoted implicitly by a re-orientation from classic protective public spending on unemployment and old age, for example, towards social investment in inter alia education, childcare, pre-schooling and active labor market policies in the period 1995-2007.

On the other hand, the welfare state was threatened by the three recessions of 2009, 2012 and 2013 as they were countered with spending cuts that were intended to improve the quality of the services, but achieve cost savings. Care services were delegated to the municipalities, as well as responsibilities in social security in order to be able to provide tailor-made assistance.

These reforms can be considered in line with the concept of a participation society, which also was being promoted by the government in order to shift responsibilities to the citizens, while the safety net of the welfare state is intended to be maintained for those who cannot (yet) take part. As a result, possibly public spending has been re-oriented back towards protective rather than productive spending. A more in-depth study of five 'public' service sectors in this report is indicative for such trends.

Section 4.1 presents the conclusions, mostly from a literature study presented in Chapter 2, on the four services sectors that are analysed in this report: early childhood education and care (ECEC), health care, financial services and water provision.

Section 4.2 focuses on the conclusions for housing services, the impacts on human rights, capabilities and agency. They are based on the experiences from vulnerable participants, Rotterdam households who have difficulties making ends meet (first discussion meeting), also in discussion with representatives from social organizations and local government and a political party (second meeting).

4.1 Early childhood education and care, health care, financial and water services

This section summarizes the key developments in terms of social investment in the four service areas and their impacts on households in terms of take up, affordability (cost-based accessibility) and quality. Chapter 2 provides more detailed information on:

- the largely demand-led systems in early childhood education and care (ECEC) and health care
- the largely public provision of water, albeit by private organizations in the hands of government
- the largely mixed cooperation between private and public actors to ensure access to financial services (here: transactions banking account and debt management)

Early childhood education and care (ECEC)

Participation in ECEC is relatively high in the Netherlands, as is part-time attendance, given the dominance of the one-and-a-half-earner model. However, the largely deregulated and demand-driven system that has been introduced with the 2005 act in order to increase effectiveness, efficiency and choice for parents has caused a decrease in participation following the austerity measures in the slipstream of the Global Financial Crisis.

Such a development clearly showcases a volatile private supply of childcare services, which impacted unequally on those who can no longer afford childcare, especially in poorer neighborhoods. Some of this decline will have been compensated by informal care, which quality-wise is not regulated (social disinvestment). However, income inequalities also show up more generally in the sense that the children not in any formal type of childcare are more likely to be from a low-income household, as are those who are more likely to participate in playgroups, which were regulated less than the formal type of childcare (day nurseries and guestparents).

In response to these developments, the Dutch government has taken measures to ensure broader access and improve the quality of childcare. They include better financial access for parents in employment, but also temporarily for parents not in employment. Furthermore, it provides extra budget in the period 2016-2021 for municipalities to develop initiatives for children of parents who are not in work and cannot use the childcare tax allowance. Last, but not least, the quality criteria and the finance for playgroups were planned to be strengthened and unified with those for day nurseries by 1 January 2018.

To sum up, the new policy initiatives seem to strive to make up for some ground lost in social investment, by helping working parents to be more easily available for employment and by helping those not in work to free up time to improve their employability. Last, but not least, the initiatives aim to improve the quality of child development by allowing easier access to different childcare options (instead of informal care) and that were also going to be regulated the same way as of 1 January 2018. These measures can be considered a step in the right direction, considering that preventive rather than curative measures have been shown to be more effective in terms of the learning potential of children, and particularly of disadvantaged children. In the long-term, the budgetary tension in relation to the economic cycle remain part of the private supply system.

Health care

The Netherlands scores relatively well on many performance indicators of the health care system. Many quality indicators show an improving trend, but not all are satisfactory. Socio-economic inequalities, however, have not decreased, while relative life expectancies have slightly decreased. The measurement and transparency of quality, thereby, need further improvement, especially in the context of the regulated supply competition, which has been introduced in 2006.

Access to health care as a performance indicator can be considered one of strongest points of the system. Socio-economic inequalities in access to health care have always been relatively low is a conclusion, which still seems to apply. However, some cracks seem to appearing on the horizon, as a number of studies indicate that cost-related access problems are on the rise: decreased consumption of health care in 2012, increased level of non-take up of advised care and increased problems in paying bills.⁴² Even, if discussions about desired take up and unmet needs will seldom result in a unanimous outcome, the RE-InVEST participants confirmed that financial access to health care has become more difficult. Also, measures countering the rising health care costs have led to the removal of a number of medicines, treatments and (walking) aids from the standard benefits package. Taken together both developments increase the risk that vulnerable households are unable to maintain their health at the

⁴² The increased insurance contributions may have contributed to these developments though the health tax allowance for those with a low-income also increased.

desired level, was the conclusion of the RE-InVEST participants. They expected that they would not or no longer achieve the highest possible standard for physical and mental health and that their life expectancy will shorten in due course.

Denktaş and Burdorf (2016: 7) conclude *‘that choices in health behaviour are hardly ‘free’ choices. They are limited by restrictions that are determined by the extent of capital that an individual has at his/her disposal.’* They argue that an intersectoral approach in the housing, living and working environment based on more political will, a context stimulating more healthy choices, more good practices, as well as more preventive instead of mostly curative health care will be needed to decrease the inequalities between groups, with special support required for those that cannot help themselves. RE-InVEST participants confirmed that their own efforts to live healthily were perceived to be expensive and boycotted by stress from worries. Enhancement of capabilities of vulnerable groups requires continued attention, therefore.

In terms of social investment, it is clear that ‘insufficient’ health impairs the capability set and the labor market participation. Furthermore, the 2015-reform in long-term care, which is expected to be achieved partly at the expense of the female population (informal care) may be expected to decrease their labor market participation. Accumulating with the increasing informal childcare requirements, this will not help to solve the high levels of female economic dependence, especially of the females with a lower education and single with children.

Financial services

Access to financial products is generally not considered a problem in the Netherlands: almost 100% of the percentage of respondents aged 15 or older have an account at a bank or another type of financial institution. This statement would explain the lack of a debate on the topic taking place, of data and of studies on financial exclusion (in relation to poverty). In the context of a well-developed welfare state, such an outcome will also be the result of policies.

The government, the financial service sector and the not-for profit sector have committed themselves in a covenant to providing the right to a basic transaction banking account. Since its introduction in 2001, the covenant has been extended to persons with a temporary status in 2008 and to clients of debt relief agencies.

Next to the organization of granting the right to a basic transaction banking account, the National Forum on the Payment System led by the Dutch National Bank has been active since 2002. It aims to improve the efficiency of the retail payment system, but also the availability and accessibility.

In the case of debt management, organizations united in an industry organization aim to help households in financial problems with services of social banking and debt management since 1932. These public (municipalities) and private organizations are active in 370 of the 390 municipalities. Debt management comes in two options: The creditor forgives voluntarily the debt after three years of strict administration or the judge will decide, maximizing the debt repayment to three to five years.

When municipalities got the responsibility for debt management in 2012, national government required them to present a strategic plan on debt management taking into account the aim of budget savings. As the framework law prescribes that municipalities must offer debt management, but not how, municipalities opted for two types of selection or targeting measures, when debt problems increased in the slipstream of the GFC, particularly for those persons on benefits. Municipalities opted for setting stricter requirements for participation in the debt restructuring program, such as having an income, not being in a divorce trajectory, etc. Another group of potential clients, would be accepted, but would not be receiving the full-fledged program, but other assistance, such as budget coaching, etc., which has been acknowledged to be less effective than direct debt management. The RE-InVEST participants confirmed this for Rotterdam, which opted for the latter approach.

To sum up, the basic transaction banking account seems to be fulfilling its aims in helping those that normally would not be able to access the banking system, while municipal debt management seems to be ambushed by austerity measures. As has been observed for other areas of the welfare state as well (see

previous section, but also Haffner et al., 2016, 2017 for example), a ‘light participatory’ debt management offer for vulnerable households should be replaced by amore tailored approach.

Drinking water services

There appear to be little dominant issues in terms of quality and affordability of water services and access to water services. Dutch water quality has been found to be better than the one in the United Kingdom and the United States. Moreover, households are relatively more satisfied with the water quality.

As water charges are based on the cost price of the drinking water companies (including taxation, as explained above), no other special or ‘social’ price is available for households, which may have difficulty making ends meet. Benchmarking is used to compare the performance between drinking water companies in order to stimulate the companies to operate as efficiently as possible. Benchmarking and cost pricing, will allow efficiency gains to be transferred to the consumers. To give an extra stimulus to this transfer, the drinking water companies were to take account of their equity, when determining their water charges in 2012 and 2013. In contrast to these cost lowering regulations for drinking water, national government doubled the drinking water tax between 2013 and 2014. In general, consumption-based costs of necessary goods make lower-income households pay a larger share of their income than higher-income households.

Impaired spending power following the economic crisis caused some households, particularly those with a lower income, to run into arrears with their utility bills, notwithstanding the income support system that is in place in the Dutch welfare state.

To prevent the disconnection from water services in such cases, the national government has set up a protocol pretty much based on ‘the right to water’, but not the right to free water. This protocol requires drinking water companies to come into action before they disconnect. They have to write a letter, direct people to debt management facilities, try to contact them personally and also advise people about the fact that disconnection cannot take place for health reasons on doctor’s advice.

This procedure does not prevent disconnections becoming reality, the numbers of which fluctuated with the economic crisis. In 2013, water companies disconnected more than 8000 households and companies; more than 10000 disconnections in 2015; almost 7500 in 2016. In 2013, it is estimated that the disconnections would have involved 500 to 750 households with children. As the protocol does not list a child’s best interest as one of the criteria, the Netherlands does not take the children’s right to water services into account.

To sum up, the water services are a public task performed by private companies owned by government. These companies operate based on cost price benchmarking, but do not apply a social price for water for households with a lower income. Despite an income support system in place, disconnections take place, while procedures are observed to guarantee a right to water, but not a children’s right to water.

Conclusion

The Netherlands scores relatively well on average in the four discussed service sectors in terms of take up, affordability, and quality. However, as often is the case, lower-income households are often relatively worse off than higher income households. Of the service sectors discussed here, perhaps only in the case of a basic transaction banking account, this statement may not be valid. Furthermore, a number of services, such as debt management and special early childhood education are targeted on households in financial problems or with children with a language disadvantage, respectively. Others, such as affordable health care and childcare services offer special provisions for households with a lower income, while again others, such as access to drinking water are not especially facilitated for households with a lower income.

As underlyer to any public services, the Netherlands in principle operates an income support safety net system. The safety net represents a strong traditional welfare principle. Nevertheless, in practice the safety net may not suffice for certain households. They may then be excluded from the society (for example, when households are disconnected from water services).

Major reforms and cuts in a number of service sectors in the last decade seem to have aggravated differences between income groups and/or seem to have initiated or strengthened socio-economic inequalities in access to services, such as in the cases of ECEC and health care.

These reforms, which in line with a neoliberal ideology involved privatization and (regulated) competition between suppliers, as well as austerity measures, aiming for improving efficiency by controlling costs, may not produce social investment in the RE-InVEST definition of sustainable enhancement of capabilities. Furthermore, social investment is a policy that the Netherlands has not formulated explicitly, despite the move towards a participation society. For example, the austerity measures in long-term health care and ECEC are speculated to create a need for more informal care, while the female's position on the labor market is already comparatively disadvantaged.

Making explicit what social investment is to be about in the Netherlands, what the participation society is to achieve and how the interrelations are formulated between classic welfare measures and these concepts, is more than welcome. Such a policy formulation is needed to shed light on the policy aims in terms of when universal and or selective basic or social rights are at stake in relation to how the capability set is affected. Such a formulation will also need to make explicit those vulnerable households that are 'surviving' rather than pursuing their well-being and that need extra protection.

4.2 Housing services

The focus is on social disinvestment in two senses: 1) stopping with social investment, e.g. 'sustainable' housing subsidies, and 2) closing down resources, as in demolishing affordable and decent/adequate housing. In the Netherlands these forms can be recognized in terms of a move towards market rents, the removal of affordable housing via (room-wise) (speculative) renting and the demolition of affordable (inadequate quality) housing.

From a **human rights**' point of view, the perceived move from a universal to a selective right in the Netherlands over the past decade gave rise to our vulnerable participants' observation that housing in the city is in the process of becoming a luxury good. The more difficult access to an adequate standard of housing therefore curtails their options to choose. In the sense of human rights functioning as part of the resources of households to support vulnerable people in particular to realize their capabilities, the access to the right to adequate housing is considered to be impeded, while a legal definition of a minimum standard of adequate accessible housing is not formulated. Living in suitable housing decreasingly is being regarded as a resource for other areas of wellbeing.

Analyzing deprivation as a multi-dimensional phenomenon in terms of dimensions of the **capability** set, the views of the participants were recorded on three anthropological roles: the judge, the receiver and the doer.

The vulnerable participants were able to **judge/evaluate** clearly their housing situation, as being in the process of decreased access to decent and affordable housing. The extent to which the value judgements of the participants (especially those coping with a low income) are taken into account in local policy is more difficult to evaluate. Several of the participants with a low income were united in a poverty network which organizes meetings, provides information, talks with local government and provides practical help to those in need. Some of those roles are directly related to housing becoming more of a selective and means-tested right rather than a universal one based on solidarity in the Dutch society. They are all related to a participation society which the government that came into office in 2012 introduced: taking responsibility, be self-reliant and independent. These aims would require a strengthening of the 'capability for voice' in the area of housing, this study show.

Austerity measures taken in social security and long-term care by the government led by a Conservative in response to the impact of the Global Financial Crisis have reinforced these trends. In housing the accompanying trend, which was kicked off before the crisis, was towards marketization (more market-conforming rent, sale of affordable housing). When the economy picked up again, the effects of gentrification were impacting the housing choices of the lower- and middle-income households in Rotterdam.

As the participants who had difficulties making ends meet mostly lived in a social rental dwelling with a right to housing allowances, they generally expressed that at the time of group discussions they observed their situation as still doable. However, they - as a **receiver** of assistance - worried about the future and the impact of the total of all austerity measures, including those not yet designed and/or implemented (insecurity), also outside the field of housing, while income generally stagnated. As for those not living in a social rental dwelling, access to a social rental dwelling in (popular neighborhoods in) the city had become more difficult, the participants had observed the move away from a universal right to housing towards a selective one, thereby impeding their capability set. The question about the accompanying legal requirements of such a selective right and the definition of the accompanying minimum quality remains unanswered.

For a **doer** the participants generated a lot of ideas on how to access affordable housing and how to lower housing costs. These widened their capability set. However, for many of the ideas, the key input that was put forward was acting together, either voluntarily with like-minded individuals/households in formal (tenant client board) or informal settings (poverty network, neighborhood centers), or in more dependent relations on social organizations (social landlords) or local government assistance. (Local) Government (less regulatory pressure, more assistance for those who cannot manage themselves, more focus on needs, more transparency, more reliable, less restrictive towards social landlords), as well as social landlords (take the maximum opportunities that policies leave, co-operate with the tenant to strengthen the voice) can also still contribute to increasing the capability set of households in need, was a conclusion that all participants supported. The participants concluded that housing needs will be better fulfilled, if the capability set is widened by taking advantage of all options to cooperate.

In conclusion, the investment in the home can be considered a social investment into housing in its social role delivering benefits to society (health and social inclusion, etc.). An extension of an individual's capability set is instrumental in freeing energy and options to be spent on other areas of well-being.

However, Dutch housing policies have moved in the direction of 'more market' and more targeted aid, weakening the traditional universal implementation of the social right to housing. On a macro level, the outcomes may not be of worry (yet), even though poorer households are usually worse off than non-poor households. But on the micro-level these developments imply that sitting tenants and owner-occupiers are relatively protected by long-term rental and mortgage contracts, as well as financial aid in terms of housing allowances and subsidies for owner occupation, respectively, on the one hand. On the other hand, increasingly outsiders can no longer move into central urban areas because of a lack of affordable and adequate housing.

This gap between insiders and outsiders reinforces the gap between generations; certainly, if vulnerable groups are involved. The gap has been shown to be re-enforced by the move in Dutch society from cohesion to anonymity (Haffner et al., 2016, 2017). In this new situation, those with any type of capital stand stronger than those without. The question whether the social right to decent housing is adequately served in the longer term or whether the floor of social protection is reached is waiting for an answer.

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RE-InVEST - Rebuilding an Inclusive, Value-based Europe of Solidarity and Trust through Social Investments

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