



nationale ombudsman

Focus on the elderly in the Caribbean Netherlands

A study of poverty-related problems of those entitled to AOV who live on or below the poverty threshold in the Caribbean Netherlands

Research team

Annemarie Tuzgöl-Broekhoven, project manager

Gaby von Maltzahn, supervisor Caribbean Netherlands

Minka Tegelaar, researcher

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Image: an existing 'studio apartment' of an elderly citizen of Bonaire

Focus on vulnerable elderly in the Caribbean Netherlands!

Since October of 2010¹, the National Ombudsman is also the Ombudsman for the Caribbean Netherlands. As Ombudsman, I regularly visit the three islands. Every single visit I'm touched by the difficult situation some citizens are forced to live in. The cost of living on the islands is high and facilities are scarce, causing vulnerable groups of people, including the elderly, to live in bitter poverty. This is illustrated by the stories told in this report. Stories about a lady of very old age who doesn't have a toilet in her home and must wade through the coral to relieve herself in the ocean. Or about a gentleman in his late eighties pining away in his shack with a zinc roof, with nothing to cool him off and no one to care for him. The fact that these are the circumstances the elderly have to live in, that due to the high cost of living they are practically forced to live under the same roof with several generations, with all the hardship that involves, that is what makes me angry.

Everything on the islands is expensive. It's no exception that prices are twice the amount they are in the Netherlands. And with the mere \$ 644² the elderly receives, it is impossible for them to make ends meet. The people of the European part of the Netherlands would have strongly protested a long time ago against such unfairness, but the elderly in the Caribbean Netherlands are not so quick to act. They are modest people, not used to complaining. They are usually unaware of arrangements such as the 'bijzondere onderstand' [special benefits]. And if they do know, they are too ashamed to act. Besides, there are so many documents to submit, so much paperwork, that people tend to think: never mind.

The fact that nobody seems to care for the elderly on these islands, that after all form part of our Dutch Kingdom, is all the more painful because these people, these elderly, are Dutch citizens. It seems as if hardly anyone is paying attention to this issue. It may be that there are elderly on these islands whose situation is perfectly fine, but that does not make these people's stories any less painful. It is a fundamental social right to be able to cover one's basic needs, and apparently there are citizens in the Caribbean Netherlands that do not have this guarantee. This is an issue the Netherlands Institute for Human Rights and I myself have emphasized before. Fortunately, the current Cabinet acknowledges that something must be done., The problem of poverty on the islands has – at last – landed a spot on the political agenda. Even so, I am still worried.

The measures announced by the Secretary of State of Social Affairs and Employment in the progress report she published on June 27th, 2019³, in my view are not sufficiently specific. It is unclear to me at what time she plans to take which actions, by whom and who will be the one supervising the process. It's a good thing the AOV⁴ amount is going to be increased – but please make sure it is increased *sufficiently*. Also, make sure that the increase is followed through with more swiftly. Besides that, merely establishing a social minimum is not enough. As stressed by the stories below, we must truly focus on the prevention of poverty and enough capacity in the day centers. We should also make an effort to create (more) facilities such as domestic care services, a better road network and public transportation.

In my view, we cannot wait any longer, now is the time to press ahead, in all fields at the same time. That is why we issue this report on the Caribbean Netherlands, a report with a different set-up than the usual reports. It lets the many vulnerable elderly living below the minimum subsistence level tell their stories, instead of just us talking about them. We should all be ashamed of the fact that the situation has become what it currently is. The Caribbean Netherlands cannot and may not remain some far-off land the The Hague government is not bothered by!

The National Ombudsman,
Reinier van Zutphen

¹ Since 2012, the National Ombudsman also has authority over the Public Institutions of the Caribbean Netherlands. In Annex I this is further addressed.

² This is for those entitled to AOV in Bonaire. Stacia citizens receive \$ 805 and those of Saba \$ 774.

³ See [Progress report benchmark livelihood Caribbean Netherlands, June 27th, 2019.](#)

⁴ General Old Age Pension [Algemene ouderdomsverzekering]

Ms. Smith (36), social worker on Statia

“Not too long ago, the public health service asked us to please check on an elderly gentleman. He was visually impaired and hearing impaired, yet still cooked his own meals – that could possibly lead to hazardous situations. We went to check on him, and we were shocked by what we found. The house was practically inhabitable, and the stench was tremendous. The restroom was outside, and as the gentleman not only had a poor eyesight but also reduced mobility, he relieved himself on his mattress – which was also the place where he ate his meals. There were buckets full of filth everywhere in the house. It was so sad to find this gentleman in these inhumane conditions. What made the situation worse, was that a couple of years ago, this gentleman was robbed and beaten up in his own home. He had become so anxious, that only one person was allowed to visit him in his home. This lady did what she could, and visited him every once in a while, with a hot meal, but she wasn’t able to do so at all times. The gentleman also suffered from diabetes, which is concerning because the medication may not be taken on an empty stomach. Sometimes he made himself a sandwich, but there were also days that he didn’t. It was obvious that his gentleman had been living in these very bad circumstances for many years. We had him admitted immediately. It’s something of a miracle that we managed to do so, as all the nursing homes are full.

And that is where we come to talk about a huge problem that has to do with care for the elderly. There are so many elderly who really cannot stay in their own home. They need care 24/7, but there simply isn’t enough space. These people must remain in their homes under horrible circumstances while, if there were enough facilities, they could still live in their own homes.

Many more elderly live in houses one can only describe as shacks. Once you walk inside, you can see the holes in the roof. There is no money to repair the homes, an AOV does not provide them with enough money to cover those costs. In many cases, elderly must bathe and relieve themselves outside of the home. Even so, if an elderly must rent in the private sector, they are usually not much better off. There is no rent tribunal on the island, so the property owners may charge whatever they want; a rent of \$ 650 is no exception. If you receive an AOV of \$ 750, then there’s hardly any money left to buy food and cover other expenses. And that affects these people’s health. Everything is interconnected. I lived in the Netherlands for some time, and there I saw that people stand up for their rights. Here on Statia, things are different; people here tend to just work with what they have. They do complain sometimes, that things ought to be different, but they don’t stand up for themselves.

There is another remarkable difference with the senior citizens in the Netherlands: for them, it is very common to take a nice trip, to Germany or Belgium, for example. For the elderly on the island, that is virtually impossible. A plane ticket to leave the island costs around \$ 200 – there are hardly any elderly who can afford that. That means that this group of people never leaves the island.

Then there’s a group of elderly who are being exploited financially. This is an issue that definitely occurs regularly, but it’s very hard to prove. There was this elderly lady who had saved \$ 9,000 for her funeral. A family member took her to the ATM on a regular basis, and all the money is gone. The elderly don’t want to speak up about what’s happening, they feel like snitches and often depend on others. People do provide some care for the elderly, but at the same time sometimes rob them. As social workers, we usually notice things are off, but as long as there is no proof and people do not disclose their finances for example, our hands are tied. The elderly is a vulnerable demographic. And it is distressing to see how very much the elderly struggle here on Statia. I often feel powerless. We want to make a difference, but there really is so little we can do for these people.”

Mr. Jacobs (68), Statia

“Four years ago, I came back to where I was born: Statia. My intention was to spend my old age on the island. Away from the crowds in the Netherlands, back to my roots, and back to my sister who also lives here. I thought it would be more relaxed to live here. I was very wrong. Life here is a tremendous struggle.

Every month I get paid \$ 1,000 of which \$ 240 I send to my nine-year-old daughter in Ghana, \$ 250 I spend on housing, \$ 40 on water and \$ 100 on Internet. That leaves \$ 370 a month for groceries, gas, the phone bill, the dentist and clothing. It seems like more than it really is because everything, and I mean everything on this island is expensive. When you go to the store, you easily spend \$ 50 on eight grocery items. I keep lists of foods that I keep changing; one month I'll buy mushrooms, for example, and another month I'll buy pumpkin. It's been years since I've eaten healthy fruits and vegetables that taste good, such as string beans, peas and grapes, because they are simply not affordable. Two pounds of grapes, for example, cost \$ 9. While walking to the supermarket, I'm always calculating in my head how much I can spend, what that buys me and how long that will last me.

Over time, I've become some sort of a money magician. I'm really pinching every penny and I even manage to save a little money every month. And I must. The other day, for example, I ran out of gas for the stove, a month earlier than usual. I had to fight the sense of panic I was starting to feel. Where was I going to get the \$ 95 for a tank? I scraped up all my money, because no gas means no meals and no tea. The rest of the month, I've been stressed; what if something unexpected happened a second time? The few dollars I had left were only enough to buy the food I really needed.

Fortunately, my sister lives here, but otherwise it's quite lonely. I have no money to go somewhere nice. I would like to take my sister out for a coffee some time, but I cannot afford it. In fact, I barely ever leave the house, except to walk to the grocery store. Fortunately, I'm good at entertaining myself. The books I brought with me from the Netherlands are my entertainment.

If I were to receive \$ 10,000 out of nowhere, I would immediately travel to my children in the Netherlands, I haven't seen them for years. They have no idea how hard my life is here, though. They have their own lives, and I don't want them to worry about me.

I would also buy a bicycle. That would make me so happy! It makes me feel lonely, to always have to worry about money. Meditation helps me try to stay in control of the situation. I do everything I can to stay healthy, because if I were to fall ill, the problems would be tremendous.

If someone were to ask me to rate my life on a scale of 1 to 10, I would say it's a 5. A failing grade. To live here, for me means to live on the sharp edge of poverty.”

Ms. Nicolaas (59), nurse, Bonaire

“Yesterday afternoon I visited the sister of one of my clients. I saw that her morning medication was on the table. “Why didn't you take them?” I asked her. She told me that she was only allowed to take the medication with something to eat, and she didn't have any food. She was out of money. She would not be able to eat until the afternoon, when she would go to the day center. Poverty is a big problem here on the island. People hardly get by with their AOV pensions. That's because everything here is expensive. Most manage to buy a bread, but there is no money for fruits and vegetables.

I used to have a client who had her own home. The roof leaked, but she didn't have any money to have it fixed. This lady had difficulty walking. When she had to go to the bathroom, she had to wade through the coral to relieve herself in the ocean. She could no longer get her own groceries. The steps around the house were too high, she could no longer get out of the house by herself. It would have been irresponsible to let her keep living there. I had to have her admitted in a nursing home, even though she begged me not to. It was heartbreaking, she was so very upset. She still lives there, but has become lonely, while if there had been some money available for adjustments in and around the house, she could have still lived there for years. It also would have helped if there had been transportation for the elderly. Public transportation is only arranged for the children going to school, the elderly usually have to do everything on foot.

Also, the married couples I know have a hard time making ends meet. Around the 16th or the 17th of the month they start running out of money, and they buy on credit at the Chinese convenience stores. That is how they end up in a vicious cycle. Many people depend on day centers for the elderly, also for their food, but those do not have sufficient capacity. They are asked, for example, to only come three times a week, and the rest of the days, they'll just have to see where to get their food from. That is hard to witness. I also know an elderly couple who would like to come to the day center, but are not able to do so. They have no money to pay for electricity, so they cannot turn on the air conditioning in their bedroom. Because of that, they hardly rest at night. They often lie down for a while during the day because they are too tired, and cannot go to the day center. And then there's the elderly who would like to go to the day center, yet don't come, because they are ashamed of their old, worn-out clothes.

Some time ago, I visited a client, an elderly gentleman who shared a house with his sister. She had been admitted to the hospital, and he missed her so very much that it made him cry. He really wanted to visit her, but he could not reach the hospital because he didn't have any money for transportation. He couldn't call her either; his phone was broken and he couldn't afford a new one. I took him to go see his sister. It made him so happy that he got to see her and that she could tell him in person how she was doing. That's a couple of weeks ago now. People do what they can to try to help, but life is expensive for everyone on Bonaire, making it hard for people to help out others. Meanwhile, the elderly try all sorts of things to get some extra money. There are people in their seventies working in security, for example. But only those who are physically fit can do so, although even there you see elderly with walking difficulties doing that kind of work.

Even though people are modest and do not like to talk about their financial problems, money, and especially not having any, is often a conversation topic at the day center. It causes a lot of stress and hardship in people's lives. A large part of the senior citizens on the island live in poverty, with the exception of those that have built up a pension. People do what they can, they are modest and hardly ever complain. But the situation is obviously becoming more acute every day.”

Justification

1. Why this study?

1.1 Motivation for the study

The problem of poverty is an issue that in recent years has had the particular attention of the National Ombudsman, and not only when it comes to the European part of the Netherlands. He believes it is important that we do not forget the Caribbean Netherlands in that regard. Even more so now that results show that poverty in the Caribbean Netherlands has been on the rise since 2010, and a considerable part of the citizens have difficulty making ends meet.⁵ The blatant poverty on the three islands and the signs that not much seems to be changing, are of great concern of the Ombudsman, particularly so because these are municipalities within the Dutch political system under the responsibility of the Dutch government⁶.

The Ombudsman wants the government to fight the poverty on the islands. He has seen that the Cabinet has taken some steps in recent years. For example, in late June of this year, a minimum income level was established.⁷ Based on that minimum income level there is now a benchmark for the social minimum.⁸ Because the Ombudsman wondered if the measures taken by the government are timely and sufficient to achieve a minimum subsistence level in the struggle against poverty, in the spring of 2019, he launched an investigation into the problem of poverty in the Caribbean Netherlands.

1.2 Structure of the study

The (themed) study shall consist of three sub-studies, in which the National Ombudsman reviews the (financial) issues three 'groups' of vulnerable citizens face, and what the government's role is in that regard. These groups are investigated separately. The groups are: people entitled to AOV, living on or below the poverty threshold; single parents living in poverty with their children; and vulnerable young adults who, once they turn eighteen, will be on their own. The National Ombudsman launched these investigations to gain a better or even better insight into the problem of poverty in the Caribbean Netherlands.

This report describes the first study, the study focused on those entitled to AOV. Subsequently, the two others (sub-)studies shall be addressed. The study of single parents and their children will be carried out by the Ombudsman and the Ombudsman for Children. The last study is expected to be completed by the end of 2020.

1.3 Objective and research question

The poverty problem in the Caribbean Netherlands is a broad topic, and a lot has already been written on it. The express intention is to gain an insight into the perspective of the citizens by means of this report. In the National Ombudsman's view, the citizens' perspective must be a decisive factor in everything the government does, and he challenges government bodies to look differently at services, procedures and innovations. He tries to come up with ways to change or better the approach, with more attention for the citizens' perspective. This first study focuses on those entitled to AOV who live on or below the poverty threshold and the hardships they face.⁹ By means of this study, the Ombudsman strives to verify to which extent the government creates circumstances under which the basic needs of those entitled to AOV are covered. He wonders what is reasonable for them to expect from the government in that regard. The central focus is on the experiences of the people themselves, and their caregivers.

1.4 Scope and approach

Regarding the scope of this investigation, the Ombudsman is aware of the fact that there are differences between the three islands of the Caribbean Netherlands, in many areas. Three different languages are spoken, for example, and there are differences in administrative culture. Wherever relevant, the information in report will be specified for

⁵ See also [Regioplan, Investigation into a benchmark for the social minimum in the Caribbean Netherlands, June 2018](#).

⁶ See also Annex 1 of this report.

⁷ This has to be appropriate for the socio-economic situation and the location of the three islands. It should be at a reasonable level for the basic expenses of the islands' citizens.

⁸ See also the table in Annex 2 of this report. The table was originally published in the progress report of the Secretary of State of Social Affairs and Employment dated June 27th, 2019.

⁹ There are no precise figures available of the amount of elderly living below the poverty threshold. The Social Affairs and Employment unit of the National Office for the Caribbean Netherlands [Rijksdienst Caribisch Nederland] only lists those elderly who applied for an AOV benefit. At present, 3589 elderly on the three islands receive an AOV benefit.

each of the three islands. During their consultation sessions in the Caribbean Netherlands, Ombudsman staff regularly speak to elderly citizens who perceive several financial issues and cannot come to a solution with the government. Within the framework of this study, these complaints and indications have been evaluated. Furthermore, minutes of the Second Chamber of Parliament [*Kamerstukken*] have been studied and literature on the subject has been reviewed. A lot of research on the topic of 'poverty' in the Caribbean Netherlands has already been done, and many reports have already been published. That is why the Ombudsman has opted to build on these reports.

When the investigation was launched¹⁰, staff of the Ministry of the Interior and Kingdom Relations (BZK) and the Ministry of Social Affairs and Employment (SZW) was consulted. Subsequently, two employees of the National Ombudsman spoke to several (public) institutions on Bonaire, including the Public Body of Bonaire (OLB), the Social Affairs and Employment unit (SZW unit) of the National Office for the Caribbean Netherlands (RCN), and the Health and Welfare Group (ZW-group). Furthermore, they held individual interviews with eight caregivers and fifteen elderly on Bonaire. On Saba and Statia they also spoke to (public) institutions, fourteen caregivers and seventeen elderly. In the Netherlands, two researchers interviewed dr. Jurenne Hooi, the independent advisor on Poverty Reduction and Inclusion. Lastly, elderly and professionals, active in several areas, were interviewed. These interviews tell the personal stories of those involved, and describe what they experience or what they are facing when carrying out their jobs. The names of those interviewed and the persons described in several case studies are fictitious.

1.5 Reading guide

The report is structured as follows. In chapter 2, the causes of poverty among the elderly will be further addressed. Chapter 3 describes how the elderly try to stay afloat. Lastly, the view of the National Ombudsman is set out in chapter 4. The first annex contains a description of the administrative structure of the Caribbean Netherlands. Annex two consists of a short overview of the developments since 2010.

Every chapter contains quotes of citizens and professionals from interviews and/or correspondence. The quotes and pieces of text included in this study serve as an illustration of the various viewpoints and perspectives. This is their story, and this is what they experience.

¹⁰ The investigation was launched on February 5th, 2019, with a letter to the Ministry of the Interior and Kingdom Relations and the Ministry of Social Affairs and Employment.

Ms. Johnson (39), caregiver, Saba

“A single elderly person on Saba, whose health and mobility aren’t what they used to be, almost completely depends on help. Help for bathing, for getting dressed, cleaning the house, getting groceries. When we visit isolated elderly, we sometimes see rotting leftovers, cat excrements or cat hairs lying around the house. Three times a week, there’s a sort of nursing care, but minimal help is offered for household chores. It’s not unusual for people to wait for months for someone to clean their house. It’s inhumane that there are elderly who have to live like that. Some of these people are very much alone, they live pretty much isolated. They are lonely and barely have contact with others, also because in many cases their children have left the island and it is impossible to visit them because of the financial situation. People on Saba can be very modest. Elderly who live in these circumstances very rarely complain about the situation they’re in.

Sometimes, also the houses they live in are in a very bad state. These people, sometimes of old age, at times are desperate, because there is no money to carry out repairs. When the water tank breaks, for example, and they have to carry bottles of water around. Doors that no longer hold up. Leaking roofs. A fence that falls over, while its precisely that fence that supports them when walking around. Things are not only in a poor state, they are sometimes even hazardous.

Whenever people try to get financial aid, they have to show proof in the form of a rental agreement or bank statements, for example. They don’t always have that proof, or their mobility or abilities do not allow them to get it. Such a person does not get financial aid, while its precisely them who need the financial contribution so desperately.

Bureaucracy is a problem. For instance, people have a right to ‘onderstand’, a social security benefit. Sometimes, on paper people have a house with rooms that can be rented, making it seem like they have sufficient income. However, if that person cannot find a job, considering the prices on Saba, a 500-dollar monthly income from renting a room is not enough to get by. The other day, there was this gentleman in his sixties who claimed he had only 10 dollars on him. It was only halfway through the month. He ate from his car, because he didn’t have the means to cook at home. He was urgently looking for a job and ready to accept any kind of work. This gentleman doesn’t really have a good name on the island, that’s why it is nearly impossible for him to get a job. He was desperate, he came to ask us every day if we could help him and begged us to remember him. For elderly that are unable to cook a meal for themselves, there is a possibility to have a free hot meal delivered to their home every weekday. We pointed out that possibility to this gentleman.

Is also happens a lot that there’s several family members registered at the same address, while they no longer live together. The incomes of those people are added up, and then there’s no right to receive financial aid. I do have to say that family members often cannot do what they would want to, because they also have to work with what they have. They have enough struggles to deal with as is.

Then there’s the senior citizens whose money is being administered by a family member, for example. These elderly cannot dispose freely of their money and fully depend on those who buy them groceries. For instance, they have to ask them if they can get some new clothes, and have to wait and see if they get what they asked for. It’s painful to think that these people, who worked hard their whole life and should be enjoying their old age, depend so much on others. I’m very affected by the loneliness and dependence of the elderly on the island.

The local government helps as much as it can to respond to the need of the elderly. A person in need and with little income, for example, is eligible for help to get repairs done in and around the house. There is also the possibility for the elderly to participate in daytime activities organized by institutions for seniors. Nevertheless, more structural help would be most welcome.”

2. Causes of poverty among elderly

2.1 Introduction

To contribute to the livelihood of the elderly, the SZW unit of the RCN pays a basic pension. This pension is also referred to as the AOV benefit, old-age pension or AOV pension. Residents (or former residents) of the three islands are entitled to this pension if they were insured for it. This is set out in the General Old Age Pension Act BES (hereafter: AOV Act BES) Every person residing in the Caribbean Netherlands accumulates an AOV between ages 15 and 65. An application for AOV should be submitted by the people themselves at the SZW unit of the RCN in a timely fashion; six months prior to reaching retirement age¹¹. On Bonaire, the AOV benefit is \$ 644 per month, on Statia it's \$ 805 per month and single elderly persons on Saba receive \$ 774 per month.¹² These amounts are based on the consumer price index of the Dutch Central Bureau of Statistics [Centraal Bureau voor de Statistiek (CBS)] and are modified every year.¹³

Elderly who do not receive an additional pension and do not have any form of additional income¹⁴ are unable or hardly able to make ends meet with the AOV. Nevertheless, most of them settle for what they have, or they try to make some extra money, despite their age. The National Ombudsman observes that elderly who only receive an AOV are at higher risk to live in (hidden) poverty. The high cost of the basic needs in particular causes major financial problems. (Financial) help from family members in many cases is very much needed, especially in those cases in which the AOV – which already is quite inadequate – is reduced.¹⁵ In practice, however, such help is not always evident, as family members themselves often also have a hard time trying to stay afloat. People are not quick to address authorities or institutions. Shame or pride keeps people from asking for help. Especially the elderly prefers not to expose their financial problems. Aside from that, they are not always aware of the right paths to get help. In this chapter, we will further discuss several of these issues.

2.2 Recurring expenses are too high

On the instructions of the government, the agency Regioplan analyzed the financial situation of residents of the Caribbean Netherlands.¹⁶ That research has shown that single persons need a minimum of \$ 1,350 on a monthly basis for their subsistence, depending of the domestic situation and the island they live on.¹⁷ It was calculated that approximately 40% of the island population earns insufficient income to get by. Groceries are too expensive; the utility bill is too high and water too costly. In short, the amount a single person receives in AOV is insufficient to cover the most essential needs of life.

Groceries

This was also brought up during the interviews held by the National Ombudsman's researchers with elderly people and caregivers. Many of them experience difficulties with the high cost of daily subsistence. The prices of food in particular are often complained about. For many people, food is a variable they try to cut back on. Professionals report that many elderly, after deducting all recurring expenses, have as little as \$ 100 or less left per month to live on. The elderly themselves also mention this during their interviews:

"I used to be a phone operator. Now I only receive \$ 590 in AOV. Because of all the recurring expenses, I'm not able to buy enough food. I try to spend as little as I can. Sometimes I stay with my daughter to get a proper meal. But to get to where she lives, I have to take the bus or a taxi, and that also costs money."

¹¹ In the European part of the Netherlands, the Social Security Office [Sociale Verzekeringsbank] sends a letter to those entitled to AOW, four months prior to the day they reach retirement age. The AOW may then be applied for online through DigiD.

¹² https://www.riksdienstcn.com/binaries/riksdienstcn-nederlands/documenten/brochures/sociale-zaken/sociale-verzekeringen/sociale-verzekering-bedragen/index/Poster_Nieuwe+bedragen+2019_NL.pdf Within the system in the Caribbean Netherlands, there's only an AOV for single elderly. Every elderly is a single person within the meaning of the Old Age Pension Act BES. The concept 'joint household' is not reflected in the law.

¹³ Regulation of the Secretary of State of Social Affairs and Employment of November 21st, 2018, no. 2018-0000157985, concerning the amendment of amounts and the establishment of percentages and amounts for the Caribbean Netherlands as a result of the consumer price index for 2019. The index reflects the price development of consumer spending, such as on food, clothing and rent. On average, the amounts spent are higher on the Windward Islands, therefore, the CBS applies a compensation of 7 percent for Statia and 10 percent for Saba.

¹⁴ This applies to many elderly on the three islands.

¹⁵ In paragraph 2.3 we shall further discuss this.

¹⁶ See *Investigation into a benchmark for the social minimum in the Caribbean Netherlands*, Regioplan (2018) where it is stated on page 67 under 5.4 that "at least 43, 39 and 43 percent of the households on Bonaire, Statia and Saba, respectively, has an income "lower than the monthly budget needed on average for these households".

¹⁷ The lower limit of the 'total cost of subsistence' for a single person on Bonaire amounts to \$ 1,010. For Statia citizens it amounts to \$ 1,070 and those of Saba \$ 1,150.

Because of the lack of affordable transportation, people depend on the local small supermarkets. It happens that for a certain product, a supermarket on one side of the island charges three times the price a supermarket on the other side of the island does.¹⁸ Also, most residents of the Caribbean Netherlands cannot afford fruits and fresh vegetables. A caregiver who spoke to an Ombudsman employee explained that in the week of the interview she had bought a cabbage for \$ 13 and an avocado for \$ 6. Because of the excessive cost of fruits and vegetables, many people do not get enough variety in their food, which causes health problems. Another caregiver mentioned that some elderly drink a shake instead of eating a meal. Yet another caregiver explained:

"Many elderly suffer from high blood pressure because they are not eating right. Their children get them Chinese food. They usually aren't even aware of their high blood pressure, not until they suffer a stroke."

The consequences of their unhealthy eating habits become apparent for many island inhabitants once they get older. The number of diabetic patients is proportionately high in the Caribbean Netherlands, and many are overweight and/or suffer from high blood pressure as a consequence of unhealthy eating. In May of 2019, the Secretary of State of Social Affairs and Employment (VWS) signed a Caribbean Sports and Prevention Agreement with Statia and Bonaire. For Saba, investment in sports and prevention forms part of the so-called 'Saba Package'. The objective of the agreements is a healthier Caribbean Netherlands, with a greater focus on prevention and the importance of a healthy lifestyle. A good initiative, in the view of the Ombudsman. He does wonder, however, what the specific benefits will be, if healthy food, such as fruits and vegetables, remains expensive.

The high prices of fruits and vegetables are mostly attributable to the fact that they have to be imported. Because of the soil conditions and the climate, hardly any crops are grown on the islands. That's why it's not easy for people to set up a small vegetable garden to help them cover their needs. Also, the water needed to sustain a garden is too expensive or not available. The government is focusing more on facilitating local production of fruit and vegetables, in order for the islands to depend less on (expensive) importation. The Administration Agreement between the Netherlands and Bonaire of November 2018 contains several agreements on the execution of plans aimed at the production of healthy food that were agreed upon. The past few years, small-scale projects have been launched on Statia and Saba. In 2017, a project named "Made in Statia" was started on Statia. Fruits and vegetables are being grown there on a small scale. The same goes for Saba. Since 2018, lettuce, tomatoes, bell peppers and cucumbers are being grown there through hydroponic farming.

(Public) transportation is unavailable or not affordable

Caregivers in Bonaire have indicated that there is a need for transportation for elderly who don't have a means of transportation to be able to get groceries.¹⁹ There is some public transport on Bonaire, but it is very limited. As soon as cruise ships dock in the harbor – which is about three times a week – these buses are used to transfer the tourists. The remaining days, one has to be at the bus stop before 7 a.m., because after that time, buses are in use as school buses. Most people cannot afford a taxi. On Saba and Statia there is no public transportation at all. Although the government acknowledges that public transportation is essential for low-income groups, the announced plans do not yet indicate practical action is going to be taken.²⁰ It has to be checked first if there is sufficient demand. In the National Ombudsman's view, this is a surprising remark, as it is already sufficiently clear there is a great need for transportation.

Utilities

Aside from the product prices in the shops, people also indicate there is the issue of the high cost of utilities (electricity, water and Internet). Due to the small scale of the islands, the costs of goods and services tend to be steep. The costs for utilities in particular are relatively high and weigh heavily on the public. To share the costs, families are forced to share houses.

¹⁸ For Bonaire, Unkobon came up with a price comparison (see <https://unkobon.org/dev/prijsvergelijker/>). There is no such comparison for the Windward Islands.

¹⁹ In the socio-economic agenda of the local government of Bonaire, which has been replaced by the Administration Agreement, additional topics were also addressed, such as public transportation. These topics are not addressed in the Administration Agreement.

²⁰ See the annex of the progress report *Benchmark livelihood Caribbean Netherlands*, which mentions that the Ministry of Infrastructure and Water Management will assist the Public Body of Bonaire with a pilot to verify if there is a demand for public transportation.

“I am alone because my husband passed away. I live in my son’s house. All the money is spent on utilities (phone, water and cable). I also have to pay taxes and the leasehold. Whenever I need something, my children pay it for me.”

The cost for Internet or cable television is a lot higher in the Caribbean Netherlands than it is on the mainland, precisely because these are islands. The rates for Internet in particular are excessive, approximately \$ 90 per month. Many people cannot afford such an amount, something the National Ombudsman receives indications and complaints about on a regular basis. In late 2016, based on a specific complaint, he considered that affordable access to the Internet is an important prerequisite for the development of a country and of a community. He insisted the government make the effort needed to get the capacity and the cost of the Internet to an acceptable level.²¹ The Ombudsman has seen that since then, steps have been taken, yet not to the extent that one can qualify the actual level as an ‘acceptable level’. For the elderly, the Internet is an important source of information. Much more than in the European part of the Netherlands, the government makes use of Facebook, for example, to draw the citizens’ attention to certain rights and possibilities. The Internet is also important to (grand)children they share the house with. A social worker told us about that:

“Some elderly live alone because the grandchildren do not want to visit their grandparents anymore. The grandparents don’t have Wi-Fi or a modern flat screen TV. The elderly grows lonely because of this.”

The government has made grants available for all islands to help make electricity and telecommunications more affordable. Households with minor connections will pay less than households with large connections. Furthermore, the proposed legislation Amendment of the Electricity and Drinking Water Act BES should guarantee that drinking water for domestic use remains affordable.²²

Housing costs

Housing is also expensive. Many of the elderly the Ombudsman spoke to, have their own houses. Usually, those are houses they constructed themselves in the past, or that have been in the family for years. Since 2011, homeowners on Bonaire are required to pay (a higher) property tax. These amounts can be quite steep, especially if the property value has been estimated as high, because of its location by the sea, for example. Because of this change, elderly whose family has owned a home for generations, suddenly have to pay (a high) property tax.

“I have to pay my recurring expenses, but I can barely manage. The roof is broken and needs to be repaired. But I can’t afford the repairs. I have to pay property tax and leasehold. Those amounts have gone up quite a lot: I used to pay \$ 82, and now I have to pay \$ 107. And then I still have to pay \$ 75 for leasehold.”

Some even have to agree to a payment scheme because they are unable to pay the full amount at once. A caregiver complained that the government does expect the elderly to live on their own for a longer period of time, yet they do not relieve the financial burden by means of lower tax rates for property tax or affordable assisted living.

Property tax is not levied on Statia and Saba.²³ The fact that property tax is collected on Bonaire but not on the other islands has to do with Article 43, paragraph 1 of the Public Body Finances Act Bonaire, Statia and Saba, which established that property tax *may* be levied. Apparently, Bonaire’s Island Council opted for making use of this ‘may stipulation’ in the law and in 2011 it established an Island Ordinance.²⁴ The Ombudsman finds it remarkable that the approach in this regard differs per island. He wonders to what extent it is reasonable that property tax has to be paid on Bonaire only.

²¹ See report letter National Ombudsman of November 8th, 2016, file number 2015.30532.

²² https://www.internetconsultatie.nl/wijziging_wedb

²³ Payment of real estate tax is required, however, a house occupied by the owner itself is exempt from payment thereof. If a property is levied for real estate tax, then no property tax is levied, and vice versa. Both taxes have their own objects of taxation. Property tax is an island tax. Real estate tax is a State tax. In case of leasehold, the citizen has to pay both real estate tax and leasehold (source: website Tax Authorities Caribbean Netherlands).

²⁴ <http://decentrale.regelgeving.overheid.nl/cvdr/xhtmloutput/Actueel/Bonaire/355362.html>

On all three islands, low income groups have a hard time finding an affordable home. There is a severe shortage of affordable rental housing.²⁵ This causes the pressure on the housing market to rise, forcing people to resort to the (expensive) private rental sector. A rental house easily costs \$ 400 to \$ 500. However, people do not receive any compensation, because the system of housing allowance that exists in the Netherlands does not apply to the Caribbean Netherlands.

In its letter of June 29th, 2018,²⁶ the Cabinet informed the Parliament that it would investigate alternative options for rental compensation. In the progress report *Benchmark livelihood Caribbean Netherlands* of June 27th, 2019, the focus is on lowering the costs of housing by increasing the availability of houses. Money is made available for building new houses, renovation/maintenance and infrastructure. Furthermore, Island Ordinances regulating the rental prices are to enter into force. There will also be an experiment on Bonaire with the mortgage guarantee as it exists in the Netherlands, which households that now rent through a private landlord, may benefit from. The report does not give any indication of a similar experiment being carried out on Saba and Statia.

2.3 Reduced AOV benefits

The situation of elderly whose AOV is reduced, is even more distressing. Their AOV is reduced because they haven't lived in the Caribbean Netherlands for (several) years, or because the government assumes that is the case. What's happening is the following:

Since the AOV Act BES entered into force, the AOV amount depends on the place of residence. People who went to live or work abroad (temporarily), are not insured for the period they spend in that other country, except if they continue to pay premiums and taxes on Bonaire, Statia or Saba. For residents who during a period of time were not living on one of the three islands and therefore were not insured, a reduction of 2% is applied to the old age pension. For some people, this is an unpleasant surprise.

A case study:

Mr. Jones has been living on Statia since 1975. Because he didn't spend his entire working life on Statia, his AOV was reduced by approximately 40%. According to Mr. Jones, this was incorrect, the reduction percentage should be much lower. That's why Mr. Jones submitted a request to review the reduction to the SZW unit of the RCN, whose personnel decided to review the decision and lowered the reduction percentage to 6%, but only for the years 2016-2018. Pursuant to the AOV Act, the review may only have retroactive effect for one year.²⁷ Out of consideration, the SZW unit extended the period by one year. Thus Mr. Jones received a back payment over the period of March 5th, 2016 until June 30th, 2018 only. According to him, that wasn't enough. In his view, as he already retired in 2007, he was also entitled to back payment over the previous nine years. He felt shortchanged. He didn't receive a large portion of the pension that, according to him, he was entitled to. The SZW unit of the RCN, however, was of the opinion that they had been sufficiently considerate with Mr. Jones, offering him back payment over two years. In their words, that was as far as they could go, and on behalf of the Minister of SZW they wrote:

"I have modified the legal effect of a decision that has become final, and that has been taken by an institution I am not responsible for, and in a period of time in which my legal responsibility didn't even exist yet. I have therefore made a formal decision I am not legally obliged to make – and I have shown the maximum consideration for this case. That is without prejudice to the fact that when materially interpreting such formal decision, I am bound by the General Old Age Pension Act BES. Pursuant to the provisions of said Act, the maximum period an old age pension may be retroactively reviewed is set to two years. And that is precisely the period over which you have received back payment of the reviewed old age pension."

²⁵ Both the Administration Agreement of November 2018, and the Covenant on Public Housing Bonaire of June 27th, 2019, state that some 500 units of public housing will be built on Bonaire.

²⁶ [Cabinet reaction Research benchmark livelihood Caribbean Netherlands, June 29th, 2018.](#)

²⁷ Article 12 AOV Act BES.

Review of the AOV benefit may only be carried out retroactively for a limited period of time, and the AOV may therefore not be revised up to the day the AOV commenced. This puts some individual citizens at a great disadvantage.

The old page pension is thus reduced for the years that the recipient did not live on one of the islands, even if the place of residence in that case was one of the other countries within the Kingdom. It is important that the registration in the basic administration of personal data²⁸ of the three islands corresponds with the actual place of residence. The years accumulated in other countries within the Kingdom do give a right to AOV or AOW from those countries, however, payment thereof must be requested in those countries. To that effect, the person entitled to the pension must take action, and many people are not aware of that. In addition, the application to many elderly is a difficult and unclear procedure. These are excerpts from the RCN's responses when asked about complaints in this regard:

"In my email addressed to (...) I informed you that we do not process AOV applications for all six islands that form part of the former Netherlands Antilles. On our website, which you say you consulted, we inform you that we can provide you with the necessary forms for submitting an AOV application for Aruba and Curacao. In case you have not yet received those forms, I apologize for that. For good measure, I have attached them to this email. After completion, they have to be sent to the respective countries with your signature, a copy of your ID and your bank details."

"The SZW unit of the RCN is aware of the procedure followed by the SVB in the Netherlands. At present, it is (technically) impossible to offer a similar facility in the Caribbean Netherlands. The SZW unit of the RCN informs future pension beneficiaries through its website (www.rijksdienstcn.com). You could have verified the retirement age on this website. The website also contains application forms and the address information, including the email addresses."

Information is not always clear

People often do not know where they stand. They do not understand which amounts make up the total amount, why they receive a lower amount or which information should be submitted to whom. The National Ombudsman receives complaints that the RCN does not provide clear or complete information. People also feel it takes (too) long for the RCN to respond clearly to their questions.

"I have been corresponding with the National Office for the Caribbean Netherlands [RCN] for over a year with regard to my application for AOV. Not all my questions have been answered yet, despite several requests and complaints."

Supplements to the AOV

Single elderly who – for whatever reason – have had their AOV reduced and are unable to get by, as a general rule are entitled to a supplement by means of benefits [*onderstand*]. The SZW unit of the RCN informed us that this concerns a supplement of a maximum of \$ 83 per month for single elderly and \$ 66 for partners. To be eligible, elderly must be resident of the Caribbean Netherlands for at least five years. Yet not every person entitled to such supplement actually receives it. The SZW unit of the RCN only lists those elderly who applied for such supplement.²⁹ Also, elderly aren't always aware of the payments they are entitled to, and do not resort to existing regulations. This, to the Ombudsman, is a well-known fact. Under-use of facilities among the elderly unfortunately is still very frequent, just like it is in the European part of the Netherlands. Because of that, vulnerable elderly unnecessarily misses out on income, an income they really need to be able to survive.

2.4 Special benefits are hardly known

Aside from the supplement by means of benefits in case of reduction of the AOV benefit, elderly may apply for 'special' benefits [*bijzondere onderstand*] for unforeseen expenses. The brochure named *Onderstand*, issued by the RCN, states the following in this regard:

²⁸ The Caribbean Netherlands (Bonaire, Statia and Saba) and the Caribbean countries (Aruba, Sint Maarten and Curacao) keep their own population register: the Personal Information Provision Netherlands Antilles and Aruba (PIVA - *Persoonsinformatievoorziening Nederlandse Antillen en Aruba*). The islands interchange personal data with one another and with the Dutch municipalities through a link (PGK module). The National Office for Identity Data [Rijksdienst voor Identiteitsgegevens] is the administrator of the PGK module, see also <https://www.rvig.nl/caribisch-gebied/registratie-in-piva-en-brp-bij-verhuizingen>.

²⁹ Over the first four months of 2019 approximately 85 elderly in the Caribbean Netherlands received a supplement to the AOV.

“If you have unforeseen expenses you are unable to pay, you may be eligible for special benefits from the SZW unit. Large, unforeseen expenses the SZW can contribute to include, for example, tooth extraction, a medical diet, a refrigerator, a washing machine or a bed.”

Special benefits must be requested from the SZW unit of the RCN. People are to attend the consultation session of SZW where it is assessed if the requirements are met.³⁰ Not everyone is aware of the possibility to apply for special benefits and the requirements that need to be met. A caregiver said:

“If these rules are not even clear to me, as a professional, then how can they be clear to an elderly?”

Awareness campaigns on the radio and advertising on Facebook and in newspapers apparently didn't have the desired effect. Several caregivers wonder if the government is making sufficient effort to reach people who are in need of a little extra.

When people resort to special benefits, the costs are compensated in kind. If, for example, someone applied for a refrigerator, an actual refrigerator is supplied. In the past, people usually had to wait a long time for the items they applied for. Fortunately, that has improved. Yet on Saba and Statia, people find that the decision-making process that surrounds the application takes a long time. Residents of these islands may turn to the SWZ office on their own island, but their applications are processed in Bonaire.³¹ Also, when citizens ask questions through the general email address 'onderstand@rijksdienstcn.com', their email is processed in Bonaire.

Difficulties with the application

Furthermore, the *application* for special benefits may also lead to difficulties. The elderly are told to put their administration in order, and to gather relevant financial documents, such as bank statements. Based partly on those documents, it is decided if a person is entitled to special benefits. But not everybody is able to gather the required documents by themselves. At times, people do not submit their application after all. Also, elderly often have a hard time getting to SZW's consultation sessions to submit an application. The small scale of the island (everyone knows each other) combined with shame and pride, makes the elderly reluctant to go to the location.

Special benefits for (preventive) health care

The interviews showed that sometimes elderly are confronted with unexpected high costs because they need medical equipment. These must be requested through the BEStcare Zorgwinkel³² on Bonaire, but aren't always compensated, or a 'deposit' has to be paid first. One lady, for example, had to pay a \$ 75 deposit for a wheelchair, but she didn't have that amount of money. Another lady told us that she had to pay \$ 900 for custom adapted shoes; an amount she could not just come up with. A caregiver informed us that people receive compensation for a hearing aid, but not for the batteries. Those cost around \$ 6 and have to be replaced every two weeks, so many people choose not to use the aid.

The introduction of public health insurance in 2011 has improved health care, because it prevents citizens being uninsured. Still, people are confronted with these kinds of practical problems because the Health Insurance Office [Zorgverzekeringskantoor] BES, which implements the health insurance under the responsibility of the Ministry of Health, Welfare and Sport (VWS), does not compensate such equipment. The question is to what extent the special benefits could be a solution in these situations.

2.5 People keep up appearances and do not sound the alarm

In addition, when it comes to support, it is not always clear for which issues people should address the local government and for which issues they should address the SZW unit of the RCN. And if people do know, they are wary of all the things they have to do to get support. They doubt if they can do all those things on their own. Many elderly depend on their children or other family members. But the most important issue is that elderly do not want other people to know that they live in poverty. A caregiver told us that he had asked elderly in the day center if they knew anyone living in poverty. None of them raised their hand, while he was positive that several of them had difficulty making ends meet. Because the elderly tries to hide their financial problems and don't easily resort to

³⁰ From information obtained from the SZW unit of the RCN, it was apparent to the Ombudsman that there is no clear view of the target group that may be eligible for the special benefits. The income and the assets of the citizens is not sufficiently clear.

³¹ Considering that Bonaire is located at around 800 kilometers southward, this may cause impediments.

³² A professional company that provides nursing equipment and devices in the Caribbean Netherlands.

institutions for help, providing care and assistance, provided it's available, is not always easy. They don't ask for anything on their own initiative, and prefer to keep up appearances. Even if it means that they'll have nothing to eat for a day or even several days.

"People were raised with the idea that one has to work with what one has, and do not ask for more."

Another caregiver informed us that since 2010, things haven't gotten much better for the elderly. According to her, that is in part due to the fact that prior to the transition, people did not sufficiently indicate what the issues were precisely and what they needed. She said:

"There is a false sense of pride. It's ingrained in this culture that people are not quick to admit that things are not going well."

2.6 Hardly anything is done for prevention

According to some caregivers, the government should focus more on teaching people how to handle their money. They see that many people are not making wise choices. As far as the Ombudsman has been able to check, the RCN does not (yet) provide guidance to people who are faced with financial problems. There isn't a policy or approach focused on debt relief on the islands. Citizens of Bonaire can sometimes get support at an aid organization named Adra. There they teach budgeting. There are no such initiatives on Saba and Statia. In late June, the Secretary of State for Social Affairs and Employment visited the islands to discuss possibilities for debt relief. Plans for this still have to be made in coordination with SZW. Through Integrated Approach, financial resources have been granted on Statia for support. Social work on Saba regularly assists people who have difficulty making ends meet or who have to deal with debt. In many cases, outstanding payments with utility companies, for example, are the issue. When people fall below the poverty threshold³³, wherever possible, the Public Body of Saba offers help for settling the debt. But also, in this case, there is no clearly marked policy on the part of the government.

2.7 Hurricane damage on Saba and Statia

In the fall of 2017, the islands of Statia and Saba were struck by two hurricanes. The damage done to the houses by hurricanes Irma and Maria on Statia and Saba also affected the elderly. Some of these elderly are still awaiting help and funds to have their roofs repaired. Because of their age, many of them are unable to do this by themselves. The hurricanes also caused a (temporary) sharp increase in food prices, because the products could no longer be brought in through the heavily affected island of Sint Maarten but had to be supplied from other countries. The hurricanes also caused damage to the phone and Internet facilities, which affected the elderly in particular. They are more housebound than younger people, and therefore depend more on these facilities.

³³ The poverty threshold is set to 1.5 times the legal minimum wage.

Mr. Peoples (65), community worker on Statia and Saba.

"I've been working as a community worker on Statia and Saba for about ten years, so I have a good understanding of the problems on these islands. Unfortunately, I cannot say the situation has improved since the transition. Quite the contrary. The problems, for the elderly as well as for the youth, have only become more complex. That's why I'm not all that enthusiastic about his new study of the Ombudsman. Over the last couple of years, so many organizations have come to investigate all kinds of things; people are getting tired of the investigations. Also, because hardly anything is changing. This is not criticism towards the Ombudsman, it's just that I've become skeptical and feel powerless towards the Dutch government.

When you read the stories in this report, about poverty, loneliness and miserable circumstances many elderly live in, you can only shake your head and ask: how on earth is it possible that these conditions still exist in the year 2019 in the Kingdom of the Netherlands? There's a reason the Netherlands Institute for Human Rights has investigated the conditions on the BES islands.

I myself was raised in a desperately poor family with thirteen children. My mother was mostly the one raising us because my father was usually absent. More than half a century has passed, but the group that lives in poverty is still just as vulnerable as our family was back then.

When it comes to the elderly, I see many of them living alone in their houses. They don't receive adequate, structural care and guidance. Sometimes, they get some help from the home nursing services, but only minimal attention is given to the situation at their homes. Many elderly do not get sufficient good, structural meals. Mostly because of lack of money. Elderly depend on an AOV – a minimal amount which is too low – and most elderly did not accumulate a company pension. They have difficulty making ends meet and vegetate in loneliness. These people live in social isolation, sometimes in miserable conditions. The youngest generation has other priorities and is hardly showing any interest in this generation.

Many elderly live in what one can only describe as a shack, a cabin with a tin roof. Inside: an old stove. Sometimes there's a mattress on the floor, or a run-down bed that has barely any use. Sometimes an old, run-down table, sometimes no table and chairs at all. Clothes everywhere, and a pungent smell of urine, because the person living there is incontinent. People can pass years living in such a situation, I've seen people who lived like this until the day they died. People who were no longer a part of society. It's extremely sad that there are people who spend the last years of their lives under these almost inhumane circumstances. And we haven't even mentioned the group of elderly who have mental health problems, or the group of elderly who have dementia. They are being placed together in a so-called Auxiliary Home. A strange combination of a nursing home and a senior center where people are randomly placed together. For instance, a younger lady who was paralyzed also lived there. The staff tries their hardest, but is hardly trained properly. They do not have an insight in the human psyche. Whenever a patient becomes agitated and starts hallucinating, they tell them: 'Behave yourself, stop yelling. You're disturbing the other patients' rest.' This home was once set up by a doctor, but there is no long-term vision behind it. It has become some sort of receptacle for all people or elderly who are in difficulty. People with mental health problems should not be in these types of homes. That's not the right place for them.

Poverty is one thing. But also, if an elderly does have money, they still have to deal with the fact that there is no good infrastructure on the islands. The right attention and care are not available. In my view, there should be more multi complex facilities, where different groups of elderly can be cared for. Where there's adequately trained staff with the right attitude. The way the situation is now among the elderly, is a complete downward spiral. The islands residents have been left to fend for themselves for decades. And we are now facing the bitter consequences."

3. Staying afloat

3.1 Introduction

Almost all elderly people the Ombudsman's researchers spoke to, said – sometimes after thorough questioning – that they cannot make it financially with just an AOV benefit. Some elderly receives a supplementary pension, but even then, the elderly on the islands have financial difficulties. In particular because the daily and monthly expenses are so high. Life on the islands is expensive.

The Ombudsman wanted to know what these elderly survive on and how they pay the (high) recurring costs. To what extent do they have options to generate more income or reduce expenses? And what does this mean in concrete terms for their living conditions? These questions are discussed in more detail in this chapter.

A case study:

Mr. Martina, a gentleman of very old age, lives on his own in a 'studio apartment', without water, electricity and toilet facilities. The old man has major financial problems. He only receives an old age pension, which is administrated by his son Brian. Unfortunately, lately in particular, Mr. Martina is not in good health. According to the caregivers, accidents often happen at night, because the gentleman has to go outside in the dark to relieve himself. Once every two weeks, Brian brings his father some bread, otherwise there is no contact, not with the other family members either.

Mr. Martina has socio-emotional difficulties. He passes his days sitting outside or walking around on the street for a bit. He does not attend the day center. Fortunately, on weekdays, hot ready-to-eat meals are delivered. These are free of charge for Mr. Martina. In the weekends, he eats the bread Brian brings him. Because Mr. Martina is unable to keep his studio apartment clean by himself, he is eligible for housekeeping support. However, the living space is so dirty, that the domestic care services cannot do their job properly.

The caregivers are extremely worried about Mr. Martina's situation. They didn't manage to have him admitted to a nursing home, because Brian refused. Possibly, he foresaw that admission to a nursing home would mean that his father's AOV benefits would no longer be paid. The National Ombudsman's researchers were told the painful story of Mr. Martina and his son during their visit to the Caribbean Netherlands. It is an illustration of the difficulties some vulnerable elderly face when trying to stay afloat.

3.2 Side jobs

For the elderly, there is hardly any possibility to gain an extra income by means of a side job, especially as they grow older and face physical or mental limitations. Even so, there are many elderly - some even over 75 years of age - who have a job aside from their AOV. A caregiver:

"There are elderly on Saba who have a side job, because they don't get by with the AOV and life on the island is expensive."

Having several jobs is very common on all three islands. As one income is often not enough to make ends meet, it is certainly not unheard of that people have a side job in the evening or on the weekends, aside from their full-time job. These side jobs are often odd jobs to make some extra money, such as cleaning, painting or working in security. Payment is often in cash, or something is asked for in exchange. Caregivers explain that people prefer having side jobs to begging for money. They are reluctant to ask for help, and they make do with what they're getting. That's inherent to the mentality of many residents of the Caribbean Netherlands. A police officer told us:

"It's hard to tell what the exact financial situation of the elderly on Saba is. People are not quick to talk about personal issues. At first glance it seems as if people are getting by, but maybe things are different then they seem."

3.3 Depending on children or family

Elderly without children who only receive AOV benefits (and no supplementary pension) face major difficulties once their spouse passes away. Without a spouse, they no longer receive one of the AOV benefit payments, yet the recurring costs stay the same and can often no longer be afforded. After paying their recurring costs, such as water, gas, electricity and rent, (too) little is left for food or maintenance of their home. Even though the majority of the elderly try to spend as little money as they can, they still can't get by without the support of others. For their basic needs, they often depend on family members, but those are not always available or able to offer help.

"I live alone because my husband passed away. I have two children, and one of them, my son, lives on Curacao. My daughter does live on the island, but she has her own family. I don't receive a supplementary pension. Whenever I need something, my daughter buys it for me." I don't have the money to do it myself. All the money is spent on utilities such as phone, cable and water. I have my own home, and now I also have to pay taxes and leasehold. I'm fortunate to have my children. My cousin doesn't, and she's not getting by."

Living together

To share the costs, family members of different generations are forced to share houses. Children sometimes also have difficulties to make ends meet and have to work more than full time. They have too many problems of their own to also keep their parents' wellbeing in check. If there are grandchildren, the grandparents have to take care of them, but they're not always able to. On the islands, large families live together in houses that are too small, which leads to unhealthy or distressing living situations. Caregivers often detect that elderly are financially exploited or neglected. There are also cases of abuse. The police do not intervene because these are family matters. Little is done, because people do not speak about their problems. In fact, the elderly will very rarely complain if they're neglected by their children and keep their problems to themselves. A caregiver describes the following case:

"My client lives on his own in a studio apartment on grounds owned by his brother. The studio apartment is not fully furnished, it has a bed (in very bad condition), a wardrobe, a refrigerator, a small kitchen shelf and a small bathroom. His brother does not want the client to keep living there, because they have several family problems. The brothers are on the outs and don't speak to each other. On Saturdays and Sundays, the client eats bread, if he has any. During the week he eats at a day center for the elderly. The reason for him having to eat bread on weekends and not being able to buy a hot meal, is that his daughter administers his money. He actually does not see his money or pension. The client's health condition has gotten a lot worse."

Children administer the money

In many cases, the children have access to their parents' AOV. Some of these children spend the money on themselves, without taking care of their parents. That's what happened in Mr. Martina's story, for example. As the children more or less depend on their parents' AOV, they do not want them to be admitted to a nursing home, because when a person is admitted, the AOV has to be remitted³⁴ and there is only a right to an allowance for pocket money and clothing, which amounts to 10% of the total AOV benefits. Remitted in this case means that the SZW unit of the RCN transfers the money directly to the nursing home. Elderly have to submit a separate application for the allowance for pocket money and clothing. Aside from the administrative hassle, in reality this means that for extra expenses, people have to rely on their family.

As described in the previous chapter, the application for special benefits is a difficult process that requires submission of many supporting documents and people physically coming to the office to submit the application. For this also, the elderly depends on their children or caregivers.

³⁴ See Article 1.12.1, paragraph 3, Regulation for Claims on Health Insurance BES which sets out that the insured who receives a pension pursuant to the General Old Age Pension Act BES for residence in a nursing home owes an own contribution equal to said pension and Article 8 (Basic Amount in case of Admission to an Institution) Policy Regulations for the Application of the Resolution on Benefits BES 2019.

“My daughter lives with me and helps me with everything. If I didn’t have her, I don’t know what I would do. People who don’t have children just have to wait and see if somebody will come to help them. Eventually, someone always comes. Even so, people are more focused on themselves now, they have their own work or family. Or they have problems of their own.”

3.4 Eating at the day center

Caregivers find it hard to tell what extent the elderly are actually living below the poverty threshold, ‘because a subsistence minimum has not been established’. Food is the first thing people try to cut back on. According to several professionals, some elderly does not have enough money left to buy food. They come to the day center for a decent meal. If the day center is closed, they eat nothing at all. A caregiver:

“During the weekend, the elderly has to fend for themselves. If they do not have enough money to buy food, they’ll wait until Monday for something to eat. Some of them are starving when they come here.”

The fact that they receive affordable food seems to be one of the main reasons people come to the day center. At the day center, people can eat breakfast, lunch and dinner. Before, there was no breakfast served, but when it turned out that the majority of the elderly came to the day center without having eaten breakfast, it was decided to also offer them breakfast.

Aside from affordable food, there are also other reasons for elderly to come to the day center, for example because at home, they’re on their own without anybody looking out for them. At the day center, they meet with people their age they can socialize with, and they get the staff’s attention.

“I come to the day center four days a week because I’m alone. My children don’t work or live close to where I live.”

Unfortunately, there aren’t enough places available in the day centers and nursing homes on Statia and Bonaire, and many people are on the waiting list. There is an increasing demand for day centers and nursing homes, because there is a growing number of senior citizens on the islands. Because of the waiting lists, people sometimes have to stay in their houses longer than is acceptable, which often causes desperate situations. The caregivers’ stories showed us that some elderly live in isolation and in appalling conditions. Two priests on Bonaire, who frequently visit the people’s homes, confirmed these stories. One of them told us:

“Some elderly are lying on their bed the whole day, in a house with nothing but a tin roof over their heads, with no air conditioning and nobody looking out for them. The domestic care services try their hardest, but do not have enough capacity.”

Brief overview of the care facilities offered in the Caribbean Netherlands

Bonaire

On Bonaire, there are three-day centers for the elderly: Villa Antonia in Antriol, Fundashon Cocari in Rincon and Kas di Mimima (an off-site location of the nursing home). Antriol has room for thirty people, Rincon for 55 and the nursing home can take in 25.

At all locations, the elderly receives three meals per day. People can go there on weekdays; in weekends the day centers are closed. They are picked up at their homes by buses and brought to the day center. The elderly pays approximately \$ 50 per month for the day center. There is a waiting list for all three centers.

In downtown Kralendijk there's a nursing home: Kas di Kuido. It has room for 76 people.

Aside from that, on Bonaire people can receive care at their homes through the domestic care services of Sentro Salu Convent. The 'Hospitaal San Francisco' hospital, the 'Kas di Kuido' nursing home, the 'Sentro Salu Convent' domestic care services and the Specialist Care are held by the foundation Fundashon Mariadal. Villa Antonia and Cocari fall under other independent foundations.³⁵

Statia

On Statia, the day center for elderly is in the hands of Chapel Piece Health and Recreational Center Foundation. At Chapelpiece, the elderly may visit during daytime on weekdays. In the morning, they are picked up by a van taxi, and in the afternoon, they are brought back home. In the mornings, they can take part in an organized activity, and in the afternoon, they have lunch together. The elderly pays a small contribution per month.

There is one nursing home: Auxiliary Home. It has room for 22 people, which is too little to receive all the elderly who cannot live at home independently anymore, and who need care. Research into the needs of the elderly on Statia has shown that there is no room for elderly who are still in 'a too good shape' for a nursing home, but who cannot live independently anymore. It is expected that the waiting list for the nursing home will only get longer over the coming years, due to aging of the population. At present, so-called shelter homes are being built on Statia for elderly who can still live independently yet do need care. Elderly who suffer from dementia cannot live there.

During office hours, people may call the so-called care team of the Public Body for all sorts of activities they need help with, such as getting groceries or visiting the hospital. Someone of the care team then comes to their house and accompanies them.

Saba

On Saba, there are two-day center locations for the elderly. One is in The Bottom, at the nursing home, and the other is in Windwardside at the Eugenius Johnson Center. Almost every day, daytime activities are being organized by the Saba Lifecenter. The elderly eats their meals together. Also, on Saba, the elderly pay a small contribution for the day center.

For elderly with medical indication, there is the meal service "Meals on Wheels", that delivers healthy hot meals to the elderly. They also have access to "Accessible Ventures" to go to the hospital, doctor, pharmacy or day center. On Saba, there are approximately three hundred elderly who could benefit from this service, but as the rules have become stricter, this service is now only available to 75 elderly.

There is one nursing home: The Home in The Bottom. It has room for twenty people. There is currently no waiting list on Saba. The Home and the Saba Lifecenter are held by the Benevolent Foundation Saba. On Saba, 'Home Health Care' offers medical care and domestic help from the A.M. Edwards Medical Center at the homes of elderly who need it.

³⁵ See [Island Guide Caribbean Netherlands \(Bonaire, Statia, Saba, issued by the National Office for the Caribbean Netherlands](#), January 2019

Aside from the fact that the elderly gets a meal there, the day center also helps keeping them from getting isolated and – wherever possible – helps getting them cared for. Due to aging of the population of the Caribbean Netherlands, there is a growing demand for day centers. Unfortunately, the availability does not meet the growing demand. On Statia and Bonaire, there are long waiting lists. It can take up to a year and a half for a place to become available.

A caregiver on Bonaire told us:

“Something has to be done about the waiting lists for the day centers. There are some 80 people on the waiting list in Rincon. Sixty for Villa Antonia. People have to be given the opportunity to cope with their traumas. There is a lot of loneliness, and too little ways to get through the day. The day centers are now completely full.”

Caregivers therefore think it is urgently needed that the government responds to this growing need for day centers and care for the elderly, either by creating more availability in the day centers or by making sure there is more availability of domestic care services. Although the quality of care on the islands is good - and it is also considered one of the big improvements since 2010 - according to the caregivers there are still some issues that need the necessary attention. For example, there are no rehabilitation centers on the islands, or assisted living for the elderly. This means that after treatment in the hospital, elderly have to remain admitted for a longer period of time if they are not yet able to take care of themselves and cannot rely on family. It also happens that elderly who are not quite ready to take care of themselves and do not have any help from family either, are sent home anyway. This worries the caregivers. They feel that if the government expects the elderly to live independently for a longer time, they should also make the necessary facilities available to them, in such a manner that one can recover properly after treatment in the hospital. Several caregivers are of the opinion that there should be rehabilitation centers:

“On Bonaire, there is a need for rehabilitation centers if people have to go back home after treatment in the hospital. They would also like to live in a facility for some kind of assisted living.”

Another problem is that the care institutions on the island are understaffed. There are hardly any qualified professionals available. Many professionals are close to retirement age, or even older. The work really does become harder, and some can barely manage. However, they cannot retire because there are no suitable successors. It is particularly hard to find qualified staff for geriatric care, for example for working with elderly suffering from dementia. In the caregivers' view, more should be done also to motivate students for working in health care or care for the elderly.

3.5 Food parcels and Meals on Wheels

Elderly who are on the waiting list for a day center, or who are not eligible for attending a day center, if needed can be provided with catering or a food parcel. On the three islands, there are several initiatives that offer such services to vulnerable groups. Church parishes, for example, collect money to buy food parcels. On Bonaire, that way once or twice a month food parcels are delivered to people who can hardly make ends meet. These parcels contain non-perishable items, such as rice, pasta, pasta sauce, coffee, tea or cans of soup.

On Statia, single elderly receives \$ 80 in food stamps, which allow them to buy a basic package in the supermarket. Not everyone is aware of this service. They usually get to know through word-of-mouth. The problem is that when evaluating if someone is eligible for this service, only the person's income is taken into consideration, not the debt position.

On Saba, “Meals on Wheels” provides meals for vulnerable elderly with a medical indication. This service is not available to elderly without a medical indication. The meals are delivered to the homes on a daily basis. A contribution of \$ 20 per month is required. “Meals on Wheels” is not available during weekends. There are several Dutch foundations on the island that offer financial support to initiatives that come from society itself to fight poverty. Some of them work closely with one another under the name Samenwerkende Fondsen Cariben. On their website, it says:

“Less and less elderly on Saba are surrounded by family who can help take care of them. They are no longer able to buy groceries or cook a meal. Fresh fruits and vegetables are expensive. The small pension is not enough to make ends meet. Samenwerkende Fondsen Cariben supported an initiative through which healthy hot meals are delivered to the homes of the elderly. The volunteers delivering the meals have a little chat with the elderly and help them with small chores if needed. This allows the elderly to live independently for a longer period of time.”

Interviews with professionals show that these initiatives most definitely help, yet they are not enough to provide all vulnerable elderly with healthy food. According to several of them, pilot projects that are launched in cooperation with the Public Body of Bonaire are hardly taking off, or only for a short period of time. That can be frustrating:

“People tend to base themselves on ad hoc situations, there is no vision behind the initiatives. That is why pilot projects hardly ever take off.”

National Ombudsman’s staff was told that the Public Bodies and the Ministry of VWS are planning to implement part of the Social Support Act in the Caribbean Netherlands. Facilities in the areas of meal services, domestic care, social transportation and small adaptations in and around the house are being considered. According to an elderly lady on Saba, there is a need for that.

“It is nice that our house has been fixed after the hurricanes. But it’s sad that my dependent husband has been in an elderly home since 2017. He would be able to come back home, but the area around the house is not suitable at all for a wheelchair. The roads are too steep, and the sidewalks too high. We would love to live together again, in our home, but we can only do so if something is done about the surroundings of the house. We fully depend on the government, when they decide to fix the area around our house.”

The costs of these facilities will be covered mainly by the Health Insurance Office and it is likely that the residents of the Caribbean Netherlands will pay a small fee. Even though the ZVK already made agreements about four Wmo facilities on Bonaire in July of 2018,³⁶ the plans as of now do not seem to be very concrete. On Saba and Statia – from what the Ombudsman understood – no agreements have been made yet to guarantee the improvement of health care and welfare. As these facilities are very important, particularly for vulnerable elderly, a proactive approach of the implementation of the Wmo facilities is necessary.

³⁶ <https://www.rijksdienstcn.com/actueel/nieuws/2018/juli/13/zorgverzekeringskantoor-bes-sluit-overeenkomst-met-fkbo-inzake-maatschappelijke-ondersteuning>.

Ms. Janga (62), senior care assistant, Bonaire:

"It makes me sad to think about the elderly here on Bonaire. Life is hard for many of them. If someone were to give me money to spend on the elderly here on the island, first, I would build rental apartments because many elderly live in rental apartments that are too expensive. People receive 642 dollars in benefits. If one has to pay 500 dollars in rent, 37 dollars for phone and Internet and sometimes over 70 dollars for water and electricity, hardly any money is left to live on. Fortunately, on weekdays there's the day centers, but they are closed during the weekend, so these people hardly have any food on the weekends. If they're lucky, they manage to buy a bread, but mostly not even something to put on it.

I get to hand out ten food parcels a month through a Christian organization. I divide them among the people who need them most, but ten parcels are not nearly enough. That's why I often go to restaurants to pick up the leftovers, so I can hand those out as well. That's important, particularly for the elderly with diabetes.

I would also organize outings if I were to be given money for the elderly. Last week, we took some elderly people on an outing, and it did them so much good! They felt good, started dancing with each other. The institution I work for does not have enough money for these kinds of activities, so I organize barbecues. People can buy tickets to the barbecue and the money I make with that; I spend on organizing outings. One time, we went to the beach with a group of people, there was a barbecue, people were dancing. It's nice to see people happy and moving again. Many elderly just sit around. These kinds of outings take away the passiveness for a while. Next week, we're going on a boat trip with a group of thirty people, and there's money to buy them an ice cream. There are elderly who haven't eaten ice cream in years. An ice cream costs 3.40 dollars, many people can't afford that. If I had money, I would also want to organize many more indoor activities. Mostly for the group of elderly whose children barely come to visit because they're too busy.

It also makes me sad that there is a lot of fear among the elderly. People are afraid. For a period of time, people were being robbed in their own homes, they were forced to give up their money and jewelry. That has caused so much stress, fear and anxiety. Many people sleep alone in their homes, they are always in fear. There is also a fear among the elderly for seniors that were once imprisoned for major crimes. If someone like that shows up at the day center, it causes a lot of agitation. But these people also need a place to go, right? And what about the elderly addicts? There's an old gentleman here on Bonaire. He's often sitting under a tree, high, he has no food, no money. There needs to be a place for these people also. And then there are so many elderly who really need 24-hour care, and someone is only visiting them twice or three times a week. They should be admitted to a home, but those are overcrowded. There is simply no room. That is why many elderly have to rely on their children. And that in turn sometimes leads to financial abuse. That is something that is hard to check, but we know there are elderly whose children take all their money. Sometimes, one also sees elderly with bruises they can't explain, but it's very hard to prove that someone is being abused.

Bonaire's population is aging. At current, myself and two other nurses are taking care of sixty elderly. I've been doing this work for over 42 years, and I would like to cut back on my hours, because I'm also getting older, but I just can't do that, because then the people don't get enough care. I really hope something will happen that will structurally improve the condition of the elderly on this island.

4. View of the National Ombudsman

4.1 Poverty in the Caribbean Netherlands

Since 2010, the Caribbean islands Bonaire, Saba and Statia have become special municipalities of the Netherlands. Since then – contrary to expectations – the situation of vulnerable elderly with only an AOV benefit has not improved. The stories of the people the Ombudsman spoke to during this investigation, show that many barely get by. Due to the high cost of living, they are unable to make ends meet with only their AOV and they have to do everything in their power to cover their basic necessities. During this investigation, the Ombudsman has not gotten a clear view of how big this group of vulnerable elderly is precisely. To get an indication, he tried to find out how many elderly receive only an AOV without a supplementary pension. This information turned out to be unavailable. Moreover, there is 'hidden poverty' on the islands – much more so than in the European part of the Netherlands. Caregivers told the Ombudsman that people are ashamed of their poverty or too proud to ask for help. That clouds the view on elderly living around or below the poverty threshold.

Their desperate situation is not something new. In anticipation of the transition of 2010, and more so in the years after, many issues have already been mapped out. In 2015, the Netherlands Institute for Social Research [Sociaal Cultureel Planbureau (SCP)] in its report *Five years of the Caribbean Netherlands*, outlined a concerning image of the socio-economic area.³⁷ In 2016, the Netherlands Institute for Human Rights published the recommendation report *Towards a humanly acceptable level of facilities in Bonaire, Statia and Saba*.³⁸ And in 2018, commissioned by the Ministry of SZW, the research agency Regioplan carried out an investigation into a benchmark for the social minimum in the Caribbean Netherlands.³⁹ In the meantime, the Dutch Parliament, but also other parties, argued in favor of an established social minimum in the Caribbean Netherlands, to no avail.⁴⁰ Considering the identified issues and the complaints and indications he received from the Caribbean Netherlands, as well as the lack of action on the part of the government, in February of 2019, the National Ombudsman felt it necessary to investigate what those entitled to AOV, living around or below the poverty threshold, may reasonably expect from the government when it comes to being able to cover one's basic needs. He announced the (themed) investigation into poverty-related issues in the Caribbean Netherlands⁴¹ in late 2018 in the Ombudsman planning [\[Ombudsagenda\]](#) for 2019.

The government takes action at last

In mid-2018, the Cabinet decided it would increase the legal minimum wage as well as several benefits in the Caribbean Netherlands.⁴² And during the investigation that led to this report, the Secretary of State for SZW, in her progress report of June 27th, 2019, finally established a benchmark for the social minimum in the Caribbean Netherlands, and she announced several measures.⁴³ By means of all this, the Cabinet aims to improve the livelihood of the residents of the Caribbean Netherlands. Even though overall this process took (too) much time, in the view of the National Ombudsman these measures are a step in the right direction. He does wonder, however, if the standard amounts and the measures, as set out in the progress report are high enough and sufficient, respectively, to make sure that vulnerable elderly can cover their basic needs. As the Secretary of State herself indicated in the report, these needs go beyond merely establishing a social minimum income. Furthermore, the pace and the manner in which these measures are being implemented, worry the Ombudsman.

4.2 The minimum income (alone) is not sufficient

The Cabinet focuses on an approach on three tracks to improve the situation of the residents of the Caribbean Netherlands. The measures announced by the Secretary of State for SZW in late 2019, are aimed at the increase of incomes and benefits, at the reduction of the cost of living and at the improvement of the economy and the labor market. The social minimum on Bonaire for a single person is set to \$ 945 per month. On Saba it is set to \$ 1,077

³⁷ [Netherlands Institute for Social Research, 2015](#)

³⁸ [Netherlands Institute for Human Rights, 2016](#)

³⁹ See also Regioplan, [Investigation into a benchmark for the social minimum in the Caribbean Netherlands](#), June 2018.

⁴⁰ As of January 1st, 2019, the legal minimum wage and several benefits were increased and as of 2020, single persons entitled to AOV will receive a supplement to their AOV benefits from the onderstand.

⁴¹ The (themed) investigation consist of three sub-studies, in which the National Ombudsman reviews the (financial) issues three groups of vulnerable citizens face. These groups are investigated separately. This investigation focuses on the vulnerable group of persons entitled to AOV.

⁴² See [Cabinet reaction research Benchmark livelihood Caribbean Netherlands, June 29th, 2018](#).

⁴³ See [Progress report Benchmark livelihood Caribbean Netherlands, June 27th, 2019](#). In this report, the Cabinet says that it will also focus on contributing to the reduction of the high cost of living. That way, the cost of living and the incomes of the residents are balanced better. In regard of reduction of the cost of living, the responsibility of the governments of the islands is also highlighted.

and on Statia a single person from now on will receive \$ 1,056 per month. Step by step, the incomes will be increased from the current level to the social minimum. Simultaneously, the Cabinet focuses on reduction of the cost of living. The Ombudsman doubts if from now on, the elderly can cover their basic needs with the amounts mentioned. After all, in the report *Investigation into a benchmark for the social minimum in the Caribbean Netherlands*, an investigation that was commissioned from Regioplan by the Ministry of SZW, minimum amounts for day-to-day livelihood are mentioned. However, these are not the amounts that are now considered the starting point for the benchmark for the minimum subsistence level on the islands. It is therefore remarkable that the Cabinet in its progress report bases itself on amounts that are partly below the mentioned amounts. By its own account, the Cabinet bases its information on the actual costs, and it anticipates a decrease of the costs for housing. The progress report does not give a sufficiently clear explanation as to when this decrease will happen, and in what way it is to be established.

The solution for the poverty-related issues among the vulnerable elderly on the island does not only lie in the increase of incomes and a reduction of the cost of living. More is needed to make sure that the elderly can lead a dignified life. The availability of public transportation, an affordable home with bathroom facilities and a place with the day center, domestic care services or meal services come to mind. The elderly, but particularly also the caregivers pointed this out repeatedly during the investigation. They think the government should respond to the growing need for day centers and care for the elderly, either by creating more availability in the day centers or by making sure there is more availability of domestic care services. In her progress report, the Secretary of State for SZW acknowledges that more measures are needed to solve the issues related to poverty on the islands. In the Ombudsman's view, however, the proposed approach, also considering the results of previous reports, is too abstract and too hesitant. The progress report mentions, for instance, that Ministry of Infrastructure and Water Management (IenW) will assist the Public Body of Bonaire with a pilot to verify if there is a demand for public transportation, while several reports have already shown that such demand exists. It is remarkable that no specific time planning is mentioned for the proposed measures. That worries the Ombudsman, because the situation of vulnerable groups, such as the elderly in this report, is not acceptable and must improve without delay. An integrated approach from the government is needed, with strong coordination.

4.3 Coordination is necessary for an integrated approach

In her progress report of June 27th, 2019, the Secretary of State for SZW mentions that a structural improvement of the situation of the residents of the Caribbean Netherlands requires a joint effort from the State and the Public Bodies. The Ministry for IenW, for example, will be responsible for securing the access to the drinking water facilities; the Ministry for Economic Affairs and Climate (EZK) for a reliable, sustainable and affordable energy supply to the island, and the Ministry for BZK for reducing the housing costs. In order to come to the necessary integrated approach while the responsibility is shared, coordination and a good cooperation between the Ministries, the executive organizations on the islands and the government of the three Public Bodies is required. This also worries the Ombudsman, and not only him. The Netherlands Court of Audits [Algemene Rekenkamer] in its justification report 2018 already pointed out the lack of coordination in The Hague in cooperation with the three islands. According to the Court of Audits, the Ministries work separately, and they are not sufficiently in line with the specific needs on the islands. The Ombudsman shares that impression. The lack of much needed coordination is not only underlined by the stories the residents of the Caribbean Netherlands shared with the Ombudsman during this investigation, but also by the complaints and signs he receives from those residents every year.

The Ombudsman observes that a large part of government policies is worked out at the The Hague drawing board, without taking into account the question how that policy will work in practice. Aside from that, the implementation of those policies is divided among several departments and executive organizations that do their work keeping in mind their own tasks, responsibilities and budgets. Governments are not sufficiently aware of the fact that these policies come together at individual citizens who depend on the government, and easily get lost in bureaucratic hassle. To put an end to that, the Ombudsman finds it necessary to set up a "Caribbean table" in which all departments that have a task within the Caribbean Netherlands participate, under the coordination of the Ministry for BZK. The reports and insights of the Netherlands Court of Audits, the Netherlands Institute for Human Rights, the advisory department of the Netherlands Council of State and the National Ombudsman should all be used.

4.4 The citizens' perspective is important

Vulnerable citizens should feel confident that the government guarantees facilities, in order to fulfill their basic needs, that are in line with their perspective. Therefore, in the view of the Ombudsman, it is important that the elderly are pro-actively involved in policymaking. And not just the elderly, but also the caregivers supporting them. They are the ones who know what is needed and their expertise must therefore be used to make better choices for the policies.

Without comparing the blueprint of the situation in the European part of the Netherlands to that of the Caribbean Netherlands, the Ombudsman, based on his experiences in the Caribbean Netherlands, thinks it would be good if the government institutions also focus more on face-to-face contact. Going into the neighborhoods and/or talking to the caregivers is a great added value when it comes to reaching vulnerable (elderly) people who need support. Only informing through a website, the radio or Facebook, or referring to other institutions, raises barriers and causes people to abandon their efforts. Many elderly with financial problems also have social issues. And when it comes to relational problems, the need for care also has an important role. That is why it is essential that the government institutions comprehensively map out the problems of vulnerable elderly. Then there will be points of reference that help answer the question how the solution must be tailored precisely. When receiving an application for special benefits, the public authorities need to be aware of the fact that such application usually goes hand in hand with several issues, and the applicant has probably already taken a major step due to their pride or shame. Aside from that, the elderly are not always self-reliant. That is why it is particularly important that the government listens to this target group and has an empathetic approach. Because when it's clear what it is precisely the elderly need, it is often possible to timely come up with an adequate solution.

4.5 Conclusion

In the view of the Ombudsman, the Cabinet should really get to work now. For that, he provides some points of attention in this report, not only on a financial level, but certainly also on a socio-economic level. It is crucial that the approach does not end up being a series of nice ideas, abandoned after a couple of (failed) pilot projects. A policy that secures the livelihood of the elderly must urgently be prioritized in the Caribbean Netherlands. The aging of the population of the three islands will lead to even more elderly who depend on the government. It's all the more important that social facilities are ensured on the islands, facilities that in the European part of the Netherlands have already been arranged for by means of the Social Support Act. This will require an integrated approach, with the State and the executive national offices on all three islands, as well as the three Public Bodies, working closely together.

All these institutions must look at the living situation on the islands from the point of view of the vulnerable elderly. Since the situation is different on every island, the policy for every island must also be specifically designed. The implementation must be tailor made to the different needs. Because the government is there for the citizens, not the other way around!

Annex 1 A special part of the Netherlands

Political change

Since the transition of October 10th, 2010, the islands Bonaire, Statia and Saba form part of the Netherlands as special municipalities. As of that date, the residents of these three islands deal with two governments: the Dutch (State) Government and the local government. Matters like the police, the Public Prosecutor's Office, public health, education, taxation and payment of benefits fall under the Dutch government. Executive services of the departments have been established with units of the RCN. These are located on Bonaire and usually also have an office on Statia and Saba. The local government regulates matters such as civil affairs, spatial planning, economy, health care, youth and welfare, sports and culture, employment and education. The Public Bodies are governed by executive institutes (board of governor and delegates) and are under the supervision of own elected representatives, the Island Councils. The intention is that both governments work closely together. The Secretary of State for BZK is charged with the coordination of state policy that concerns the Public Bodies.

To ensure proper governance, there is a State Representative who is the administrative link between the State Government and the three Public Bodies. This Representative facilitates the cooperation between the civil servants of the departments, reviews decisions to appoint and dismiss officials of the Public Bodies, approves island ordinances and periodically reports to the Secretary of State for BZK. The Netherlands Antilles (formerly the islands of Curacao, Sint Maarten, Statia, Saba and Bonaire) no longer exist as such since 2010. Curacao and Sint Maarten, like Aruba, are independent countries within the Kingdom, each with their own government and parliament. With the exception of foreign policy, defense and Dutch citizenship, they regulate all other matters for themselves, on their own responsibility.

Quite a lot has changed, not only politically, but also the Dutch Antillean regulations as applicable on the islands until 2010, were amended. This amendment was needed because the regulations no longer applied one on one within the Dutch legal system and the new political relations. Therefore, an extensive legislative operation took place. The contents of the existing regulations were maintained wherever possible. The most important amendment in the area of health care was the new health insurance for all residents of the Caribbean Netherlands, based on the system of the European part of the Netherlands, yet tailored to the local situation. The implementation of the regulations became a task of the Health Insurance Office under the responsibility of the Ministry of VWS. Also, to stimulate the economic development in the Caribbean Netherlands, a new tax system Caribbean Netherlands was created. The Social Security Office Netherlands Antilles [Sociale Verzekeringsbank Nederlandse Antillen] handed over the implementation of the social benefit payments for the residents of the Caribbean Netherlands to the Minister for SZW.

In case of gross negligence, provisions may be legally made to provide for administration, for example by relieving the government bodies their tasks and centralizing all administrative powers in one place. In February 2018, such an administrative intervention took place on Statia. Since then, the government of the island has been in the hands of a government commissioner and a deputy government commissioner.

In November of 2018, the Secretary of State for BZK entered into an administration agreement for Bonaire, to strive, together with the State, for an optimal level of prosperity and welfare for all citizens of Bonaire. In June of 2019, the Secretary of State for BZK and the Public Body of Saba signed an administration agreement named "Saba Package", aimed at the anchoring and further expansion of the good cooperation between the State and the Public Body of Saba.

The National Ombudsman in the Caribbean Netherlands

Since 2010, the National Ombudsman has the authority to investigate complaints about the public authorities of the state in the Caribbean Netherlands, and as of 2012, also about the Public Bodies of Bonaire, Saba and Statia. The internal right of complaint applies to complaints about the State - including the National Office for the Caribbean Netherlands.

In these cases, the National Ombudsman, like in the European part of the Netherlands, performs the function of secondary complaints body. For the Public Bodies, the National Ombudsman acts as the primary complaint's institution. That means that citizens may also submit a complaint about the Public Bodies directly to the National Ombudsman.

Three times a year, the National Ombudsman's team Caribbean Netherlands comes to the islands for consultation sessions for the citizens, and dialog with authorities. During the consultation sessions, the National Ombudsman's team learns which issues the residents have when in contact with the government. The number of complaints investigated by the National Ombudsman increases constantly, from 95 cases in 2013 up to 198 cases in 2018. Most complaints are resolved through intervention. An example of that, from 2018, was that through intervention of the National Ombudsman, decisions were finally made by the Public Body of Bonaire regarding applications of citizens. These were applications for licenses, exchange of terrain and grants, decisions the citizens had been waiting on for a long time, an issue that couldn't be solved between themselves and the government. Another example is that through intervention of the National Ombudsman, citizens were invited for a personal conversation at the Health Insurance Office or the Tax Authorities.

Aside from complaints, the Ombudsman also receives indications from the citizens of the Caribbean Netherlands.⁴⁴ Initially, the Ombudsman only investigated based on submitted individual complaints, but increasingly, he conducts investigations on his own initiative. A reason to do so may be that suddenly he receives many complaints and indications about a certain topic. The issues that the National Ombudsman's team encountered in the Caribbean Netherlands usually were not just isolated incidents. That is why, in 2015, the Ombudsman has changed his course by focusing more on large-scale research on his own initiative with recommendations to public authorities.

⁴⁴ To give an indication: over the first six months of 2019, 101 messages were received through social media.

Annex 2 Working toward an established social minimum

Introduction

In anticipation of the transition of 2010, agreements were made between the State and the governments of the BES islands about the facility level. These include, for example, sufficient supplies with regard to basic needs, such as water, electricity and food. But also access to sufficient and good-quality health care and social housing.

The starting point was that standards would be established for a facility level that is acceptable within the Netherlands, among others in the areas of public health and social security. The specific conditions on the BES islands would be taken into account: the small population, the insular nature, the large distance from the Netherlands, the small surface, the topography and unwanted administrative and socio-economic effects. A conscious choice was made not to strive for a level that is similar to that of the European part of the Netherlands. That, according to the former Minister for BZK, would act like a 'pull factor', which would severely weaken the competitiveness of the islands. For every policy area, agreements were made about the desired facility level and about what was needed to reach that level. Also, the systematic approach of the AOV would be brought more in line with the regulations for the General Old Age Pension Act in the European part of the Netherlands. From then on, the official currency of the BES islands would be the US dollar. It was expected that the economic conditions for the population would improve through the direct ties with the European part of the Netherlands, with a better functioning government. If these expectations are met, remains to be seen.

Agreements

One of the agreements was that the European part of the Netherlands and the BES islands would work together to prevent excessive price increases as a consequence of the introduction of the dollar. With regard to health care, the facility level would be established for each care facility. The Court of Audits established in 2012 that the Ministry for VWS had not formulated a desired facility level for the policy area health care as a whole. The only numerical standard that seemed to be an indication of the mindset, was that on Bonaire, 80% of the (medically specialized) care was to be provided on Bonaire itself. An important reason for the fact that no target values could be listed, was that there was not enough data available to serve as a basis for the determination of the state of care.⁴⁵ The Ministry of VWN would further elaborate this, but the initiative was left to the managers of the care facilities.

In the progress report,⁴⁶ the former Minister of SZW indicated that he and the executive institutes of the BES islands jointly strived to reduce the discrepancy between the height of the benefit payments and the desired level of the needs for living, according to the economic capacity and development. He wrote:

"The monthly AOV benefit will be increased on January 1st, 2011, from 800 to 920 USD, to be increased with a price compensation over 2010. During the period until 2021, the retirement age will be increased in stages to 65 years of age. (...) To prevent unjustifiable price increases – the responsibility of the governments of the islands – the Dutch Consumers' Association has established a 'dollar monitor'. The association will instruct the staff on the islands with regard to its application. The commerce sector will introduce a 'fair pricing code' for themselves. The participating businesses commit to not increasing their prices in connection with the introduction of the dollar, and they also will inform their clients about this. The island government of Bonaire has currently issued a double pricing ordinance, in order to allow that consumers to check the price developments in the months before and after January 1st, 2011. Statia and Saba will also issue a similar ordinance.

Task Force Health Care Caribbean Netherlands

In 2013, the Minister for SZW established the task force Health Care Caribbean Netherlands.⁴⁷ This task force, consisting of VWS, island governments, local care facilities and ZVK recommended in April of 2014 to advance health care in the Caribbean Netherlands towards a level that is accepted in the European part of the Netherlands, over the period 2014-2020. It was noted that a lot had to be improved in the areas of domestic care services, home nursing services and meal services. The task force therefore recommended that a separate task force long-term

⁴⁵ See report of the Court of Audits State and Caribbean Netherlands, compliance with agreements TK 33 471, no. 2.

⁴⁶ *Ten more weeks*, a report of the Minister for SZW to the commissioner for Bonaire, Statia and Saba, August 3rd, 2010.

⁴⁷ Also known as the Goedgedrag Commission.

care and Wmo be established. It was observed that many people in the Caribbean Netherlands are taken care of by family, but that this type of care will be threatened by the poverty issue and the aging of the population. The task force observed, among others, that many facilities that are commonplace in the European part of the Netherlands, are lacking on the BES islands, or have not developed as much.

Evaluation of agreements made

Five years after the transition, the development of the political reformation was evaluated by the 'Commission evaluation development of the new political structure Caribbean Netherlands'. Under the supervision of its president Spies, the commission verified in which ways the agreements made were being implemented. On October 12th, 2015, the commission issued a report.⁴⁸ In this report, a comparison was made between the facility level as it was on October 10th, 2010, and the way it was five years later. With regard to the agreement that the facilities would be brought to 'a facility level that is acceptable within the Netherlands', the commission established that this was interpreted differently by the European part of the Netherlands and by the BES islands. It had not been given a concrete form for all facilities, while in the meantime the standard of living had further deteriorated. The concern for the fulfillment of basic needs, particularly for vulnerable groups of society, dominated. Also, according to the commission, there were clear indications that the introduction of several laws (tax laws, among others) hadn't exactly contributed to the level of prosperity of the citizens of the BES islands. Within the framework of this evaluation, the commission requested among others the SCP to identify the consequences of the transition for the population. In October of 2015, the SCP published its findings⁴⁹, which indicated that the costs of living had strongly increased after the transition, and that poverty had also increased, mostly due to the massive price increases. The SCP wrote that '*many households are destitute, and many households are facing debts.*' The SCP concluded that the (health) care in the islands had improved in some areas, but the downside of these improvements, and the associated increased use of care, was that the costs had strongly gone up.

Response of Cabinet to the report of evaluation commission Spies⁵⁰

The (then) Minister for BZK stated that the fundamental rights of the citizens of the Caribbean Netherlands must be ensured. But, he emphasized, that does not automatically mean that this has to be done in exactly the same way in the Caribbean Netherlands as it is in the European part of the Netherlands. In his view, due to the specific circumstances on the islands, measures were to be taken that were always tailored to the situation. The Cabinet noted that the level of the *onderstand* benefit⁵¹ was relatively low. It wanted to establish a minimum subsistence level, toward which the *onderstand* would grow. That would also imply an increase of the AOV. Furthermore, the Cabinet, in consultation with the Public Bodies, wanted to further expand the possibilities of a broader application of the insular poverty instruments and the special benefits. The impression was that citizens who are entitled to general or special benefits, for example, weren't always making use of those benefits. The citizens were therefore further informed by means of pamphlets and a radio program of the National Office for the Caribbean Netherlands. Citizens in problematic situations were also actively reached out to by means of the neighborhood approach on Bonaire.

Two investigations into the problem of poverty

In 2015, the Minister for BZK confirmed that, in comparison to the European part of the Netherlands, poverty in the Caribbean Netherlands was a major issue.⁵² The Cabinet and the executive institutes of the BES islands acknowledged that this topic had to be addressed by the island government and the State jointly and urgently. The main causes of poverty would be the low income and the high prices. A structural solution would lie in poverty reduction, and for that, economic development was needed.

⁴⁸ *United for five years: Bonaire, Stacia, Saba and the European part of the Netherlands*. A report of the commission evaluation development of the new political structure Caribbean Netherlands of October 12th, 2015.

⁴⁹ *Five years of the Caribbean Netherlands*. Consequences for the population, Netherlands Institute for Social Research [Sociaal Cultureel Planbureau], October 2015.

⁵⁰ Letter of the Minister of the Interior and Kingdom Relations to the Dutch Parliament of May 12th, 2016. Reference 2016-0000276638.

⁵¹ In the European part of the Netherlands, this is called *bijstand*.

⁵² See multi-annual program *Caribbean Netherlands 2015-2018*. This program describes, among others the "the urgency of the problem - in combination with the limited possibilities of the public bodies - calls for this joint action plan. The development of Bonaire, Stacia and Saba is stagnant. The almost five years of being a part of the Netherlands has not brought the residents of the Caribbean Netherlands the prosperity that was hoped for. It feels as if the progress that is made, among others in the areas of health care and education, is lost because of the lack of socio-economic development. This causes discontent among the population."

The Secretary of State of SZW committed herself to further rethink the establishment of a benchmark for livelihood. Therefore, the following investigations were launched:

- *Price research*

Commissioned by the Ministry of Economic Affairs⁵³ the research agency Ecorys has studied the pricing of food on the BES islands. That research revealed that direct regulation of the prices by means of the Pricing Act BES and competitiveness policy is not effective for the reduction of the high prices. According to Ecorys, the price was determined for the most part by the purchase value.

Transportation and taxes make up only a small part of the final sales price.

- *Research into benchmark social minimum*

In order to secure the livelihood and the reduction of poverty in the Caribbean Netherlands, the research agency Regioplan, commissioned by the Ministry for SWZ carried out an empirical study of the costs of living on the BES islands.⁵⁴ The study was aimed at gaining an insight into the minimally required cost of living in the Caribbean Netherlands, based on which a social minimum could be established: the minimal amount that a person needs for his or her livelihood. After all, the Caribbean Netherlands, unlike the European part of the Netherlands, was not yet familiar with an established social minimum. The budgets per household formation listed in that report, could serve as a benchmark for a separate social minimum per island. As an example, a table from the report is listed below, which shows that the lower limit of the total cost of living of a single person on Bonaire is \$ 1,010, \$ 1,070 on Statia and Saba \$ 1,150.⁵⁵

	BONAIRE			STATIA			SABA		
	Single	Couple	Couple with child	Single	Couple	Couple with child	Single	Couple	Couple with child
Recurring costs	960	1130	1,220	1,010	1,160	1,240	1,110	1,290	1,400
Reserve expenses	100	160	220	100	160	230	110	170	240
Household expenses	240	460	660	260	480	670	270	500	720
Social participation	50	90	120	60	100	140	50	100	130
Total costs of living	1,350	1,840	2,220	1,430	1,900	2,280	1,540	2,060	2,500
Total costs non-working	1,270	1,720	2,020	1,310	1,770	2,090	1,410	1,900	2,250
Lower limit total costs of living	1,010	1,380	1,660	1,070	1,430	1,710	1,150	1,550	1,870

⁵³ Letter to the Dutch Parliament of the Minister for Economic Affairs of September 21st, 2017, 31 568 no. 193.

⁵⁴ See *Investigation into a benchmark for the social minimum in the Caribbean Netherlands*, Regioplan, June 28th, 2018.

⁵⁵ In this table, no age distinction is made.

The study also revealed that 40% of the household had an income that was lower than was needed for the average costs of living. Approximately one in three households had a disposable income that even was around or below the lower limit (75% of the average costs).

Reaction of Cabinet to the Regioplan report

In response to the study carried out by Regioplan, the Secretary of State for SZW wrote in her letter of June 29th, 2018, that the Cabinet was aware of the urgency of the matter and was to take action, along with the Public Bodies.⁵⁶ She announced several measures aimed at increasing the income and reducing the cost of living, with an emphasis on housing, utilities and food. To improve the income position of the persons entitled to AOV, several measures were also taken. The basic amount of the AOV, set out in the General Old Age Pension Act BES, was increased by 5% with effect from January 1st, 2019, additional to the inflation rate. Furthermore, with effect from January 1st, 2020, a supplement to the onderstand additional to the AOV amount would be introduced. The supplement for a person entitled to AOV would be \$ 186 per two weeks on Bonaire, \$ 224 on Saba and \$ 233 on Statia.

Furthermore, with effect from January 1st, 2019, the income threshold for special benefits was raised to 120% of the legal minimum wage. The Secretary of State for SZW informed the Parliament that she supported the results of Regioplan's report. Simultaneously, she observed that the costs for several necessary expenses varied considerably. For the determination of the amount of the social minimum, the Secretary of State deemed it necessary that there be some form of standardization of the expenses. She wrote:

“On the one hand, the Cabinet aims at an increase of the income and the benefits, focusing on the short term on groups among which the problems are most severe. On the other, the Cabinet focuses on reduction of the cost of living. I understand the significance your Parliament attaches to establishing a social minimum. The approach is therefore aimed at establishing a social minimum over time.

Progress report Benchmark livelihood Caribbean Netherlands

On June 27th, 2019, the progress report Benchmark livelihood Caribbean Netherlands was issued.⁵⁷ In this report, the Cabinet set a benchmark for a social minimum, and it announced several measures to improve the livelihood of the residents of the Caribbean Netherlands. The measures are aimed at increasing the income and benefits, reducing the cost of living, and the economy and the labor market are being worked on. The annex of the progress report contains a table in which the buildup of the benchmark for a single person based on the minimum cost of living is established, see below.⁵⁸

⁵⁶ Cabinet reaction *Study Benchmark Livelihood Caribbean Netherlands*, June 29th, 2018, to the Dutch Parliament, reference 2018-0000117546.

⁵⁷ Letter of the Secretary of State for SZW, progress report benchmark livelihood Caribbean Netherlands, June 27th, 2019. Reference 2019-0000097890.

⁵⁸ See the annex of the progress report benchmark livelihood Caribbean Netherlands, June 27th, 2019, table 3, page 12.

Benchmark for a single person (USD per month):

	BONAIRE		STATIA		SABA	
	Regioplan	Benchmark	Regioplan	Benchmark	Regioplan	Benchmark
Housing	592	298	603	369	700	359
Water	32	32	43	43	46	46
Electricity	134	82	57	82	90	91
Insurances	20	20	20	20	21	21
Bank account	0	0	0	0	10	10
Telecom	105	105	126	126	112	112
Transportation costs (excl. commuting costs)	63	63	51	51	52	52
Total reserve expenses	98	98	103	103	113	113
Total household expenses	247	247	261	261	273	273
Childcare	93	32.50	80	32.50	81	32.50
Total cost of living single person	1,338	945	1,321	1,056	1,470	1,077

Compared to Regioplan's amounts, it is noticeable that particularly the housing costs significantly lower. In this regard, the Secretary of State wrote:

“For some cost items, the government policy has major influence, and (implemented) policy may be expected to lead to a reduction of the costs. The amounts for items for which it is expected that (implemented) policy shall lead to a reduction of costs, may differ from the current actual expenses and the expenses observed by Regioplan, as, through policy, a reduction of the costs is aimed at. Examples thereof include housing and childcare. By including the effects of (implemented) policy in the amounts in the benchmark, the Cabinet contributes to reducing the necessary cost of living. The amounts for these cost items will not be achieved overnight.”