



Concerns of Caribbean students

An investigation into problems experienced by young people from the Caribbean part of the Kingdom of the Netherlands when studying (or preparing to study) in the European Netherlands.

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The concerns of Caribbean students

Milena (24):

“I came to the Netherlands to study in 2018. I opted for the Netherlands because people on Bonaire say that it is good, that there are more opportunities, and you get a chance to improve your Dutch. I’ve been here for just over two years. I’m gradually getting used to it, but there are some things that will always seem strange. And it has certainly been difficult. One of the things I find very difficult is the language. You’re expected to speak and write Dutch to a certain level, but that’s just not the case. It’s not the everyday language on Bonaire. Nobody converses in Dutch, so we can never match the standard of students who were born and bred here. Extra tuition is available at school but you have to apply to take part. Places are limited and because we are officially regarded as Dutch citizens, we are not a priority group. Apart from that, it costs money and few people can afford it.”

The first year

“I enrolled on a programme in social services at HBO level (Higher Vocational Education). Unlike some other students from the Antilles, I knew absolutely no one here so I was quite nervous at first. I decided to attend some introduction week activities to get to know people. That was useful, but it was also difficult. I can only describe it as a ‘culture shock’. The people are different, the food is different, the way people interact with each other is different. It’s like suddenly finding yourself on another planet. I felt very uncomfortable. I did my best to make friends with Dutch students but the ‘click’ just wasn’t there. That became painfully clear on the first day of lectures. I was the first person in the room. Gradually, other students started to trickle in. The blonde, blue-eyed students chose to sit as far away from me as possible. Eventually, I was surrounded by students of Moroccan, Turkish or Surinamese extraction. There was no attempt to mix, and that is still the case today. Even though the course involves joint projects and working in groups, this ‘racial segregation’ continues. Fortunately, I get along very well with my group so it has always been possible to complete the assignments. They have even helped to correct my written work.

I failed all the first module’s exams. I had to study alone and had no idea how to go about learning the material. At secondary school, you only need to read a chapter or two for each exam. Here, we’re expected to memorise an entire book. I was in such a panic. Fortunately, one of my teachers took the time to help me make a study plan. She told me that a number of students had yet to pass an exam and advised me to study alongside them before resitting the first module. That’s what I did and passed everything, albeit a few months late. I eventually managed to catch up and in the second year I passed all but one exam first time.”

Rules and customs

“Students who have grown up in the Netherlands know the rules and customs. I have been given fines without even knowing what I had done wrong. On one occasion, I was fined for not being able to show ID. On another, I had put some unwanted items out on the street for collection, just as we would on Bonaire. I didn’t know that there are set days and times for this in the Netherlands. So that was another fine. And then there’s taxes. I had no idea that I could apply for municipal taxes to be waived. I was in shock when a demand arrived on my doormat. I asked friends how I was supposed to pay it. It was such a relief to hear that I probably wouldn’t have to. Something else that was completely new is public transport. Students from the islands have absolutely no idea of how it works. How do you get from A to B? What time do you have to get up and set out? There are so many other hurdles.”

Centralised assistance

“The Netherlands has organisations for refugees, senior citizens, patient groups – you name it. But not for us. There is no helpdesk that we can contact for advice. You’re thrown in at the deep end and it’s a question of sink or swim. It’s just assumed that you know someone in the

Netherlands who will help. But that is by no means always the case. I do have a 'contact person' but it's a different person every year so we can't really build a working relationship. Of course, there are some non-profit organisations but they all work independently of each other. I think they should join forces and provide centralised assistance. I believe things would be much better if every student had a single point of contact. Moreover, before you decide to study in the Netherlands it would be useful to hear other people's experiences rather than just the 'sales pitch' and rose-tinted tales of student life. If you don't know about the potential problems you have no way of preparing. I remember receiving a letter from the local authority. I had no idea what it was about, so I phoned to ask. The person on the other end of the line just assumed that I knew how things worked in the Netherlands. But I didn't. I had no idea which website to visit and I didn't know that you need a 'DigiD' to log into a government website. Everything was very new and very strange. Having a contact person to explain these things would make a huge difference."

Introduction

This personal account by a third-year student is by no means unique. Milena is one of some 1600¹ young people from Curaçao, Aruba, St. Maarten and the Caribbean Netherlands² who arrive in the Netherlands each year to begin their further education. They do so with enthusiasm and optimism. In practice, however, this group of students can experience a wide range of problems. As a result, a relatively large number fail to complete their studies. The disappointing pass rate among Caribbean students has long been a matter of concern.³

In late 2019, concerns about the situation of Caribbean students in the Netherlands came to my attention through various channels. I received complaints from the students themselves and reports from interested observers. The overall impression is that many students feel that they have 'fallen between two stools.' According to some rules and regulations they are regarded as international students. According to others, they are citizens of the Netherlands and hence 'domestic' students. It seems that attempts to reconcile these statuses rarely work in the students' favour. Many feel that they do not enjoy the same opportunities as their European Dutch counterparts.

The situation is clearly not satisfactory. In early 2020, I therefore instituted a formal investigation to identify the obstacles that Caribbean students encounter in practice. I would then contact the responsible ministers, departments and organisations with a view to finding solutions. The central question of the investigation is: what can Caribbean students reasonably expect from the government?

The main obstacles

Caribbean students can experience problems at various stages: when preparing to enrol at a university or other institute, during the course itself, and after graduation. This is apparent from the responses of 624 Caribbean students and former students who completed our questionnaire, and from personal interviews with representatives of various institutes, public sector authorities, organisations which provide assistance to this target group and current students. The main issues are as follows:

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- 1 Approximately 1000 enrol at university or enter Higher Vocational Education (HBO) while a further 600 join a programme at Intermediate Vocational Education (MBO) level.
 - 2 For the sake of brevity, we refer to 'Caribbean students'.
 - 3 The Minister of Education Culture and Science (OCW), in consultation with her counterparts on Curaçao, Aruba and St. Maarten, has commissioned an investigation into the background and reasons for the lower pass rate among Caribbean students, intended to identify possible improvements to policy and its implementation. The results will be discussed at the ministerial meeting scheduled for January 2021.

- **Limited assistance in choosing an appropriate course**

The problems can begin when deciding what subject to study. Many prospective students, regardless of location, find it difficult to make this choice. However, those in the European Netherlands can rely on advice from their teachers and parents. They have access to aptitude tests, career guidance, work experience placements and 'shadow' days. They have a mentor at school who advises, guides and motivates them, and will also involve parents in this process. Few Caribbean students enjoy this type of support. They must rely on websites and brochures, and perhaps some secondhand information from family and friends. They are generally unable to attend the open days, trial lectures and similar 'matching' activities run by educational institutes in the Netherlands due to the prohibitive cost of travel. As a result, they have an incomplete picture of what a course actually entails and what will be expected of them. It is extremely difficult for these prospective students to determine which course or programme will be most suitable, or to which they are most suited. A relatively large number of Caribbean students switch courses within the first six months, having discovered that their original choice does not meet their expectations.

- **No 'Citizen Service Number'**

Residents of the Caribbean part of the Kingdom of the Netherlands are not issued with a 'Citizen Service Number' (CSN). As a result, Caribbean students are likely to face additional bureaucratic hurdles and 'red tape' on arrival in the European Netherlands. For example, a CSN is required to enrol on an MBO course⁴ or to open a bank account. Students can only obtain a CSN once they have registered with a local authority's 'Key Register of Persons' (Dutch acronym: BRP). This requires them to have a residential address within that local authority area. Ideally, students will organise accommodation before arrival, but that is often easier said than done. Given the ongoing housing shortage in the Netherlands, Caribbean students face fierce competition from both European Dutch and international fellow students. Many Caribbean students report that finding suitable accommodation is extremely difficult and stressful. The situation is made no easier by the fact that you cannot obtain a BSN until you have a registered address, whereupon it takes far longer to make various practical arrangements.

- **No Dutch health insurance; unfamiliarity with taxes and allowances**

Caribbean students are not eligible to obtain standard health cover from a Dutch insurer. They must therefore have an international health insurance policy.⁵ Without a policy issued by a Dutch health insurer, they are also ineligible to receive the health costs allowance (administered by the Tax and Customs Administration). Many students nevertheless apply for Dutch health insurance, usually on the recommendation of friends of family, and for the health costs allowance. If it later proves that they were not eligible, they will be required to repay the allowance in full. This is likely to be a significant amount. Because Caribbean students are not familiar with the Dutch fiscal system and the rules concerning allowances and taxes (including municipal taxes), there is a significant risk of financial problems if they claim money to which they are not entitled or fail to claim money to which they are.

- **Dutch society**

Caribbean students can find it difficult to acclimatise to life in the Netherlands. This calls for significant adaptation. The language is not the only hurdle: there is also a significant cultural difference. Being unaware of their rights and obligations can only reinforce feelings of alienation and helplessness. Some face discrimination and exclusion. Over half of the 624 respondents to our questionnaire report having fallen behind with their studies, most citing

4 Enrolment for higher education is through the online Studielink system which does not require a CSN.

5 This applies only to students from Aruba, Curaçao and St. Maarten. Those from the Caribbean Netherlands (BES islands) remain insured by *Zorgverzekering BES*.

psychological reasons. There is no effective support network and students are often reticent to ask for help. Those who do can feel misunderstood by their (European) Dutch counsellors. Organisations in the Netherlands appear largely unaware of the major culture shock that Caribbean students can experience. Some students therefore go without help or support for much longer than is desirable and are at risk of depression.

- **Debt**

A relatively large number of Caribbean students switch courses (perhaps several times), fall behind with their studies or drop out altogether. As a result, many accrue significant debt in the form of student loans. Most Caribbean students must take out more than one loan to finance their studies.⁶ It would not be financially viable to pursue further education without these loans.⁷ However, the loans must be repaid.

Repayment problems can arise because DUO, the organisation which administers student grants and loans, has no way of assessing the financial status of former students who have returned to the Caribbean. Although DUO has access to information about the current income of former students who are liable for tax in the Netherlands, those who return to the islands must actively request DUO to perform a means test based on the information they provide. If they fail to make such a request, the right to income-adjusted payments lapses. In the case of former students from Aruba, Curaçao and St. Maarten, even where they have indeed requested the means test, DUO only takes current income, the outstanding loan amount and the repayment period into account. Any other existing financial obligations are ignored. This can lead to significant financial difficulties because students are then required to make monthly payments in excess of their actual ability to pay. Some former students report that it can take a long time to receive a specification of the outstanding student loan(s), and that DUO is not always willing to agree an appropriate repayment schedule. Of the former students who have since returned to the Caribbean Netherlands, 63% report that making repayments is 'difficult' or 'very difficult'. Among the former students who have opted to remain in the European Netherlands, this figure is 37%. The marked difference is because salaries on the islands are much lower, the cost of living is higher, and a different taxation system applies.⁸ This situation deters many former students from returning to the islands at all.

Conclusions

This report shows that ongoing improvements are needed to ensure that Caribbean students do not face unnecessary obstacles before, during or after their studies in the Netherlands. Despite their undoubted talent and ability, many find it increasingly difficult to focus on coursework because they must also devote time and energy to solving problems. Clearly, some of the problems described in this report affect all students in the Netherlands, regardless of origin. The housing shortage, for example, means that finding suitable accommodation is difficult for everyone, while the vast majority of graduates find themselves encumbered by student loan repayments. However, such problems can be far more difficult for Caribbean students to overcome, especially if something untoward occurs during the planning process, or in the first weeks after arrival in the Netherlands, when there is no support network to fall back on. Many of the students interviewed for this investigation have felt isolated and abandoned, both emotionally and in a practical sense. Few had a complete picture of what studying in the Netherlands would involve, what they should expect, where they could go for help, or how to ensure that all necessary arrangements have been made so that they can devote their undivided

6 The student loan from *Dienst Uitvoering Onderwijs* (DUO) together with any loan(s) extended by island authorities, also known as 'local loans'.

7 The main purpose of a local loan is to cover the costs of travel to the Netherlands, help in finding suitable accommodation and other practical matters.

8 The Caribbean part of the Kingdom does not have the health costs allowance or rent allowance.

attention to their studies. Government organisations and educational institutes are too quick to assume that Caribbean students are self-sufficient, know what is expected of them, and are aware of their rights and obligations. This is illustrated by Milena's story. Someone at the municipal offices had casually referred her to an official website, automatically assuming that she had a DigiD login code and knew how to use it. This person failed to appreciate that Milena was not familiar with 'the way we do things here' and may not have anyone to explain things to her. Dutch society is extremely complex; it is unreasonable to expect any citizen to be entirely self-sufficient, let alone someone who has only just arrived in the country. A little extra support can make all the difference. It can ensure that students such as Milena are able to bring their studies to a successful conclusion.

I conclude that public sector authorities and other organisations do not take adequate account of the specific needs of Caribbean students. Their administrative culture and procedures are far removed from the students' own experience. These are young people who have travelled a vast distance to study in our country, some of whom are living under exceptionally difficult circumstances. The various authorities exist to implement certain regulations and they treat all citizens from the same institutional perspective. That in itself is understandable, but it can make things unnecessarily complex for some groups. The fact that Caribbean students are not registered as such makes it even more difficult to reach them and provide the assistance they need. Because there is no overall picture of the situation in which this group of students find themselves, there is no sense of urgency with regard to the problems described in this report. Those problems demand an integrated approach and 'joined-up' solutions. Who is responsible? Even that has not yet been decided. Due to such oversights, Caribbean students often see themselves as 'second class citizens' whose interests are placed below those of their European Dutch counterparts. I realise that providing good service to diverse groups of citizens is a challenge, and will remain so. Flexibility and a suitably individualised approach are difficult to achieve. Nevertheless, I take the view that government and its various agencies have a duty of care towards all citizens, which implies a responsibility to ensure that no group of citizens is overlooked or disadvantaged. Government must fulfil its responsibilities to all Dutch citizens, and this expressly includes those who live in, or originate from, the Caribbean part of the Kingdom. The relevant authorities and agencies must be mindful of the situation of Caribbean students, and must do everything within their power to ensure that the entire process of preparing to study in the Netherlands and actually doing so is as simple and straightforward as possible. This calls for action to remove the existing obstacles. It calls for accessible and inclusive government.

Recommendations

Caribbean students are entitled to expect that all countries within the Kingdom implement a smooth transition between preparatory education on the islands and further education in the European Netherlands. That transition should be entirely free of obstacles. I conclude that the countries and relevant institutions on both sides of the Atlantic Ocean can, and should, improve cooperation in this regard. I therefore call upon the countries to make firm joint agreements in pursuit of fundamental improvements within the education chain. I am gratified to note that the ministers of education have acknowledged that problems exist. I appreciate the measures implemented to bring about improvement. However, I consider progress to be slow. I therefore offer the Minister of Education, Culture and Science the following recommendations, intended to remove or mitigate obstacles, and urge that action is taken as soon as possible. Because some points for attention fall under the responsibility of other ministries, I believe that it will also be appropriate to involve the State Secretary of the Interior and Kingdom Relations.

- **Integrated information provision**

When preparing to study in the Netherlands, prospective students require timely and adequate information of various types. Although information about courses and studying is available online, and several institutions visit the islands annually to provide direct information, there is as yet no overall picture. The educational institutions provide information about the form and content of their programmes, DUO explains the student grants and loans system, and various support organisations cover the various practical arrangements to be made when travelling to the Netherlands and on arrival. Students are then expected to compile this fragmented information to form 'the big picture'. This approach does not allow students to form a complete and accurate impression of exactly what awaits them.

- **Citizen Service Number**

Caribbean students should be assigned a Citizen Service Number in advance, thus enabling them to make certain practical arrangements prior to their arrival in the Netherlands. Many of the problems which they experience in the Netherlands can then be avoided altogether.

- **Access to Dutch health insurance and the health costs allowance**

Dutch students studying in the Netherlands should experience no difference or discrimination in access to (standard) health insurance cover. There is no justification for the fact that Dutch students from the Caribbean part of the Kingdom are treated differently from other Dutch citizens.⁹

- **Information about taxes, exemptions and allowances**

Caribbean students are not familiar with the Dutch system of taxes and allowances. Integrated information about their fiscal rights and responsibilities is therefore extremely important. It should cover both national and local taxation as these are likely to affect the student throughout his or her time in the Netherlands.

- **Psychological support**

Socio-emotional and psychological problems can cause students to fall behind or to discontinue their studies altogether. Caribbean students are at particular risk. As Dutch citizens, they are entitled to appropriate support. The first requirement is for all relevant parties to acknowledge the problem.¹⁰ There must be low-threshold access to professional assistance where required. Because 'prevention is better than cure', it may be useful to provide ongoing, proactive support to Caribbean students from the outset.

- **Consolidated repayment of student loans**

Former students complain that there is no overall specification of the amounts due to local authorities (the 'island loans') and to DUO. Moreover, island loans extended to students from Bonaire, Sint Eustatius and Saba are included in the repayments made to DUO, while those made to students from Curaçao, Aruba and St. Maarten are not. It would be preferable to have a standard system so that all students repay their loans in the same way.

- **Automatic means test on return**

The method used outside the European Netherlands to assess reasonable repayment amounts is overly complex. In the case of students who remain in the Netherlands after graduation, DUO automatically calculates the appropriate repayment amount. Those who have returned to the Caribbean region must submit an application to DUO. This is unfair, not least because DUO will apply an arbitrary repayment amount if the application is not submitted on time, and

9 The Caribbean part of the Kingdom does not have the health costs allowance or rent allowance.

10 Educational institutions, support agencies, professional services, fellow students.

that amount cannot be altered. It is therefore preferable for the automatic calculation method, as applied in the Netherlands, to be extended to all former students.

Together, let us ensure that talented young people from the Caribbean Netherlands enjoy the opportunity to study successfully in the Netherlands without any additional concerns or unnecessary obstacles.

The Hague, 16 December 2020

The National Ombudsman
Reinier van Zutphen

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Deon (31), arrived in the Netherlands from Aruba in 2010. He graduated from United POP Amsterdam in 2018.

“On Aruba, everything happens very slowly. Agreements are often not kept and the tempo is extremely relaxed. That is our way of life and people don’t know any other. It’s hardly surprising that moving to the European Netherlands is such a huge culture shock.”

No support

“I found my first two years in the Netherlands very tough. Because I was on an Intermediate Vocational Education (MBO) programme, I was not entitled to any support. Only university students and those on Higher Vocational Education (HBO) courses can obtain an ‘island loan’ and access the student services provided by Het Arubahuis, the Aruban government’s mission in The Hague. I arrived in Europe with €800 in my pocket. I had been in contact with a lady who was supposed to arrange everything for me, but she didn’t show up on the day. Fortunately, a friend met me at Schiphol and, because I had nowhere else to go, let me stay at her house for the first two days. I kept trying to reach my ‘official’ contact person. I eventually did and was told where I would be living. But now I couldn’t get back into the house where my passport and other documents were. I didn’t know what to do. I felt frightened, alone and helpless. In that state, you lose the ability to make decisions. Everything is so difficult. The only thing you want is stability. Fortunately, some Dutch people I know came to my aid and I managed to get my documents back. I was then able to find a room for €400 per month. It was a dreadful place. Some of the other residents were dealing cocaine. But at least I was free. And now that I had all my papers, I could start studying and look for work. Alongside my course in Security, I had a part-time job with TNT Post. Colleagues there told me that I should contact the municipality (local authority) and arrange a student loan from DUO. That’s when things began to come together for me. But those first two years... When I look back, I have to laugh otherwise I would cry.”

Cold

“Students from the islands have to adapt very quickly. You have to become independent overnight. Life in the Netherlands, everything that happens here, is very strange. The level of the coursework, the speed at which society moves, the rigid structure of that society – the list goes on. And because you’re on your own, there is no one to fall back on. Few people would tell their family that they’re having difficulties. That would be an admission of failure as a person, as a human being. That feeling is constantly with you. The parents of most of today’s students have never been to the Netherlands. They have no idea what it is like here. Their children are the pride of the family. How could they ever admit that they are not doing well? You have to find ways of coping with your problems and fears. Fellow students who have grown up in the Netherlands have no idea what we are going through. Take the winter, for example. That can be very difficult. You arrive in August. By October, it’s dark quite early in the evening, it rains every day and you start to get slightly depressed. And it’s not even winter yet. Even in autumn, I start to feel a bit despondent. It is dark and cold. You have no energy and no interest in doing things. Am I coping? Will things turn out OK? Do I have enough money to last until the end of the month? If you have worries at home on Aruba, you just walk to the beach and let the sun shine on your face. Most Arubans are very social people but once they’re here, they seem to withdraw once autumn sets in. Everyone feels down and shuts themselves off from others. I’ve been here ten years now. I have learned to cope with the culture and the weather. But am I really accustomed to them? No, I don’t think so.”

Financial suicide

“Even so, I am not considering returning to Aruba just yet. That would be financial suicide. I have student loans to repay. That would be extremely difficult if I was living on Aruba. The minimum wage there is €856.46, compared to €1680 in the Netherlands. I would have to work for two

months to earn enough to make repayments, as opposed to only one month here. That's aside from the fact that the cost of living is far higher on Aruba."

Preparation and aftercare

"A colleague and I now run four-day workshops for Caribbean students in the Netherlands. We recreate some of the situations they are likely to meet. Suppose a student arrives late. I whistle loudly and say, 'the train has just left and you missed it. That means you will miss your bus and will be too late to take your exam.' We try to provide a real 'experience', preparing students for what it really means to live in the Netherlands. We do not pamper them. There's no point saying, 'don't worry, everything will be alright, you'll be fine'. We tell them about the difficulties and give real-life examples. Things that are absolutely normal for European Dutch people can be very strange to an Aruban. Taxes, catching a train, mandatory health insurance, even just shopping at IKEA. You have no idea! If I had known about these things in advance, life would have been so much easier.

Caribbean students are Dutch citizens. The government seems to assume that they should therefore be familiar with Dutch rules and customs and that they can rely on their parents for advice. But that is not the case – far from it."

1 Why this investigation?

1.1 Background

This investigation was prompted by reports received by the National Ombudsman through various channels, drawing attention to the problems experienced by young people from the Caribbean part of the Kingdom of the Netherlands¹¹ who intend to study in the European Netherlands,¹² are currently doing so, or who have done so in the past. It is evident that not all students are adequately prepared for life in the Netherlands. A relatively large number fail to complete their studies due to various reasons, including difficulty in adapting, homesickness, the language barrier and cultural differences. Moreover, some (former) students experience financial problems due to poor communication with official organisations. The National Ombudsman found these reports to be cause for concern and therefore decided to institute [an investigation](#).

Young people from the Caribbean Netherlands who wish to continue their education after secondary school must do so elsewhere in the world. The islands are small and sparsely populated, which means that opportunities for further or higher education are extremely limited. Each year, approximately 1,000 young people from the region arrive in the Netherlands to begin a degree (equivalent) course, while a further 600 enrol on a programme at Intermediate Vocational Education (MBO) level.

A similar investigation was announced in February 2020 by the Ministry of Education, Culture and Science (OCW) and the education ministers of the three independent countries of the Kingdom. This was in response to the status report on higher education policy [Monitor Beleidsmaatregelen hoger onderwijs 2018-2019](#); in Dutch) submitted to parliament in August 2019, which noted that measures implemented in the past have done little to improve the low pass rate among Caribbean students. The four education ministers are due to meet in January 2021 to discuss the findings of that investigation. The current report seeks to draw attention to the problems and obstacles that Caribbean students can encounter. The aim is to ensure that all students with Dutch citizenship enjoy equal opportunities regardless of background or origins.

1.2 Terms of reference

This investigation focuses on identifying the problems and obstacles that Caribbean students can encounter, whether before, during or after their studies in the Netherlands. The National Ombudsman wishes to ascertain the nature of such problems and their root causes, and to identify potential solutions. What interventions and support can these students reasonably expect from educational institutions and government agencies? The intention of the investigation is to arrive at recommendations which will greatly reduce the number of Caribbean students who fail to complete their studies or find themselves in financial difficulties. The investigation and report centre on the students' own experiences and personal accounts.

1.3 Scope

This investigation is concerned solely with students from the Caribbean part of the Kingdom of the Netherlands, who intend to study in the European Netherlands, are currently doing so or

¹¹ Since 2010, the Kingdom of the Netherlands comprises four independent countries: the (European) Netherlands, Curaçao, Sint Maarten and Aruba (which had been accorded 'Special Status' in 1986). The islands of Bonaire, Sint Eustatius and Saba are 'special municipalities' of the Netherlands and are referred to jointly as 'the Caribbean Netherlands'. For the sake of simplicity, we use the terms 'Caribbean islands' or 'the Caribbean part of the Kingdom' when specifically referring to Aruba, Curaçao, Sint Maarten, Bonaire, Sint Eustatius and Saba.

¹² For simplicity, we use the term 'the Netherlands' except where it is necessary to draw a distinction.

have done so in the past. It does not consider Caribbean students studying in other parts of the world.

1.4 Methodology

The remit and responsibilities of the National Ombudsman extend to the Caribbean Netherlands region with the exception of Curaçao, Sint Maarten and Aruba. Curaçao and Sint Maarten have their own ombudsmen, who were invited to contribute to this investigation.¹³

The National Ombudsman commissioned the research bureau EMMA, based in The Hague, to conduct a questionnaire-based survey¹⁴ among Caribbean students who are currently studying in the Netherlands or have done so in the past. A total of 624 respondents completed the questionnaire. EMMA also conducted several focus group meetings with Caribbean students to discuss relevant issues in greater depth.¹⁵ Researchers from the National Ombudsman organisation met with representatives of the Ministry of Education, Culture and Science (OCW) on several occasions. Interviews were also held with representatives of DUO (the Education Executive Agency, which administers student grants and loans), the Social Insurance Bank (SVB), the National Office for Identity Data (RvIG), *Het Arubahuis*, *Zorgverkeringslijn* (Health Insurance Information Line¹⁶), Kences¹⁷, Stichting DUWO¹⁸, SSH Student Housing, WeConnect¹⁹, *Vereniging Levende Talen Papiaments*, HvAnti²⁰, Stichting Studiefinanciering Curaçao (SSC), *TuranGoeloe*²¹, Unified Sint Maarten Connection (USC)²², Stichting Kompas For Students²³, as well as three HBO students and a lecturer at a University of Applied Science. The researchers sat in as observers at several webinars.²⁴ The investigation also involved desk research examining relevant policy documents, parliamentary papers and reports.

The investigation culminated in two roundtable discussions, held on 10 November 2020, with representatives of various support organisations, government agencies and the Caribbean ombudsman organisations. Participants had been informed of the provisional findings of the investigation and invited to submit a written response should they wish.

Finally, in-depth interviews were held with Caribbean students for the purposes of this report.²⁵ Their personal experiences are summarised in a series of textboxes which illustrate the problems they encountered before, during and/or after their studies in the Netherlands.

13 Aruba is expected to appoint an ombudsman within the foreseeable future.

14 The questionnaire was made available in Dutch, English and Papiamentu.

15 See Appendix 1: Research Methodology.

16 The *Zorgverzekeringslijn* is a telephone helpline for matters concerning personal health insurance. It was established under the auspices of the Ministry of Health, Welfare and Sport (VWS) and is run by the Dutch Foundation for Health Insurances Complaints and Disputes (SKGZ).

17 *Kences*, Knowledge Centre for Student Accommodation.

18 Stichting *DUWO* is a not-for-profit provider of student accommodation.

19 *WeConnect* is an educational foundation devoted to interconnecting the Dutch, Antillean and Aruban cultures.

20 *HvAnti* is a network and association for students at the Amsterdam University of Applied Sciences from Aruba, Curaçao, Bonaire, Sint Maarten, Saba or Sint Eustatius.

21 *TuranGoeloe* is an organisation founded in 2016 to support international students in the Netherlands.

22 *USC* is a support organisation for students from Sint Maarten.

23 *Stichting Kompas for Students*, a student initiative which runs practical workshops for (primarily) Aruban students.

24 A webinar hosted by DUO about student grants and loans, and a webinar organised by WeConnect to help prospective Caribbean students prepare for their stay in the Netherlands. On 17 November 2020, a member of the National Ombudsman's staff took part in an online meeting organised by Vereniging Levende Talen Papiaments (Papiamentu Living Language Society) to talk about this investigation.

25 The name of one interviewee has been changed at her request.

1.5 Structure of this report

Chapter 2 report considers the main obstacles that Caribbean students can encounter prior to arrival in the Netherlands, while Chapter 3 examines several problems and obstacles that can arise during the course of their stay. Chapter 4 is concerned with the period after graduation (or the discontinuation of studies). Three appendices provide background information. Appendix 1 presents reports of the two round table discussions held on 10 November 2020, while Appendix 2 offers a detailed description of the research methodology. The survey questionnaire is included in Appendix 3. Each chapter includes direct quotations from the various interviews and the open questions of the questionnaire. (Note that some have been translated from another language.) These quotations are intended to illustrate the opinions and perceptions of the students themselves. These are their experiences, this is their story.

Tays (25) came to the Netherlands from Aruba in 2016. She began an HBO course in Law but switched to International Business. She is now in her fourth year.

“Even as a young girl I knew that I wanted to study in the Netherlands, and specifically Law. But once I was here, I quickly realised that this was not the course for me. I didn’t enjoy it and I felt very isolated in the class. By the time I arrived, everyone had formed their little groups. I was the only Aruban, and the only person not born in the Netherlands. There was a girl who helped me, but she didn’t really understand my frustrations or the obstacles I faced. At one stage, I had to give a presentation. I felt really uncomfortable. Everyone was staring at me in a slightly hostile way. My accent was different. This was a low point for me.

I felt very lonely and unhappy. I was homesick. Here I was, all alone with no friends, no one who understood me or the way I was used to doing things. Friendship was the thing I missed most of all that first year. I just couldn’t make any connection with anyone. In the lecture room, everything was ‘strictly business’. You do an assignment together and that’s it. There is no opportunity to make any personal bond.

It was also very difficult to get used to Dutch ‘directness’. People do not mince words here! And there is a clear difference between the Dutch and Aruban sense of humour, which also makes it more difficult to ‘click’. After that hellish presentation I knew that Law was not for me. But at least I was now in the Netherlands so I could attend the open days in all the other departments. International Business really appealed to me. I am now in my fourth year and hope to graduate shortly.”

First year

“Before I came to the Netherlands I tried to prepare by watching lots of films and videos. Even so, it felt as if I had landed on a different planet. If you haven’t been through that experience you can’t really understand what I mean. Everything is so strange and you really have to adapt. And there is so much to organise: you have to enrol at the college, find somewhere to live, open a bank account, find out how public transport works. And then there are student loans, insurance and taxes to contend with. If I had been better prepared, this wouldn’t have taken so long and I wouldn’t have had to keep ‘reinventing the wheel’. Had I known then what I know now, I would have registered with some student housing websites years in advance. It was only later I discovered that some schools on Aruba organise ‘familiarisation’ classes and even field trips to the Netherlands. I wish I had enjoyed that opportunity.”

Language barrier

“I found speaking Dutch very difficult, especially in the first year. At home we speak Papiamentu and occasionally English. I quickly discovered that my knowledge of Dutch was nowhere near good enough. I lacked confidence. Did I say that right? Can people understand me? Throughout that first year, I would listen to the 7am Dutch radio news every day, and I would watch as many Dutch series as I could in order to improve my language skills. But you’re given no credit for doing so, and there’s no organised help or financial support for ‘real’ Dutch lessons. I think that is really unfair.”

Study delay

“In 2018, my second year, I fell behind with my studies. My mother had been diagnosed with cancer for the third time and I had to go home to Aruba straight away. She had been told that she had three months to live. In the event, it was just two weeks. As soon as I arrived back in the Netherlands, I had to turn round and go back for her funeral. This meant that I missed an entire course module. When I came back, I went straight to the college – the same day in fact. I didn’t even have time to grieve. I had only one focus: study, study, study. Within a few weeks I suffered

a sort of burnout. I literally could not stand up. I had severe headaches and felt incredibly tired all the time.

On Aruba, people are usually not inclined to seek help even when they need it. You don't want to burden other people with your problems. Eventually, I decided to join a network for Aruban students. That helped me enormously. I even became a mentor to first-year students. I find the chance to help others a great source of healing."

Directness and discrimination

"I have already mentioned that I had to get used to the typical Dutch 'directness'. I have now learned that I have to be just as forthright and assertive, otherwise people will just walk all over you. Even so, some time ago (before the corona crisis), someone said something that really knocked me for six. I had a part-time waiting job at a large conference centre. A co-worker turned to me and said, 'Oh, you must be used to this. Serving white people, I mean. It's what you people do.' I was absolutely flabbergasted. I didn't know what to say. It was just unbelievably crass and, quite frankly, bizarre."

Never give up

"It has been very difficult. But have I ever been tempted to give up? No, never. I was brought up to persevere and prevail! My mother was also a very determined lady. She was my greatest role model and I am going to get my diploma come what may – for her. I came here to study, I came here for my future. I intend to achieve my aim. It has certainly not been easy and there are still additional obstacles to overcome even now. We definitely have a harder time than students who have grown up in the Netherlands. We may be Dutch citizens, but we are at a distinct disadvantage. That too is very unfair.

I hope things change for students from the islands. Although I miss Aruba, I will not be going back for the time being. I have become used to life in the Netherlands. And a lot of things will have to change on Aruba too, in terms of innovation and recruitment procedures for example. It's not so much what you know as who you know. Without the right contacts, there's little chance of a well-paid job. Perhaps I will go back if that changes. But I do miss the island, my friends, my grandmother and grandfather. I haven't seen them for two years. They really miss me and I really miss them."

2 Problems during preparation

2.1 Problems during preparation

The National Ombudsman received indications that young people in the Caribbean lacked appropriate information about the courses available and were given little or no assistance in making their ultimate choice. It would appear that student counsellors at the islands' secondary schools are not adequately equipped to provide such assistance. This may well be because they must combine this role with their regular teaching duties whereupon time is (too) limited. Career guidance is also below par on the islands, which means that secondary education does not always provide the knowledge and skills that students need to pursue their first-choice subject. A student:

"I chose a course from an old book that we had at school and further to a couple of chats with teachers. I was also under pressure from my parents."

Caribbean students also experience problems when attempting to arrange certain practical matters. This chapter examines the issues in greater depth.

2.2 Little attention for choice of course

During discussions with organisations that support prospective Caribbean students, it became clear that many have difficulty in choosing a course that is appropriate to their abilities and ambitions. All too often, they opt for a certain subject because it is seen as having 'status' or because it is what their parents, siblings or friends studied in the past. Although career orientation events are held on the islands, and information is available online or in brochures, many prospective students fail to explore precisely what their chosen course will entail. According to the professionals, young people should be given more help in choosing the most appropriate course. This will avoid a number of problems at a later date. Students themselves agree:

"You can find a lot of information on the school or faculty's website. But that is not the same as seeing for yourself at an open day or 'try-out'. We cannot attend events like this because of the distance involved. It then comes as a shock when you actually begin the course and find it bears little resemblance to the description on the website."

The Caribbean students who took part in our survey state that their main influence when choosing a course was online information, closely followed by conversations with family and friends (see Figure 2.1). For many, relatives and acquaintances in the Netherlands are also an important source of information. A student:

"My cousin, who has lived in the Netherlands for about seven years, helped me."

Each year, a number of Caribbean students opt to travel to the Netherlands early in order to attend the open days. However, by no means all are able to do so. In recent years some educational institutions have introduced online 'try-out' sessions which allow prospective students to 'attend' real lectures, tutorials and lessons from afar. This is greatly appreciated by the target group, who report that it does indeed help them in their choice of course. However, some note that these virtual open days are usually held in the mornings, European time. Because the islands are five hours behind, prospective students are forced to take part 'in the middle of the night'. It would help if the sessions were held somewhat later in the day.

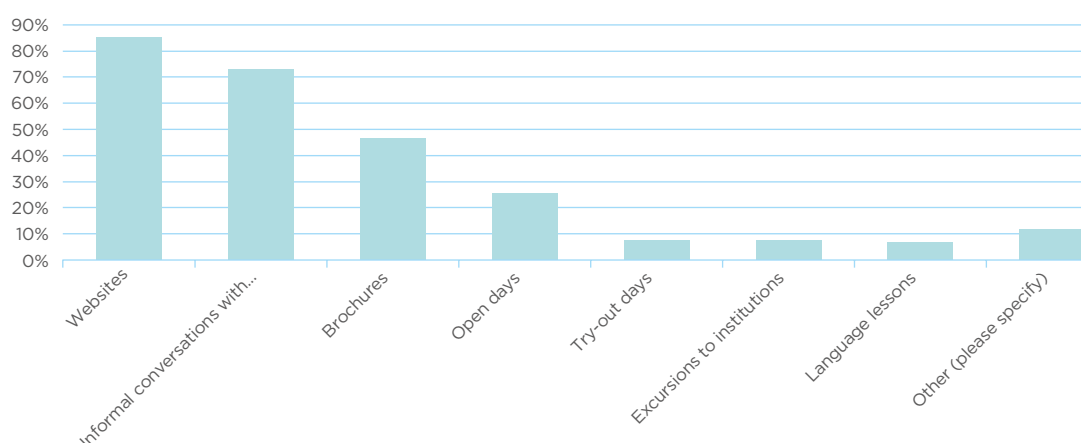


Figure 2.1: Orientation prior to choice of course (n = 624)

Excursions and open days

Responses to the questionnaire reveal that relatively few prospective students take part in open days, try-outs, 'shadow days' or excursions to the Netherlands, although the interviews and focus group discussions suggest that there is considerable interest in doing so. Students who have taken part in an excursion report a high degree of satisfaction.

"A group of us from Sint Maarten visited the Netherlands for ten days in order to visit various colleges and faculties. This doesn't happen every year – it depends whether our school can afford it. Before we set out, we had meetings with current and former students every day for two weeks. They came to talk to us about their experiences and what we should – and should not – expect."

Not every prospective student can take part in an excursion to the Netherlands. It all depends on the school and the island on which he or she lives. In addition to helping students choose an appropriate course, the excursions are intended as an introduction to Dutch society. This is certainly worthwhile, judging by the many respondents who state that they had not fully realised what living and studying in the Netherlands would involve. They report being largely unaware of the major differences between Dutch society and that of the islands. This lack of knowledge is also noted by the intermediary organisations which provide support to Caribbean students. They state that (prospective) students are given very little information about social and cultural differences. One professional stated that his organisation does indeed attempt to give students some basic knowledge. However, many if not most students have never visited the Netherlands before and have 'absolutely no idea' of what to expect. They experience a 'culture shock'. In one example, a student who had spent a month in a relatively small Dutch town was desperate to

return to Bonaire as soon as possible because she found it 'too busy'. Another student arrived in the Netherlands with no coat or long trousers. He had not realised just how low the temperature can fall – and no one had thought to tell him. Several interviewees agreed that it would be useful to make a documentary featuring students who are already in the Netherlands. They could talk about their coursework, student life in general (including both the positive and negative aspects), Dutch society and about aspects such as the weather and public transport. Many interviewees report that educational institutions and official agencies in the Netherlands are not sufficiently aware of the demands placed on prospective students, and that very little is done to prepare them for what awaits.

2.3 Enrolling on a programme is difficult, particularly at MBO level

Once a student has decided to study in the Netherlands and has chosen an appropriate course, he or she must enrol on that course. The process differs according to the level of the course

University and HBO

The websites of universities and universities of applied sciences (HBO level) refer prospective students to the online enrolment system 'Studielink'²⁶. Applications can be submitted in either Dutch or English. The system does not require a DigiD log-in code, which means that the student does not require a Citizen Service Number (CSN). Instructions and the help function are available in both Dutch and English, and there is a full description of how the enrolment process works. Prospective students can therefore enrol at the educational institution of their choice from home.

MBO level

Students wishing to take a course at MBO level must enrol using the digital form on the website of the school concerned.²⁷ In principle, this requires them to enter a CSN. However, because students from the Caribbean part of the Kingdom cannot obtain a CSN²⁸ until they are actually in the Netherlands, most schools will accept a written application. Some provide a downloadable form for this purpose, which the student must print out, complete and send by post.

Some students struggle with the enrolment process unless given some assistance. This is particularly true of enrolments for MBO programmes. One support organisation explained that this is because residents of the islands do not have a Citizen Service Number. The student can obtain one only after arrival in the Netherlands, once he or she has registered a residential address with a municipality (the Basic Register of Persons; BRP). Most Caribbean students arrive in the Netherlands in July or August, by which time the majority of MBO programmes are already fully subscribed. This problem arose five years ago, the interviewees informed us. Prior to 2015, all students were able to enrol without a CSN. Another difficulty for prospective MBO students is that they are unable to attend a personal intake interview a few months before the start of the academic year, as is usual for Dutch students. Again, this is due to distance and expense. Support organisations may attempt to contact the school, and in many cases succeed in enrolling the student. However, this is a recurring problem. One interviewee suggested that a more flexible approach is needed.

26 Studielinek is the online platform which brings together all universities and universities of applied sciences in the Netherlands, the education federations VSNU and Vereniging Hogescholen, as well as DUO (the organisation which administers student grants and loans) in pursuit of closer cooperation and innovation within higher education and the relevant information and administration processes.

27 See <https://www.bekijkjetoekomstnu.nl/artikel/aanmelden-voor-het-Mbo> retrieved 17 September 2020 (in Dutch).

28 In order to obtain a CSN, the student needs to be registered in the BRP; registration in the BRP can only be completed once the student is in the Netherlands.

A similar problem affects the selection procedure for students wishing to study medicine. They too are expected to apply some months prior to the start of the academic year, and to attend a number of interviews and tests. In theory, there should be no problem because legislation requires medical faculties to take the interests of Caribbean students into consideration and to run fully inclusive selection procedures.²⁹ It is clearly impractical for this group to attend certain selection activities in the Netherlands, and it is unreasonable to expect them to do so.³⁰ In practice, however, few alternative provisions are in place. Each year, a number of Caribbean students therefore opt to enrol on a related course, such as biology or biomedical sciences, and then apply to switch to medicine at the earliest opportunity. Only then are they able to take part in the selection process.³¹

2.4 Difficulties in making practical arrangements prior to arrival in the Netherlands

Students from the Caribbean part of the Kingdom must make a number of practical arrangements before commencing their studies in the Netherlands. They must secure a student loan, find suitable accommodation and arrange health insurance, for example. Ideally, these matters should be finalised before leaving the islands. If they are not, students are likely to face a variety of problems during their first days and weeks in the Netherlands. However, because Caribbean students are unable to obtain a CSN before arrival means that it is impossible to make the necessary arrangements in advance. A CSN is, for example, needed to open a bank account or take out health insurance. As one student writes:

“[...] They give us lots of information but they don’t listen to what we actually need. It would be handy to have a DUO office here on the islands so that we can make our financial arrangements, and it would be useful to be able to apply for a CSN in advance. There is nothing we can do without that number.”

Of all the practical matters that have to be arranged in advance, finding suitable accommodation appears to present the greatest difficulty.³² It is particularly challenging to do so remotely. One student reports that he found it hard to explain to housing agencies why he was unable to come along in person, and that they showed little understanding for his position. Some students are automatically rejected because rooms are ‘only for Dutch students’. Most are unfamiliar with the Dutch market for student accommodation. This section examines the problems that prospective students can encounter when attempting to make arrangements in advance.

29 Article 7.53 para 3 of the Higher Education and Scientific Research Act 1992 (WHW). See also an opinion piece by four senior professors of medicine with strong links to the islands: <https://www.medischcontact.nl/nieuws/laatste-nieuws/artikel/laat-meer-studenten-vancaribische-eilanden-toe.htm> (in Dutch).

30 Explanatory Memorandum re. Higher Education (Quality in Diversity) Act 2015, p.14.

31 They must then take out a further student loan to cover one additional year’s tuition and living expenses.

32 Over half (62%) of the 608 respondents who had sought student accommodation reported that the process was “difficult” or “very difficult”.

- **Applying for a student loan**

DUO holds regular information meetings in the Caribbean part of the Kingdom. Prospective students are told how they should apply for a student loan and the intended purpose of that loan. It is also made clear that the loan has to be repaid after graduation. Such information is sorely needed on the islands:

“I think that I was not given enough information about the consequences of taking out a student loan. You need that money if you want to study in the Netherlands because your parents cannot afford to pay. But the loan has a major impact on your life for years to come.”

A student can start the application process for [a student loan](#) before he leaves the islands. Having contacted DUO, he will be sent a form which he is then expected to bring with him to the Netherlands. However, not all sections of the form can be completed in advance: it requires a CSN, address and bank account number. Provided all such information is submitted on time, the initial loan payment and student travel card will be issued in September, just in time for the beginning of the academic year. Because local organisations need time to provide the necessary documents, it is advisable to apply for the student loan as soon as possible.

In practice, few students fail to submit the application on time, largely due to the efforts of the support organisations. If the application is submitted too late, the payment can be backdated. A provisional travel allowance and discretionary grants are also available. The qualifying conditions for student loans are the same for all students, regardless of origin.³³

DUO conditions for student loans

To be eligible for a student loan, MBO students must be at least 18 years of age. There is no minimum age requirement for university or HBO students but they must not be older than 29 at the commencement of the course. The course itself must be of at least one year's duration, either full-time or as part of a dual programme. Part-time and combination courses (part training and part work experience) do not qualify. Student loans are available to Dutch citizens and international students who hold a residence permit type II, III, IV or V.

The governments of the islands also extend loans to students who hold Dutch citizenship and wish to study in the Netherlands. For many young people in the Caribbean part of the Kingdom, the costs associated with relocating to the Netherlands are prohibitively high. Apart from travel and accommodation costs, there will often be other expenditure such as furnishings and initial basic necessities. The 'island loans' can make studying in the Netherlands possible for those who would otherwise not be able to afford it and can also provide a useful supplement to the monthly subsistence allowance paid by DUO. Each island has its own qualifying conditions for these loans.

³³ The conditions relate to nationality, age and type (level) of programme. They are formally established by the Wet Studiefinanciering (Student Finance Act) 2000.

Island loans: conditions and repayment amounts

Aruba

Aruba's island loan scheme is known as the 'Arubalening' and is administered by the island's Directorate of Education. Students under the age of 30 who wish to study at university or HBO level³⁴ in the Netherlands are eligible. A successful applicant will receive a 'start-up allowance' of €7600 which covers the first six months in the Netherlands. An additional amount of €1614 per six-month period can be requested for the maximum duration of five and a half years..

Curaçao

Curaçao also has a system of island loans, administered by the SSC (Stichting Studiefinanciering Curaçao). Students under 30 are eligible if they are accepted onto a university, HBO or MBO level 4- programme in the Netherlands. The standard loan is €720 per annum, of which 30% is written off if the student gains the intended degree or diploma within a period of ten years. A supplementary loan of up to €1700 per annum is available to those who can demonstrate that the standard loan will not cover the costs of studying in the Netherlands. In addition, students can apply for a one-off housing loan of €1700, provided they have entered into a rental agreement with SSC or an organisation approved by SSC.

St. Maarten

On Sint Maarten, the Division Study Financing administers the 'Study Financing' scheme which is available to young people aged 18 to 26 wishing to study in the Netherlands. Those whose parents have a combined income of over €95,000 per annum are not eligible. The standard loan amount is €3,000 for the first year and €600 per annum thereafter. Study Financing is restricted to courses in subjects and professions which have been designated 'high priority' by the island's government. Students with the highest school examination grades are given preference.

The BES islands³⁵

Students under the age of 30 who wish to study in the Netherlands can apply to Rijksdienst Caribisch Nederland (RCN) for a 'starter's allowance'. This comprises a one-off performance-related grant of €2,327 and a repayable loan of €4,653. The grant component is written off provided the student gains the intended degree or diploma within a period of ten years.

34 MBO level students are not eligible for the Arubalening.

35 Bonaire, Sint Eustatius and Saba. These islands are 'special municipalities' of the Netherlands and are also known as 'the Caribbean Netherlands'.

- **Registration and deregistration**

Anyone who is resident in the Netherlands for more than four months is required to register with their municipality's 'Basic Register of Persons' (BRP). Although it is not possible to do so before arrival, students can make preparations to expedite the process.³⁶

One condition of registration in the BRP is that the student has already de-registered on his or her home island. The registers in each part of the Kingdom are separate entities.³⁷ The student should report to the Civic Affairs department of the island concerned at least ten days before departure. When deregistering, he will be required to state which municipality in the Netherlands he is relocating to. The Civic Affairs department will then forward the relevant information to that municipality. This only applies if the student has already arranged accommodation in that municipality. Proof of deregistration is one of the documents that the student must produce when registering in the Netherlands. We return to this aspect in Chapter 3.

Fortunately, each island's Civic Affairs department has a designated contact person who can assist students and provide information about registering in the Netherlands, including the necessary documentation. However, information is not always a guarantee of success, as illustrated by this respondent's comment:

"I allowed myself six months to plan my move to the Netherlands. I did a lot of research and organised as much as I could in advance. Even so, things went wrong. For a start, I did not deregister on Saba. No one had told us that we were supposed to. Fortunately, I was able to make the necessary arrangements from the Netherlands."

- **Finding (the right) health insurance can be complex**

Anyone who is unable or unwilling to pay the full costs of medical care (doctor, hospital, pharmacy, etc.) must take out health insurance. Students from the Caribbean part of the Kingdom³⁸ are expected to take out an international health insurance policy. Students from the Caribbean Netherlands³⁹ are not: they remain covered by the local general health insurance.

³⁶ This is important because it is not possible to obtain a Citizen Service Number until registration is complete.

³⁷ See <https://www.rvig.nl/caribisch-gebied/registratie-in-piva-en-brp-bij-verhuizingen>, retrieved 17 September 2020 (in Dutch).

³⁸ Sint Maarten, Aruba and Curaçao.

³⁹ Bonaire, Sint Eustatius and Saba.

The Netherlands has a system of mandatory health insurance to cover all standard medical care⁴⁰, such as that provided by GPs, hospitals and pharmacies. This requirement is established by law and applies to anyone who is living and/or working in the Netherlands. Anyone who does not have the necessary insurance risks a fine. Students from the Caribbean part of the Kingdom are, however, excluded from taking out Dutch health insurance⁴¹, which means that they must find an alternative. Students from Aruba, Curaçao and Sint Maarten must take out an international health insurance policy: only then will they be covered for (basic) healthcare expenses while in the Netherlands. Students from Bonaire, Sint Eustatius and Saba do not have to do so. They remain insured under the local Zorgverzekering BES throughout their study period in the Netherlands.⁴²

From the interviews it became apparent that some students from the Caribbean part of the Kingdom fail to take out international health insurance. They are living independently for the first time in their lives and have other claims on their limited resources. They are young, healthy and optimistic. The prospect of needing medical attention does not occur to them. In these circumstances, it is tempting to cancel any existing health insurance and simply not bother taking out an international policy. But doing so can have serious repercussions. To prevent students 'getting off on the wrong foot', local support organisations will often ask students to show proof of adequate insurance before they set out for the Netherlands. Authorities on Aruba, Sint Maarten and Curaçao offer young people the opportunity to take out appropriate insurance at discounted premiums through Insure to Study and NNAM Student Care. Students who come to the Netherlands without the help of the support organisations, the so-called 'free movers', can also take advantage of the reduced premium schemes.

2.5 Good support prevents problems

As we have seen, Caribbean students who are preparing to study in the Netherlands have many practical arrangements to make. They need not do so unaided but can call on the assistance of various support organisations, such as SSC, TuranGoeloe, USC and Het Arubahuis. Support is provided both on the islands and in the Netherlands. It is not free of charge⁴³ but is usually funded from the local island loan. Because MBO students on Aruba are not entitled to the island loan, they are not able to rely on the support of a mentor during their first year, although they

40 Everyone who is liable to pay national insurance premiums under the Wet langdurige zorg (WLZ) must also obtain individual cover for basic medical expenses in the form of a policy issued by a Dutch health insurer. This requirement is further to the Zorgverzekeringswet (Health Insurance Act) 2006). Students from other countries who are not working (and therefore not paying national insurance premiums) are exempt. According to the Social Insurance Bank, this group not only includes international students but also those from anywhere outside the European Netherlands, even if they hold Dutch citizenship. They either remain insured in their own country or can obtain an international policy which provides cover in the Netherlands.

41 *Besluit uitbreiding en beperking kring verzekerden volksverzekeringen* (Access to Social Insurance (Additional Categories of Persons) Decree 1999). According to the explanatory memorandum, here in translation: "Because students who, prior to studying in the Netherlands, were domiciled or otherwise lawfully resident on Aruba, Curaçao, Sint Maarten, Bonaire, Sint Eustatius or Saba are not required to obtain a residence permit, Article 20 para 1b of the Decree expressly provides that such students are not entitled to make use of social provisions funded from national insurance contributions, and are therefore not subject to national insurance contributions. Analogous to the situation of a public official from these regions who is (temporarily) posted to the Netherlands for the purposes of work or training, these students shall remain insured on the basis of the provisions applicable in the region of origin."

42 Students from Bonaire, Sint Eustatius and Saba can remain insured under the Zorgverzekering BES scheme (further to Article 4 para. 1e of the BES Health Insurance Decree). They must obtain an insurance certificate from the Health Insurance Office on their home island before travelling to the Netherlands.

43 Het Arubahuis informed the researchers that support is available only to students in receipt of study finance. However, the costs are not passed on to students who qualify for the island loan (Arubalening) but are borne entirely by the island's government. In principle, support is therefore free for this group.

are able to take part in the reception programme which takes place in August. This also applies to the 'free movers' studying at university and HBO level.⁴⁴

Our enquiries established that Aruba decided to withdraw the island loan for MBO students over ten years ago, due to the low pass rate. These students were more likely to drop out of their course, whereupon a 'disincentive policy' was thought appropriate. However, because MBO students are able to obtain a loan from DUO, and Aruba itself offers few opportunities at MBO level, there is still a significant influx of MBO students into the Netherlands. Given their age and background, the need for support and guidance is all the more acute.

It is not only the MBO students who come to the Netherlands with little or no support. A relatively large number of Caribbean students decide to 'go it alone', perhaps with some assistance from relatives in the Netherlands. They are known as 'free movers'. As one respondent wrote:

"I am reasonably level-headed. I moved in with my brother. I had friends and family who could give me enough information and who helped me through the first few months."

One of the support organisations interviewed informed us that their aim is for at least half of all Caribbean students to complete their studies successfully. To this end, they visit various secondary schools on the islands and organise two masterclasses each year to prepare students for their time in the Netherlands. Of the 624 questionnaire respondents, 41% had received help from an intermediary organisation. Figure 2.2 shows the respondents' rating of that help in various aspects of their preparation.

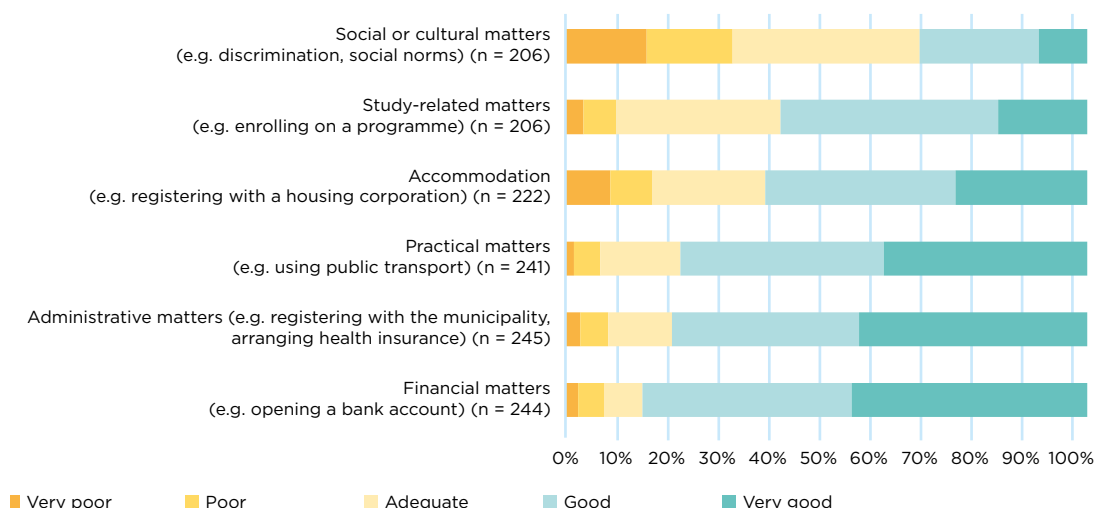


Figure 2.2: Help from an intermediary organisation during the preparation phase (n = 206 – 245)⁴⁵

44 This also applies to students from Curaçao wishing to study at MBO level 1, 2 or 3, and to all students from Sint Maarten whose choice of course subject is not on the island government's priority list.

45 Van de 624 deelnemers aan het onderzoek geven 256 studenten aan hulp te hebben gehad van een intermediaire organisatie bij de voorbereiding op de studietijd in Nederland. In figuur 2.2 is voor de inzichtelijkheid van de grafiek de categorie 'niet van toepassing' buiten beschouwing gelaten. Daarom is het aantal studenten iets lager dan 256 en verschilt dit aantal per categorie.

The majority of students rate the help they received in financial matters (such as opening a bank account), other administrative matters (e.g. registering with the municipality) and practical aspects (e.g. using public transport) as “good” or “very good”.

“Arranging practical matters was very easy because the foundation helped us. Someone even came with us to the various places.”

One respondent states that she would not have managed at all without her mentor. She had not realised that there would be so much to organise and so many different organisations involved. By her own admission, she would never have managed to find her way through all the rules and regulations in the Netherlands, not to mention the exceptions to the rules. Another student commented that it was particularly useful to have a single point of contact throughout. The efforts of mentors and volunteers are, on the whole, greatly appreciated:

“Things were well organised both before and after my arrival in the Netherlands. This is due to the comprehensive mentoring system and the input of the volunteers. I think that many students would benefit if investment in this system was increased, perhaps adding the opportunity to attend faculties’ webinars in preparation for actually joining the programme in the Netherlands.”

Respondents are also reasonably satisfied with the help provided in finding accommodation (e.g. registering with a housing association) and course-related matters (such as enrolling at an educational institution). They are least satisfied with regard to social and cultural aspects (such as discrimination and their unfamiliarity with Dutch social norms). The students would have liked to be given more information about what to expect in the Netherlands. As one respondent commented:

“We were given the essential information, such as how public transport works and that you really need a bike. However, we were not prepared for student life itself. How to manage your finances, for example, or interacting with people from other cultures. And there was absolutely no mention of the possibility of discrimination. I think it would be a good idea to organise a course on how to respond to racist comments.”

According to one intermediary organisation, some students erroneously believe that everything will be arranged for them. In fact, the organisation help students by encouraging self-reliance and teaching them to accept their own responsibility. This means that students are expected to do as much as possible themselves, while the organisation provides advice in the background. However, some respondents consider this form of support rather scant:

“You come in, they run through a list of everything you’re supposed to do and you’re told to get on with it.”

2.6 One in four Caribbean students feels poor prepared

The questionnaire asked students to state how well they are (or were) prepared to live and study in the Netherlands. Almost three out of four respondents (72%) consider themselves “well prepared” or “very well prepared”. The remainder (26%) consider themselves “poorly prepared” or “very poorly prepared”.

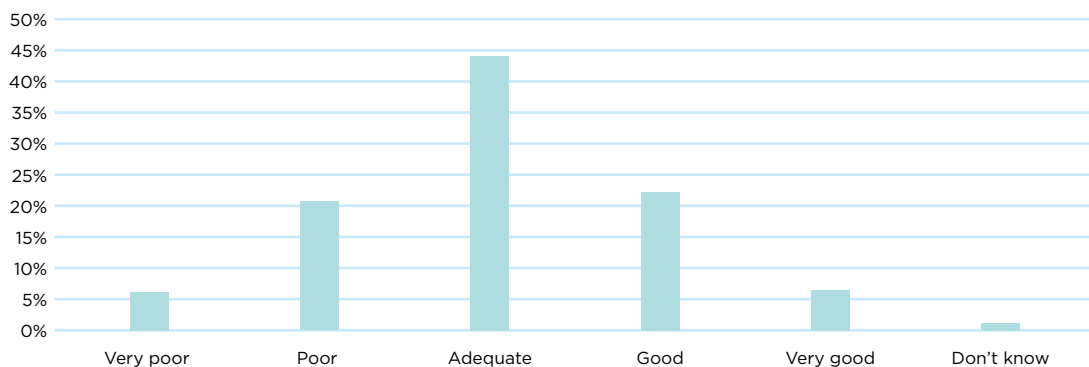


Figure 2.3: Preparation for living and studying in the Netherlands (n = 624)

Homesickness, discrimination, the ‘culture shock’ and being so far from friends and family are all cited as aspects for which the students were not well prepared. Of the respondents who consider themselves (very) poorly prepared, many state that this was largely because they had not realised that there are such marked cultural differences between the Caribbean and European parts of the Kingdom. One student writes:

“There was a lot of attention for choosing the right school and course but very little for what life in the Netherlands is really like. Many people had great difficulty in finding their feet as a result.”

The majority of students who consider themselves to have been well prepared report that this was because they already knew people in the Netherlands who could point them in the right direction. These students also state that they had arranged financial matters and accommodation before they arrived, which helped to avoid stress. A successful preparation period, they suggest, relies on ensuring that you have all relevant information and realising exactly what awaits.

The majority of respondents (66%, n = 624) indicate that they needed more, or better, information than was provided during the preparation phase. Asked to elaborate, interviewees state that many students do not realise just how much has to be organised, or how Dutch society works, until they have actually arrived in the Netherlands. As one student told us:

“It would be really useful to have a video about life in the Netherlands, the problems you can encounter and how to respond. At the very least, it would help to reduce stress. I found the preparation period, when there is so much to find out, extremely stressful. The government, both in the Netherlands and on Sint Eustatius, should contact people who are currently studying in the Netherlands, or have done so in the past, and ask them to tell their stories, to describe their experiences. You cannot expect a school or university to be completely honest about student life, so the government should create a platform through which these real-life stories can be shared.”

In general, the students who received help from an intermediary organisation felt better prepared than the ‘free movers’ who did not (see Figure 2.4). Just over a third (35%) of the students ‘with help’ felt “well prepared” or “very well prepared” compared to only 24% of the free movers.

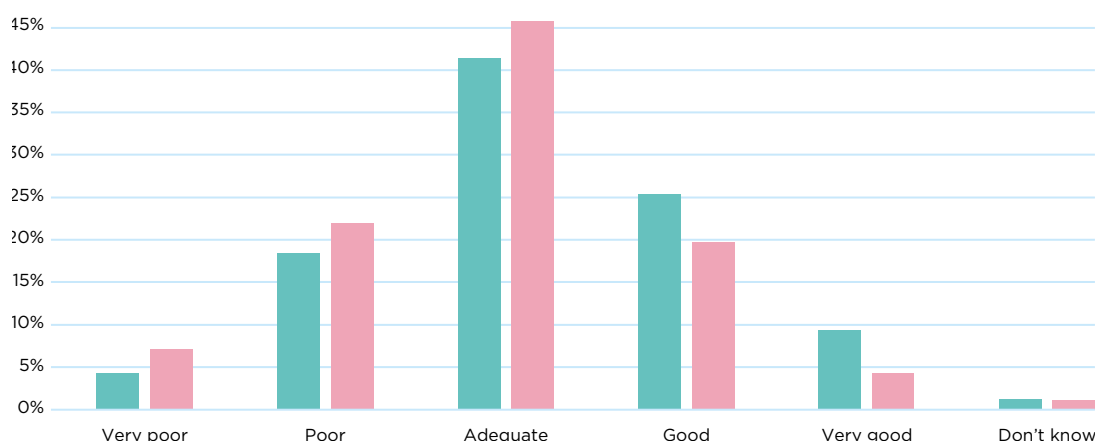


Figure 2.4: Difference in preparation: with and without help (n = 624)

2.7 Findings of the roundtable discussions

Participants in the roundtable discussions stated that the process of choosing an appropriate course is one that will affect the rest of the student's life. It must not be hurried. Some prospective students hurry the process, omitting important stages, but do not regard this as problematic. They underestimate the preparation that is actually required. These young people are unaware of what living and studying in the Netherlands will entail, while many do not have a complete picture of what their chosen course involves. There must be a fundamental change within secondary education, the participants suggest, to ensure that students are properly equipped for their future studies. They must be encouraged to think about themselves and their future at an earlier stage. Effective career guidance and support must be provided, both on the islands and in the Netherlands. At present, counsellors and mentors do not have the resources needed to help their students prepare.

It would be particularly useful for prospective students to see for themselves what studying and living in the Netherlands is really like. Being given information is not the same as first-hand experience. One possibility would be to allow prospective students to take part in online tutorials and lectures, just as students in the Netherlands can already do. They will then gain a more realistic impression of what the course involves. This calls for close collaboration

between educational institutions in the Netherlands and schools on the islands. It will also be appropriate to adapt information processes in line with the young people's own frame of reference. Prospective students do not go straight to an official government website but are more likely to Google whatever they wish to know. This is their way of preparing. Unfortunately, the information they find is likely to be fragmented, with little logic or order. An app which summarises everything that has to be done – and when – would be of immense value.

Another aspect which attracted criticism is the enrolment process for MBO programmes. It is very difficult for prospective students to proceed without a Citizen Service Number. Colleges should facilitate online intake interviews rather than expect candidates to attend in person. This involves travelling to the Netherlands, which for many students is not (financially) viable. Similarly, those applying to join higher education programmes should enjoy equal opportunities and, like their European Dutch counterparts, be able to take part in all stages of the selection procedure without actually having to come to the Netherlands. Lastly, the participants suggest that the possibility of introducing the CSN system to the BES islands should be examined. This would greatly assist students wishing to make certain practical arrangements before their departure.

Shaedra⁴⁶ (25) arrived in the Netherlands from Curaçao in July 2017. She started a course in Social Pedagogy before switching to Social Work.

“The first year was very difficult. You arrive all alone in the Netherlands – a cold country, literally and figuratively. You step off the plane and you have to do everything yourself. You have to find out what to do, and all the time there’s the homesickness and missing your family. When I arrived, I was optimistic about the course and about achieving my goals. But then came the nagging doubt: was coming here right for me? Did I choose the right course? Should I go home? But if you do, you’ve failed and that would be hard to explain to your family. Many of the islanders who come to the Netherlands end up staying here. Would I be one of them? I have never felt so lonely as in that first year. On Curaçao, people help each other. They are there for you. In the Netherlands, people just live for themselves. Fortunately, I had a mentor who understood me. She asked me how things were going. It was so nice to have someone just take an interest. That helped me a lot. The intermediary organisation arranged accommodation, explained how public transport works, and helped me to open a bank account and register with the municipality.”

No ‘click’ with fellow students

“I was the only Caribbean girl on our course. There was absolutely no ‘click’ with the Dutch students. Everyone wants to connect with others in the group, to find people you understand and who understand you, people you wish to spend time with. But that just didn’t happen. I did not feel at all comfortable. The other students formed their own little groups but I was always left out. I tried to make contact, I really did. There were a few little chats. People would ask me where I’m from. ‘Oh, Curaçao – everyone lives in wooden huts there, don’t they?’ It felt very awkward and I just couldn’t connect with anyone. I think that is one of the reasons that I failed the first year. I had to transfer onto another programme. Happily, that went much better and I found people I could connect with.”

Told to leave the room

“I remember the time I had to take an exam. I was on time and I had my ID and student card with me. When the invigilator came up to me and instructed me to leave the room, I was speechless. If I had been late or my documents were not in order, I would have understood. What was going on? Once outside, I called my mentor who said, ‘I’ll fix it for you’. When all the other students had finished and left, the invigilator came to me and said that I could now sit the exam on my own. No apologies, no explanation. I felt humiliated. I made a complaint but heard nothing more. I wasn’t even invited for an interview. Of course, I asked why I was suddenly allowed to take the exam, but I did not get an answer.

I notice that people look at me differently here than Curaçao. Not in Amsterdam so much but if I go to another city such as Haarlem or Eindhoven. I also get the impression that it is more difficult for me to find part-time work. Something that has really affected me is the discussion about Zwarte Piet. My current school doesn’t celebrate December 5th, but last year there were white students running about, dressed as Sinterklaas’ ‘helper’ and wearing blackface make-up. I tried to talk to them but they just laughed at me. It was so hurtful. When someone doesn’t understand your pain and actually laughs out loud at you – that made me cry. The attitude was, ‘I live my life, my life is good and I don’t give a damn what you think or how you feel’. It was the first and last time I will try to have that conversation. I know other Caribbean students who have had to put up with this many times.”

On the edge

“My first language is Papiamentu and my second is English. All lessons and lectures are in Dutch so this is another big advantage for students who grew up in the Netherlands. People from

46 Name changed on request.

Curaçao just don't speak the language well enough. You try, but it's difficult to put a sentence together. You know the right word in Papiamentu or English but the Dutch equivalent just doesn't come to you. And yet all presentations have to be given in Dutch, all assignments and reports have to be written in Dutch. You hand it in and the inevitable comment is, "your Dutch is bad", although you are never told exactly what you have done wrong. I think I am getting to the stage that I don't really care. I hand in a piece of work and think, that'll do. But I generally get low marks because of the poor Dutch. I am teetering on the edge, as it were. A little more support from the teachers would be good. If only they would take the fact that we are not native speakers into account."

Hard knocks

"I am now more or less used to life in the Netherlands but one thing I can never get used to is being so far from my family. I miss home. Of course, we can talk on WhatsApp but it's not possible to tell each other how you really feel. You try to keep up appearances. I know that my mother is not being entirely honest with me and that things are not going well at home. She is still grieving for my aunt, who died unexpectedly. I find it so difficult not being there to comfort her. And it will soon be December, the hardest time of all. Christmas and New Year are when you really miss having family around you. All in all, I would describe my time here as 'a school of hard knocks'. I think the fact that everyone in the Netherlands is so self-centred encourages you to be more independent. I'm going to make it and I am proud of that. I am currently on a work experience placement. Next year I start my fourth and final year, then I graduate. I want to start my working career in the Netherlands, but one day I hope to make myself useful at home on Curaçao."

3 Problems while studying in the Netherlands

3.1 Introduction

Having arrived in the Netherlands, Caribbean students must make a number of practical arrangements before they can actually begin their studies. There can be hurdles to overcome. Registering with the municipality is not always straightforward and can take longer than expected. As a result, other important matters have to be put 'on hold'. Finding accommodation is generally more difficult than anticipated and, as the icing on the cake, students face a host of unfamiliar rules and regulations. Having commenced their studies, some students realise that their chosen course is not what they had expected. Some suffer from homesickness or have difficulty adapting to the Dutch culture. It is partly due to such problems that a number of Caribbean students fail to make satisfactory progress. Many find themselves in financial difficulties. This chapter describes the problems that Caribbean students can encounter while studying in the Netherlands.

3.2 Bureaucracy and lack of clear information

Living independently for the first time is a challenge for all students. They suddenly find themselves responsible for their own finances, income, housing and academic progress. In this respect, Caribbean students are no different from their Dutch counterparts or students from other countries. However, a student who has grown up in the Netherlands is more likely to be familiar with Dutch rules and customs. If in doubt, they can generally turn to their parents for advice and help. Caribbean students attempting to make certain practical arrangements can find themselves thwarted by bureaucratic 'red tape': something they have never experienced at home. As one interviewee told the researchers:

"I was aware of the general requirements and had a vague idea of what I was expected to do. But nobody warned me about the bureaucracy or all the 'unwritten rules' of dealing with Dutch officialdom. There are lots of things that everyone knows but no one tells you."

On arrival in the Netherlands, many Caribbean students feel overwhelmed by all the things they have to arrange. It is not always clear precisely what has to be applied for and where. A student from Curaçao had been told that 'everything is much better organised in the Netherlands'. However, he had not realised that there are so many rules and that so many things have to be paid for. "It's as if there is a tax or an insurance policy for everything," he remarked. Acting on inaccurate information or poor advice can quickly lead to unforeseen financial problems:

"I was told that you can apply to have municipal taxes and water rates waived if you are on a low income. When I applied, the lady at The Hague city hall told me that I had to apply for the healthcare allowance first, otherwise I wouldn't qualify. I had never heard of the healthcare allowance. But she knows best, I thought. I applied for the allowance just so that I wouldn't have to pay municipal taxes. It was worth something like 55 or 60 euros a month. To a student, this 'free money' is very welcome. However, about two years later I received a letter from the Belastingdienst (Tax and Customs Administration) saying that I was not eligible for the healthcare allowance, never had been, and must now repay everything I had received. I phoned the Belastingdienst and the local authority. I discovered that I was registered as a student which meant that I was indeed ineligible to receive the allowance. I had to repay over a thousand euros, which to a student on a low income is a very hard blow. This was all because I had been given the wrong information when I asked about having the municipal taxes waived."

Another student said that she found using public transport very difficult at first, as was finding accommodation, arranging health insurance, applying for a student loan and life in the Netherlands in general. She suggested that an ‘all-in package’ should be developed for Caribbean students, enabling them to make all necessary arrangements in one fell swoop.⁴⁷

Making the necessary arrangements often demands a high degree of self-reliance on the part of students. Not all are up to the task. It also demands time, effort and energy, not least because the rules and procedures are often complex or are not applied consistently. Examples include the problems that students experience when registering with a municipality and the complicated legislation governing health insurance. This section examines these points in greater detail.

- **No CSN unless registered in the BRP**

The first, and most important, thing that a Caribbean student must do on arrival in the Netherlands is to register with the municipality in which he or she will live. To do so, he must produce a passport, a certificate of deregistration issued by his home island, and proof of his address in the Netherlands (such as a copy of the tenancy agreement). Some municipalities also require (a copy of) his birth certificate.⁴⁸ Students planning to spend less than four months in the Netherlands can register with one of the nineteen municipalities which have a ‘non-residents desk’. Only after the student has registered will he be issued with a Citizen Service Number (CSN).⁴⁹ This number is needed to organise various other matters, such as opening a Dutch bank account and obtaining health insurance. Not all Caribbean students are aware of this sequence of events:

“I didn’t know the rules for registering with a municipality, and I didn’t know that, unlike on Curaçao, you can only register with the municipality in which you actually live. And this is just the first step in an entire series. The system is very different here.”

Fortunately, most students overcome this initial hurdle without too much difficulty, perhaps with the help of a support organisation. The questionnaire reveals that 75% of respondents (n = 594) found registering with a municipality to be “easy” or “very easy”. There are, however, exceptions. Registration can prove to be less than straightforward whereupon everything else has to be put ‘on hold’. One student reports that something had gone wrong when attempting to de-register from the civic register of her island, which meant that she was unable to register in the Netherlands. She was then referred from one department to another, all of which ‘passed the buck’ and were unable or unwilling to help her. This caused considerable inconvenience and stress. Eventually, she managed to complete her registration in the Netherlands but, as she points out, there was never any explanation of what had gone amiss.

Registration in the BRP (and therefore obtaining a CSN) can take somewhat longer if the student takes up residence in a municipality other than that shown on the deregistration certificate. It is possible that the student does not (yet) have a valid address, which also precludes registration. One student told the researchers that it had taken him three months to

47 Some intermediary organisations have taken a step in this direction in the form of a long checklist of everything the student is expected to arrange before and after arriving in the Netherlands. However, the focus group discussions revealed that students experience wide variation in the level of support provided by these organisations.

48 Information for students from Aruba, Curaçao, Sint Maarten and the Caribbean Netherlands about registering in the BRP, Ministry of the Interior and Kingdom Relations, 14 September 2020.

49 Article 8 Wet algemene bepalingen Burgerservicenummer (Citizen Service Number (General Provisions) Act) 2007. The municipality is required to issue a Citizen Service Number immediately upon a person’s registration in the BRP, unless that person is already in possession of a Citizen Service Number. The municipality will also issue a Citizen Service Number to a person who registers as a non-resident. The Ministry of the Interior and Kingdom Relations (BKZ) is currently investigating the possibility of extending the CSN system to the BES islands.

find suitable accommodation. Throughout that time he had no CSN and was therefore unable to open a Dutch bank account. A Caribbean student staying with a friend or relative may not be able to register using that address because this can have adverse financial consequences.⁵⁰ As one student told us:

“The CSN was difficult to obtain because I was living with relatives and could not register at that address. Without a CSN, I couldn’t organise other things such as a bank account or DigiD log-in code.”

Support organisations acknowledge that registering with a municipality can be difficult for some students. They report significant differences in the speed with which the larger municipalities complete the process. Some do everything within a day and issue a CSN on the spot. Others take three weeks or more. There are also major differences in the way that municipalities apply the rules. Some municipalities are very strict, others less so. If a student does not yet have a residential address of his own, some municipalities will accept a forwarding address.⁵¹ However, to avoid problems with other organisations it is preferable for a Caribbean student not to use this option.

The National Ombudsman is gratified to note that an increasing number of municipalities are now aware of what must be done to facilitate registration by Caribbean students and avoid unnecessary difficulties, whether during the registration process itself or at a later date. Several municipalities have designated special registration days for students or make separate appointments. Some educational institutions now arrange special ‘registration days’, with municipal officials in attendance to complete the registration process.

- **Confusion about health insurance**

Students from the Caribbean part of the Kingdom do not fall under the statutory national insurance obligation⁵² and are therefore ineligible to take out a basic health insurance policy from a Dutch insurer.⁵³ For many Caribbean students, this causes confusion. As one student told the researchers:

“They said that we were not entitled to Dutch health insurance because we are students ‘from outside the country’. Wait a moment, I thought – we have a Dutch passport, don’t we? If we have to state our nationality on a form, we write ‘Dutch’. It is really confusing.”

The situation becomes even more complicated if a Caribbean student does apply for Dutch health insurance, the application is accepted, but the student is later found to be ineligible. This

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- 50 In principle, it is assumed that two or more adults living together at the same address are able to share household expenses. This can reduce the entitlement to social benefits and allowances.
- 51 An address to which official organisations can send correspondence although the recipient is not actually living there. A student using this option would be reliant on the cooperation of a relative or friend. The registered occupant at the address must give permission.
- 52 Article 20 [Besluit uitbreiding en beperking kring verzekerden volksverzekeringen](#) [Access to Social Insurance (Additional Categories of Persons) Decree] 1999.
- 53 As noted elsewhere, students from Aruba, Curaçao and Sint Maarten must take out an international health insurance policy, while those from Bonaire, Sint Eustatius and Saba remain insured for basic medical care under the local Zorgverzekering BES when studying in the Netherlands. The Social Insurance Bank (SVB) works on the principle that these students are excluded from the entire national insurance system and are therefore not required to obtain a policy from a Dutch insurer. Anyone who does so automatically becomes liable to pay national insurance contributions.

can easily happen because health insurers do not check eligibility in advance.^{54,55} The student thinks that he is insured but this is not the case. Only when the health insurer later asks the SVB⁵⁶ to assess whether the student is liable to pay national contributions does it become apparent that the policy is invalid. The student now faces a number of problems. He may have to pay any medical expenses incurred in the meantime out of his own pocket and must re-insure himself with an international insurance provider or his former Caribbean provider. Because international insurers are very cautious with regard to re-insuring healthcare costs, it may not be possible to find alternative cover.⁵⁷

The following case illustrates a problem which Caribbean students can encounter:

A student arrived in the Netherlands from Aruba in August 2018. Before her departure she had been advised to take out an international health insurance policy with Insure to Study, and duly did so. Her brother, who had been living in the Netherlands for some time, told her that he had Dutch basic health insurance. At his suggestion, she cancelled her international policy and took out a Dutch policy on 1 January 2019. The Dutch health insurer backdated the policy to 8 October 2018, the date that she had registered with her municipality, and charged backdated premiums totalling €610.34 over the intervening period. The student did not pay this amount. Some months later she received a final demand threatening recovery proceedings. She wrote a letter of objection, pointing out that she had been insured with Insure to Study until 1 January 2019 and had paid premiums to this insurer throughout the period in contention. She enclosed a copy of the policy as proof. The Dutch insurer's reply was as follows:

Your situation

First, I wish to apologise for the delay in replying. Circumstances prevented us from answering your query earlier.

Commencement of cover

You have requested us to change the date on which your insurance policy with X takes effect. According to the information you have provided, you were insured with Insure to Study until 1 January 2019. You do not agree that your policy with X provided cover with effect from 8 October 2018.

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- 54 To prevent international students applying for a Dutch health insurance policy to which they are not entitled, many health insurers have recently introduced a series of status checks. Those who have not already introduced such checks intend to do so shortly.
- 55 A Dutch health insurer generally checks only whether an applicant is registered with a municipality and holds Dutch nationality. They do not ascertain whether that person comes from the Caribbean part of the Kingdom and is enrolled at an educational institution in the Netherlands. As this investigation confirms, these considerations are indeed relevant in terms of eligibility for basic health insurance. The SVB states that its website has been updated following a meeting with Het Arubahuis and that a new information folder has been published.
- 56 The SVB assesses whether someone is subject to the statutory national insurance obligation. Article 2 of the Health Insurance Act links this obligation to the provisions of the Long-term Healthcare Act, Article 2.1.3. of which requires the SVB to determine whether a person is insured under this act, is liable to the relevant contributions, and is entitled to claim (future) benefits. If so, that person is also liable to other national insurance contributions and must take out basic health insurance with a Dutch insurer.
- 57 All Dutch health insurers have access to VECOZO (a national system for secure digital communication between health insurers, health insurance offices, municipalities and over 44,000 healthcare providers) as well as the RBVZ (a database of all persons insured under the Health Insurance Act). An international health insurance provider, by contrast, is not able to check the insurance status of an applicant nor access his or her insurance history. The corona crisis has led to extra caution when (re-) insuring healthcare costs.

Registration from 8 October 2018

The commencement of cover with X on 8 October 2018 is in accordance with the provisions of the Dutch Health Insurance Act. This is the date on which your personal details were entered in the Basic Register of Persons in your municipality. You are therefore liable to the statutory insurance requirements from this date.

Legal situation

Your policy with Insure to Study does not satisfy the requirements of the Health Insurance Act. Accordingly, we are unable to amend the date on which cover with X commences to 1 January 2019. The law requires us to register you as a policyholder with effect from 8 October 2018. Any divergence from this date would place us in contravention of legislative requirements. We can only suggest that you ask Insure to Study to amend the termination date of your policy to 8 October 2018.

Social Insurance Bank

If you believe that your statutory insurance obligation should take effect from 1 January 2019 and no earlier, you may request a 'WLZ Declaration' from the Social Insurance Bank (SVB). The SVB will determine whether it is permissible to amend the date on which cover with X commenced, whether that is before, after or on 8 October 2018. The SVB's decision is final.

Cancellation

As a gesture of goodwill, and because you informed us that you did not agree with the policy commencement date in good time, we intend to cancel the current invoice and final demand. Once the appropriate commencement date has been finalised, we shall raise a new invoice for the correct amount. If you wish, you may apply for supplementary insurance cover to commence on 1 January 2021.

The Dutch health insurer had backdated the policy to commence on the date of the student's registration with her municipality. However, because this student was from the Caribbean part of the Kingdom and thus exempt from the statutory insurance obligation in the Netherlands, she should not have been able to take out a Dutch insurance policy in the first place. The insurer was unaware of her exact status and based its decisions solely on the information contained in the municipal register. In this case, the health insurer was willing to await the findings of an SVB assessment, the likely outcome of which is that the policy would be cancelled outright. Although the student will be refunded all premiums paid, she will have to pay any healthcare costs incurred after 1 January herself.⁵⁸ She must also take out alternative cover with an international insurer.

On the instructions of the Ministry of Health, Welfare and Sport, the SVB and health insurers have recently launched the TOVER⁵⁹ project which is intended to reduce the number of people who hold Dutch health insurance while ineligible to do so. It has been agreed that students' insurance cover cannot be cancelled retroactively, even if the eligibility rules were not observed.

⁵⁸ She would also be required to repay any healthcare allowance received during this period.

⁵⁹ TOVER is a contraction of ten onrechte verzekerd: 'wrongfully insured'. The project targets those persons who are not liable to pay national insurance contributions and are therefore excluded from Dutch (basic) health insurance.

Healthcare allowance

Another problem concerns the 'healthcare allowance'.⁶⁰ Caribbean students who take out Dutch health insurance when ineligible are actually uninsured and therefore not entitled to claim this allowance. Moreover, the allowance is not paid to students with an international health insurance policy.⁶¹

Some Caribbean students hear about the healthcare allowance from friends, family or fellow students. They apply to the Tax and Customs Administration (TCA) in the honest belief that they too are entitled to receive this allowance. The TCA does not check eligibility in advance but proceeds to make monthly payments. As a result, students can receive the healthcare allowance for a lengthy period. When it later proves that they were not entitled to this money, they are required to repay it in full which can result in serious financial problems.

"It is all very unclear. I sent an email to the Tax and Customs Administration saying, 'I am from Aruba and am 19 years old. Am I eligible to receive healthcare allowance?'" They replied, "Yes, you are". But when I asked my mentor, she said, 'No, if you are insured with Insure to Study, you are not eligible.'" So, the authorities say 'here's your free money - enjoy!', but if you accept you run the risk of a blue envelope landing on the doormat demanding it all back."

Dutch health insurance if in employment

The majority of students work part-time alongside their studies to make ends meet. A student loan alone is unlikely to cover all outgoings. If Caribbean students take up any form of employment, they are not only eligible but required to take out Dutch health insurance.⁶² This has the additional benefit of rendering them eligible to receive the healthcare allowance.⁶³ Some support organisations therefore advise Caribbean students to look for a job as soon as they arrive in the Netherlands.⁶⁴ However, by no means all Caribbean students are aware of this situation:

"Because I am from Aruba, I do not qualify for basic health insurance or the healthcare allowance. I must have a part-time job in order to apply. Many Caribbean students do not know this and risk a €400 fine because they have insurance and claim the allowance without actually working in the Netherlands. I was one of them. I didn't know and there is no clear information on the Tax and Customs Administration's website. I think it is unfair and even discriminatory that I do not qualify for insurance or the allowance as a student, just because I am not also working."

Something else that many Caribbean students do not realise is that if they lose their part-time job - which has become a distinct possibility during the corona crisis - this will have immediate

60 The Healthcare Allowance is an income-related payment intended to offset the premiums for mandatory health insurance cover. The amount is calculated and paid by the Tax and Customs Administration.

61 The Healthcare Allowance is solely intended to offset premiums for mandatory Dutch health insurance. Premiums for international insurance cover are expressly excluded.

62 Article 2 para. 1 Health Insurance Act; Article 2.1.1. Long-term Care Act. See: <https://www.rijksoverheid.nl/wetten-en-regelingen/productbeschrijvingen/verzekeringsplicht-zorgverzekering>.

63 <https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/privetoelagen/zorgtoeslag/voorwaarden/zorgtoeslag-als-u-in-het-buitenland-woont> (in Dutch)

64 There are also support organisations which advise students not to seek employment in their first year but to focus exclusively on their studies.

consequences for their health insurance.⁶⁵ They must apply to an international health insurer (or their former insurer on the islands) as soon as possible. They must also contact the Tax and Customs Administration and ask for the healthcare allowance to be discontinued.⁶⁶

Wrongful fines

Lastly, some Caribbean students risk a fine imposed by the Central Administration Office (CAK).

Everyone who lives and/or works in the Netherlands and falls under the 'insurance obligation' must take out basic health insurance with a Dutch provider. The Central Administration Office (CAK) enforces this requirement. Anyone who is (apparently) working and does not have a Dutch health insurance policy will receive a letter from the CAK instructing them to arrange health insurance immediately. If, after three months, no insurance is in place, the CAK will impose a fine. After another three months follows another fine, and three months later the CAK will arrange insurance cover for the person concerned and twelve months' premiums will be withheld from his or her salary.⁶⁷ The premiums charged under this arrangement are somewhat higher than the usual market rate and are currently €136.83 per person per month.⁶⁸ A Caribbean student who is not working but nevertheless receives a letter from the CAK must show that he does not fall under the statutory insurance obligation.⁶⁹ To do so, he must ask the SVB to investigate and confirm his status. The SVB reports its findings to both the student and the CAK.⁷⁰

The National Ombudsman knows of cases in which Caribbean students have been wrongfully fined by the CAK for being 'uninsured'. The CAK was not aware that the students in question are from the Caribbean part of the Kingdom and had come to the Netherlands for the sole purpose of study: they were not in paid employment.⁷¹ In these circumstances, a fine is not warranted.⁷² The SVB should be asked to investigate the student's status and the CAK must suspend proceedings until the findings are known.⁷³

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- 65 There are also implications in terms of pension rights. Students from Aruba, Sint Maarten who do not work alongside their studies in the Netherlands do not add anything to their later pension entitlement, either in the Netherlands or on their home island. If they work while in the Netherlands, they do accrue pension rights.
- 66 Unless the student is re-employed or finds another job within ten weeks, in which case he may retain the Dutch health insurance and his entitlement to the Healthcare Allowance.
- 67 <https://www.hetcak.nl/regelingen/regeling-onverzekerden/vragen/brief-geen-zorgverzekering> (in Dutch)
- 68 The same applies if a policyholder is six months in arrears with the premiums. Failure to respond to payment reminders will result in the health insurer reporting that person to the CAK. He or she will then remain insured with the current provider but must pay the higher 'administrative' premium directly to the CAK and must make a payment plan to clear the outstanding premiums.
- 69 Information folder about arrangements with regard to uninsured persons: <https://www.hetcak.nl/HETCAK/media/HetCAK/formulieren/klant/onverzekerden/Onverzekerden-Informatieblad-Uninsured-Letter-and-Information.pdf> (in Dutch)
- 70 The SVB and CAK state that they collaborate closely to prevent fines escalating. Proactive contact often results in the file being closed with no further action taken.
- 71 This is because the municipality does not register the purpose of a person's stay in the Netherlands (e.g. work or study). As a result, everyone who is included in the BRP but not registered with a Dutch health insurer will eventually receive a letter from the CAK.
- 72 The SVB states that a request for an 'WLZ investigation' is sufficient and that no formal objection or appeal is required. If the student is found to be exempt from the statutory insurance obligation, the fine is automatically cancelled.
- 73 If exempt status is confirmed by the WLZ investigation, the records are amended with retroactive effect. The SVB has informed the National Ombudsman that letters about the process are to be updated to include students as a specific exemption category. Students will be invited to ask for a WLZ investigation in order to avoid a fine. They do not have to lodge a formal objection. Provided they are not in paid employment, the fine will be automatically cancelled.

The lack of clarity about the various regulations, the agencies responsible and the consequences of non-compliance can cause considerable frustration and stress. As one student wrote:

“When I enquired about the fine, it turned out that the insurer had not entered my details in the system. So, it’s my fault? That fine caused problems for an entire year. At one stage I even had the bailiffs at the door. Eventually, it was all resolved but having a major legal dispute with the authorities is very stressful for a student like me.”

Caribbean students can be reluctant to contact official agencies to ask for information or make a complaint. This too is due to culture, the interviewees suggest. People from the Caribbean are, in general, more reserved and less likely to ask for anything as this might be considered ‘impolite’. They tend to seek help and advice from their own network. As the experiences described in this chapter illustrate, when things go wrong it quickly becomes apparent just how complex the rules and procedures can be. Problems can easily escalate, especially if you ignore them. The National Ombudsman notes that official organisations are usually willing to explore potential solutions, particularly if the problems are brought to their attention promptly. It is of course important that students know who to contact about those problems.

3.3 Room for improvement

Many Caribbean students express a need for clear, understandable information about the rules and procedures in the Netherlands. In particular, they call for information about the differences between the Caribbean part of the Kingdom and the European Netherlands. They are not familiar with the Dutch taxation system, with the various allowances that may or may not be available, or with the health insurance system. They are not fully aware of their rights and obligations. Some Caribbean students are far from conversant with the concept of municipal taxes or water rates (a levy payable to the local water management authority).⁷⁴ Having received a demand for payment, they may not know that it is possible to claim exemption based on personal income. In many cases, students discover this only years later, having struggled to make ends meet in the meantime. Caribbean students call for government organisations to communicate more proactively about the rules and procedures that affect them. Communication is currently below par. As one student wrote:

“When I began my studies, everything was new. I had to organise everything myself and didn’t know where to find help. I had never heard of the Tax and Customs Administration or water rates, and I did not know that I was entitled to certain allowances.”

It is important that students actually claim all the provisions to which they are entitled, so it is equally important that they know what these provisions are. Apart from proactive information about rules and procedures, the students also note a lack of personal contact with official organisations. The general impression is that government agencies and educational institutions automatically assume that a student will understand the contents of a letter. They do not realise that, should the student not understand or have any questions, he would appreciate the opportunity to speak to someone, either by phone or face-to-face. That opportunity does not always exist. If the only source of information is a website, many Caribbean students will simply

⁷⁴ The questionnaire and interviews reveal that many students confuse local taxes and national taxes. They mention the ‘Belastingdienst’ (the Tax and Customs Administration, a national body) in connection with municipal taxes and water rates.

give up trying to understand what is expected of them. This is particularly true of those who do not (yet) understand Dutch at the level used in official correspondence.

Students' experience of contact with official organisations

The questionnaire asked students to rate the service provided by government organisations. As Figure 3.1 shows, there is significant variation. The Social Insurance Bank (SVB) achieves the lowest satisfaction rating, closely followed by the Tax and Customs Administration. However, it should be noted that only half the respondents (300) had actually had dealings with the SVB. The number is somewhat higher for the Tax and Customs Administration (555). Students are generally more satisfied with the service provided by municipalities, educational institutions and DUO. Over half of the respondents (53%) reported "good" or "very good" contact with DUO, while only 12% considered contact to be "poor" or "very poor". The main sources of dissatisfaction revealed by the respondents' comments include poor communication between DUO and government agencies on the islands, the time taken to respond to queries or resolve issues, and the lack of clear information for students whose first (or second) language is not Dutch.

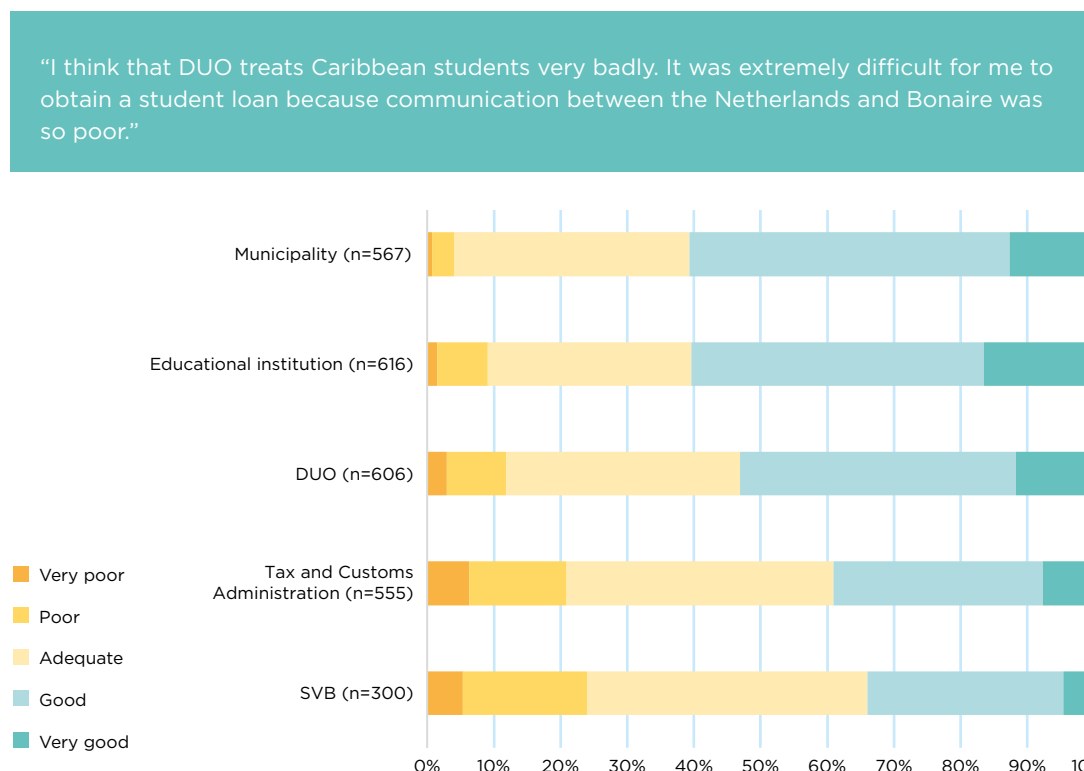


Figure 3.1: Contact with official organisations (n = 300 – 616)

Caribbean students complain that the information provided by some official organisations is inadequate or unclear. It does not help them to understand their situation or what is expected of them. All too often, correspondence is formulated from the organisation's (legislative) perspective and structured according to the organisation's internal (automated) processes. Students wish to understand why a particular decision has been made. It is therefore important that official organisations are certain that the information they provide is fully understood by the recipient. A cursory 'notification of decision' is not enough.

It is not only in their contacts with 'officialdom' that Caribbean students can experience problems. Social and cultural differences, as well as an incomplete knowledge of Dutch, are also at the root of many issues. The following paragraphs examine these points in closer detail.

3.4 Language

Caribbean students in the Netherlands attend lessons and lectures given in Dutch. This is not their native language and it is not in everyday use on the islands. On Aruba, Bonaire and Curaçao, the main language is Papiamentu, while on Saba, Sint Eustatius and Sint Maarten it is English. Dutch is taught in secondary schools as a regular subject – part of the 'foreign languages' curriculum. As a result, some Caribbean students do not have a good (enough) command of Dutch and begin their further education in the Netherlands at a distinct disadvantage. This can come as something of a surprise since many believe that their Dutch is at a reasonably high level. A student:

"At home on Aruba I thought that my Dutch was good enough and at the same level as my English. I soon discovered otherwise. I am still struggling with the language and have enrolled on a Dutch course. There are still many words I do not know and some accents that I don't recognise."

This language deficit can erode students' confidence, not only in the classroom but also in social situations. Respondents report difficulty in expressing themselves while some have the impression that their teachers underestimate their intelligence. Almost all support organisations state that Caribbean students are generally more than intelligent enough to study their chosen subject but find it (more) difficult to make progress solely because of the language barrier. Of the students who report having fallen behind with their studies, 21% cite language as one of the reasons, while this figure rises to 25% among students who failed to complete their course. Many students feel a need for (or in hindsight realise that they would have benefited from) extra help with speaking, reading and writing in Dutch. A student:

"Some students have quite a poor command of Dutch. When they attend lessons, they don't really understand what is being said. As a result, they do not fare well in their exams. Of course, we had Dutch lessons at school on Curaçao but that is different. Dutch here sounds very different from what we were taught in the Caribbean."

Some organisations contacted by the researchers stress that the focus on 'correct' Dutch causes many talented and motivated students to lose interest very quickly, and perhaps drop out altogether. They are not being given the opportunities they deserve. These organisations call for a short but intensive Dutch tuition programme for first-year students. Instructors should show greater understanding for the fact that some students have difficulty with the language. An encouraging 'nudge' can sometimes make all the difference, as this student's experience illustrates:

"When my friend and I first arrived in the Netherlands, she had a teacher who gave her extra support during the first year. He told her not to be embarrassed about her accent, and that if there was anything she did not understand she should ask. This helped her enormously. If there were more teachers willing to do the same, it would help future students from the Caribbean."

3.5 Adapting to Dutch society

Social and cultural differences can prevent students from feeling 'at home' in the Netherlands, the focus group discussions confirm. Initially at least, many feel alienated in a country in which they have few friends and acquaintances, and which is so very different to their home island. It can therefore take some time for Caribbean students to find their feet. It can be difficult to become accustomed to Dutch society, the climate, social norms and even public transport.⁷⁵ Some find the level of the coursework higher than they had anticipated and feel that they are subject to far higher expectations than they were used to at school. For the majority of Caribbean students, coming to the Netherlands is a significant step. For some, it is nothing short of a shock. Fellow students who grew up in the Netherlands often know very little about the Caribbean part of the Kingdom. They may have preconceptions and prejudices. Several Caribbean students told the researchers that Dutch students had asked whether people in the Caribbean live "in little huts". Some state that their teachers had told them that they had absolutely no chance of completing their course, solely on the basis of their Caribbean background. Occasionally, respondents are shocked by how 'forthright' the Dutch are, and by the 'cold' Dutch culture. Such factors make it very difficult to connect with others. A significant number of Caribbean students feel excluded. As one student told us:

"People on Aruba are far more social. Some people here are just plain rude. I had to learn to deal with that. In my first year, I felt isolated enough as it was but the people here were really not pleasant to anyone from the Caribbean. The Dutch students tend to stick together. The project groups, for example – we were always excluded. When I did get a chance to work in a team, anything I said was ignored. At least, that's the impression I got."

Psychological problems are a significant cause of delayed progress and can prompt some students to drop out altogether. One third of respondents who failed to complete their course (on time) cite psychological problems as a reason. Many students suffer from stress, depression, homesickness or burnout. The winter months appear to be a particularly difficult period:

"In the Caribbean, people are very social. Making contact with others is very important to us. Not having trusted friends around you creates a domino effect. You find yourself in a deepening slough of despair. You do not have much money so there is little opportunity to socialise. The course timetable prevents you from working part-time to earn a little extra. You're in a vicious circle. If you don't have friends or family in the Netherlands, everything can come falling down. This is why so many Caribbean students drop out and go home even before the end of the first year."

⁷⁵ Public transport is extremely limited in the Caribbean part of the Kingdom. There is none at all on the BES islands.

Many respondents call for more and better support for students with psychological problems. Mentors and student counsellors are usually the first point of contact within the institution. However, some students believe that a call for help will usually go unheeded, partly because these contact persons are unable to place themselves in the student's situation. Respondents also state that they are not informed about the possibility of seeing a qualified psychologist until it is too late:

"Years later, I still recall with some rancour the student counsellor who treated me in such an offhand way, even though he was the person who could and should have helped me. In hindsight I think, come on – surely you could see that I was an intelligent student who just happened to need a little psychological support to find her feet. But you did nothing – you were just not interested. That was very cold and hard. You didn't even suggest that I should consult a psychologist. Looking back, I really do not understand why this form of support was not made available to me. It must have been obvious that I needed it."

An additional problem is that psychological support is, in principle, not covered by international health insurance. It is only recently that some policies have begun to include a small provision for this form of care.⁷⁶ By contrast, psychological support is included as standard in all Dutch health insurance policies.

Our research confirms that socio-cultural and psychological problems are significant causes of delayed progress and discontinuation of studies among Caribbean students.⁷⁷ Even those who come to the Netherlands with help of an intermediary organisation note the lack of support in these areas.⁷⁸ Honest information about studying and living in the Netherlands would be an important first step in filling this void. It is important that this information offers a balanced view, presenting both the positive and negative aspects of life in our country.⁷⁹

3.6 Findings of the roundtable discussions

Participants in the roundtable discussions acknowledged the problems with regard to the Citizen Service Number, housing, health insurance and cultural differences. They drew attention to the exceptional status of Caribbean students as Dutch citizens who travel a vast distance to study in what is, effectively, their own country. Legislation and procedures in the various parts of the Kingdom are not adequately harmonised. In some situations these young people are regarded as 'international' students, while they become 'domestic' students in others. This creates confusion not only for the students themselves but also for the official organisations responsible for implementing various arrangements. This confusion gives rise to problems which a single organisation working in isolation cannot resolve. The discussion partners see coordination and cooperation as a promising way forward. It is time to join hands and combine forces. One suggestion is to create a platform or taskforce in which the Caribbean and European parts of the Kingdom work together to create equal opportunities for all young Dutch citizens to study in the Netherlands.

76 This applies only to problems which become apparent after the student's arrival in the Netherlands. Pre-existing conditions are excluded.

77 This applies to over 30% of students who fall behind with their studies or drop out altogether.

78 Almost 70% of the students who come to the Netherlands with the support of an intermediary organisation note a lack of assistance in social and/or cultural matters. These 'soft factors' account for the lowest self-reported levels of preparedness.

79 Students wish to hear the experiences of current and former students: what problems did they encounter in their studies or general life in the Netherlands? More senior students could also act as 'buddies' to new arrivals, helping them to find their feet.

Karman (24) came to the Netherlands from Bonaire in 2015. He started studying Industrial Engineering and Management, later switching to Business Economics.

“One of the greatest obstacles I encountered when studying in the Netherlands was the language. At secondary school you might get a slap on the wrist for a mistake but they take things a lot more seriously here. You’re expected to speak and write Dutch at C1 level. If Dutch is not your native language, that is a very tall order. Assignments have to be in perfect Dutch. I really couldn’t manage that. On one occasion I had to write an essay about the pros and cons of a particular taxation system. I had to rewrite it three times. Fortunately, Antillean students are entitled to extra time in exams. You need it just to understand the question! But that only applies to written exams. You also have to do oral exams, assignments, reports and projects in exactly the same way as all other students. And you have to apply for the extra time: that’s something that most Caribbean students don’t know. It would all be fairer and simpler if it were automatically granted to students who did not grow up in the Netherlands.”

Prejudices

“The assignments generally involve forming small groups with other students. I have regularly been excluded from project groups because the other students didn’t think that I was at their level. I was just not welcome. You are literally forced into a corner. You do not belong. Some Dutch students do not even know that Aruba and Bonaire are separate islands. They think everyone is from Curaçao which means you must be lazy, a criminal, unpunctual and unreliable. These labels are applied from the outset, so you’re at a permanent disadvantage throughout the course. You continually have to prove yourself and show that these prejudices do not apply to you. But even then, you won’t be treated as an equal. This causes a lot of stress. You have to perform at your best every day, check and double-check everything and ensure that you’re doing things properly. Because if you do something wrong, you’re back to square one. My mentor once said to me, ‘something that is a positive for others is a negative for you. Find a way to resolve that.’ That was hard. You feel that there’s nowhere to turn, that all doors are closing. This was when I decided to switch courses. I was tired of fighting. I could no longer cope. Even now, I still face the same problems. Sometimes you are seen as a Dutch citizen and student, sometimes an international student. In my experience, we are held to different standards than the average Dutch student. You have to work twice as hard and prove that you really mastered the material.”

Network? What network?

“Another problem is that you don’t have a network in the Netherlands. An assignment might involve interviewing a senior company director, for example. The lecturer says casually, “oh, you must know someone in the family.” Er, no I don’t. Some teachers understand your situation and make allowances. But there are plenty who don’t. They are totally indifferent: they don’t even know your name. The fact that I do not have a network in the Netherlands, unlike most Dutch students, has been a regular source of problems.”

Survival of the fittest

“Arriving in the Netherlands from the islands is a shock of seismic proportions. Dutch culture is very different from that at home. Here, you’re expected to fend for yourself and make all sorts of arrangements unaided. When you’re starting your studies, there is so much to arrange you practically have to be a professional organiser. And then there’s the loneliness. Even if you’re among friends, you can’t help feeling alone. You also have to deal with the prejudices that everyone here seems to hold. It’s ‘survival of the fittest’. In the Netherlands, everyone has their own goals which they pursue relentlessly. In our culture, people don’t like to talk about their problems, certainly not to strangers. You just don’t burden other people with your sadness or loneliness. If you have problems, you try to live with them. You don’t seek help. If you really need

help, you have to find some way of making that obvious. These are all things that you must learn here.”

Yet more debt

“I have managed to cope by focusing on my own goal, which is to obtain my master’s degree. I gained my HBO diploma last summer and I hope to complete the master’s next June. I switched from Industrial Engineering and Management to Business Economics because I thought it had a better atmosphere. I thought that I would be able to learn more and get more out of myself. Being already in the Netherlands was an advantage. It gave me the opportunity to attend the ‘try-out’ days, find out what the programme was really like and judge the level of difficulty for myself. The downside is that I now have an additional twelve thousand euros in student loans to pay off. That is a lot of money. At home on the islands we do not really know what the coursework here entails. It would be better if we were given six months to explore the various options. There are so many Caribbean students who have higher student loan debts because they made the wrong choice in the first year.”

What would have made things easier?

“It would certainly have helped to have more support from my own people, by which I mean the Caribbean community at home and in the Netherlands. They could help in all areas – mental, social and practical – just by being there for us. It would certainly be useful to have assistance with things like taxes, finding an internship, housing – the list goes on.”

4 Problems after end of study period

4.1 Introduction

Het einde van de studie voelt meestal als een overwinning. Eindelijk het diploma behaald en klaar voor de volgende stap. Maar soms voelt 'het einde' voor sommige studenten meer als een 'open einde' omdat zij hun studie niet succesvol hebben afgerond. Of omdat de studie weliswaar is afgerond, maar er nog een grote studieschuld openstaat, of omdat het zoeken naar een baan niet naar wens verloopt. In dit hoofdstuk wordt eerst beschreven wat (mogelijke) oorzaken zijn voor het voortijdig stoppen met de studie. Daarna wordt aangegeven tegen welke knelpunten studenten aanlopen als zij – al dan niet succesvol – hun studie hebben beëindigd.

4.2 Relatively high number of students who do not complete the course or take longer to do so

Research⁸⁰ shows that a relatively large number of Caribbean students switch between courses (sometimes more than once) or experience 'study delay', i.e. make inadequate progress whereupon they do not complete the course within the allotted time. These findings are confirmed by the National Ombudsman's investigation. Of the 624 respondents to our questionnaire, 37% reported having discontinued a course before completion⁸¹ while over half (54%) had fallen behind with their studies. Among this group, 58% took an additional one year or less to complete the course, 21% between one and two years, and 21% took more than two additional years. Interestingly, in terms of the percentage of those who discontinued their studies altogether, there is no difference between the 'free movers' and the students who came to the Netherlands with the help of an intermediary organisation. Both groups show a drop-out rate of 37%. Even more notable is that the 'free movers' are less likely to fall behind than those who enjoyed the support of an intermediary organisation: 51% of the 'free movers' report that they completed the course within the allotted period, compared to 39% of the 'with help' group. One possible explanation is that the 'free movers' have greater intrinsic motivation to complete their course on time. Another is that these students generally have greater support from their families throughout the study period. As one student wrote:

"If you study in another country without the necessary mental preparation, and certainly if you have no family support, the chances of success are very much lower."

The interviews with both Caribbean students and the support organisations confirm that the rigours of studying in the Netherlands are often underestimated. There are students who take excessive advantage of their freedom in the Netherlands, whereupon coursework suffers and the study process is less successful. However, most of the students who reported having dropped out or fallen behind cited other reasons, such as difficulty in adapting to the Dutch culture and way of life and/or homesickness. The combination of homesickness and a lecture room full of fellow students who are culturally very different can make students feel so uncomfortable that they 'throw in the towel' and return to the islands. Discrimination (or perceived discrimination), either at school or when attempting to find an internship, can also play a part.

80 Broek, A. van den, Cuppen, J., Warps, J., Termorshuizen, T., Lodewick, J., Brukx, D., Korte, K. de, Ramakers, C. & Mulder, J. (2019). Monitor Beleidsmaatregelen Hoger Onderwijs 2018-2019. Studenten in het hoger onderwijs: stand van zaken studiejaar 2018-2019: doorstroom, instroom, studiekeuze, studievoortgang, studieuitval en studiefinanciering. Nijmegen: ResearchNed (in Dutch).

81 Some students who reported having discontinued their studies switched courses or have since completed a different programme.

“The student counsellor was not particularly sympathetic and even advised me to discontinue studying altogether. When I talked to fellow students about this, it turned out that he had given the same ‘advice’ to all the black students but not the white students.”

Study delay can be caused by the fact that students are able to enrol on similar programmes at a number of educational institutions. If studying at one university proves unsuccessful, they can try again elsewhere. The researchers were told of one Caribbean student who enrolled for courses in the same subject at eight different institutions over the period of eight years. At the end of the eighth year, he had yet to pass the first-year exam which would allow him to continue his studies. By this time, he had amassed a huge student loan debt.⁸² No one had ever suggested that the subject concerned might not be entirely suited to his talents and abilities. The problem here is that educational institutions do not have access to students’ study history and are therefore unable to provide appropriate advice and support.

The questionnaire asked respondents to give the reason(s) for their study delay or discontinuation. Answers could be selected from a multiple-choice list or added in the comments field. As shown in Figure 4.1, there is some overlap between reasons for study delay and reasons for discontinuation. Psychological problems and difficulty with the Dutch language are, for example, reasons for both delay and discontinuation. However, the main reasons given by students who had dropped out are “course not in keeping with expectations” (53%) and “difficulty in social and cultural adaptation” (34%). Among students who report a study delay, the main reasons given are “psychological problems” (35%) and “personal circumstances” (29%).

⁸² Study delay also has implications for pension rights in later life. Caribbean students who study in the Netherlands without working do not accrue pension rights, either in the Netherlands or on their home island.

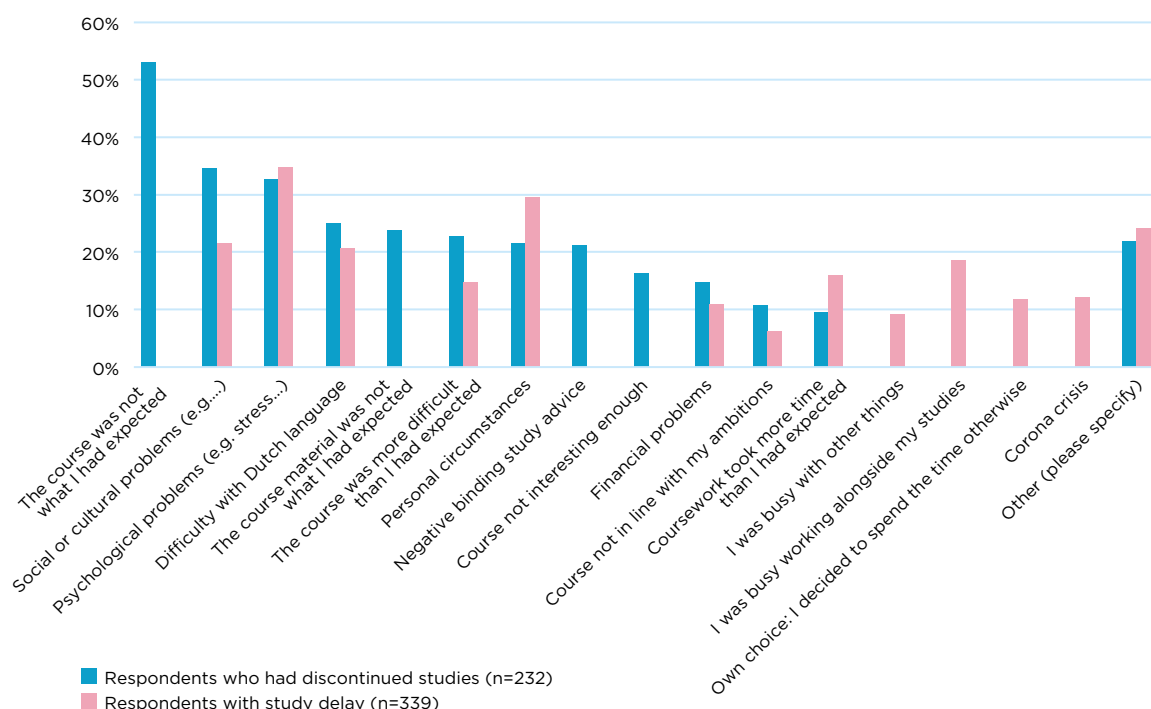


Figure 4.1 Reasons for discontinuing studies or study delay (multiple answers possible) (n = 232/339)

If students drop out of their programme there are consequences for their student loan entitlement. They must cancel their enrolment at the university or school and notify DUO of the date of cancellation. If the student drops out in the first year and stops claiming the student allowance before 1 February, part of the loan (the 'performance-related' component⁸³) will be written off. The remainder remains repayable in full.⁸⁴ The student also loses his entitlement to free public transport: he must cancel his travel card on or before the fifth working day of the following month. Any unauthorised use of the card will attract a fine. A student who is still using the card one month after his entitlement has lapsed will be fined €150 per two-week period until the card is cancelled.⁸⁵

4.3 Repayment of student loan debt can be difficult

The vast majority of Caribbean students finance their studies with loans from DUO and local government agencies on the islands. Of the 624 respondents who completed the National Ombudsman's questionnaire, 91% report that they have taken out one or more student loans with DUO, while 21% have loans from other sources, chiefly the SSC or government of Aruba (the 'Arubalening'). Of the students with a current student loan debt, 29% are making repayments to DUO and 4% to another organisation. (Note that there may be some overlap where students have loans from more than one source.) The majority of our respondents (66%) have yet to begin making repayments. Some (7%) have suspended repayments. Only 0.5% of respondents have repaid their student loans in full and are now debt-free.⁸⁶

83 See: <https://duo.nl/particulier/studiefinanciering/gift-of-terugbetalen.jsp> (in Dutch)

84 This also applies to the local 'island' loans.

85 This only applies if the card is actually used to obtain free travel. If the student can show that he has not made use of the student travel card since discontinuing his studies, even if the card has not been cancelled, he can apply to have the fine cancelled. See: <https://www.studentenreisproduct.nl/detail/studentenreisproduct-stopzetten/> (in Dutch).

86 These figures add up to more than 100%. This might be because students are repaying loans to both DUO and another organisation, or have suspended repayments to one organisation while continuing to make repayments to DUO. It is also possible that respondents selected one or more options in error.

Some former students are unaware that they own money to both DUO and a local organisation. They regard the student loan as a single entity and are under the impression that the total amount is to be repaid to DUO. This misunderstanding can have unfavourable consequences because DUO and local organisations have different repayment requirements. While DUO treats all students equally, the local organisations are often more flexible.

Repayment rules for DUO student loans

A student is expected to begin repaying his or her student loans two years after completing (or discontinuing) his studies. The repayment period is a maximum of 35 years, during which the former student must pay monthly instalments to DUO.⁸⁷ The repayment period expires once the entire debt has been cleared, or when the former student has made the required income-related monthly payments for 35 years. Any amount outstanding at the end of that period is written off. The amount of the monthly payment depends on three factors: the amount of the original loan(s), the interest rate and the student's household income (i.e. the partner's income is also taken into account where applicable). Students who successfully complete their course are not required to repay the supplementary grant or reimburse the cost of travel card usage. These components of the 'study finance' are converted from a loan to a gift. However, anyone who does not complete the course successfully within ten years remains liable for both amounts. All other components (such as tuition fees and the subsistence allowance) must always be repaid. The interest rate is set at the moment of graduation (or discontinuation of studies) and is fixed for a period of five years. The current interest rate is 0%. If former students are unable to make the monthly repayments, they can claim a 'payment holiday'. During the 35 years of the repayment period, five repayment-free years may be claimed, either as one contiguous period or spread over several years. A student who does not make the agreed monthly repayment, and has not claimed a repayment-free period, is deemed to be in default. DUO will then send a reminder and 'final demand', allowing an opportunity to pay the amount due. If no such payment is received within the time allowed, DUO will notify the Central Judicial Collection Agency (CJIB). The CJIB will give the former student one last chance to pay the outstanding amount in full. If payment is still not received, recovery proceedings will begin. This involves the intervention of a court-appointed bailiff and the debtor becomes liable for all additional costs. The Central Judicial Collection Agency (CJIB). The CJIB will give the former student one last chance to pay the outstanding amount in full. If payment is still not received, recovery proceedings will begin. This involves the intervention of a court-appointed bailiff and the debtor becomes liable for all additional costs.

87 Students who began their studies prior to 2018 are expected to clear their study finance debt within a period of fifteen years. See: <https://duo.nl/particulier/studieschuld-terugbetalen/terugbetalingsregels.jsp> (in Dutch).

Repayment rules for local ('island') loans

Students from Aruba, Curaçao, Sint Maarten and the Caribbean Netherlands can take out a loan from a local (government) organisation. Specific repayment terms apply. An 'Arubalening' must be repaid within a period of twenty years, commencing one year after the completion or discontinuation of studies. This loan is interest-free.⁸⁸ A loan extended by Stichting Studiefinanciering Curaçao (SSC) must be repaid in monthly instalments (which include interest) over a period of five, ten or fifteen years, beginning six months after graduation, or immediately if the student drops out of the course. Part of the loan will be forgiven (converted into a gift) if the student obtains the intended qualification within ten years. The current rate of interest is 4%.⁸⁹ Students on Sint Maarten can borrow money at 5% interest from the local government (Division Study Financing). Repayment terms vary according to the parents' income and whether the student returns to Sint Maarten after graduation. Students in the Caribbean Netherlands (the BES islands) can apply to RCN (Rijksdienst Caribisch Nederland) for an interest-free loan known as the 'start-up allowance'. Part of the local loan will be written off if the student obtains the intended qualification within ten years. The balance must be repaid over a period of fifteen years. The partner's income (where applicable) is not taken into consideration when calculating repayment instalments.⁹⁰

None of the various lenders take account of the fact that the student may have one or more student loans from other organisations.⁹¹ This can lead to confusion and frustration:

"There is a means test but neither SSC or DUO make any allowance for payment obligations to the other organisation.⁹² My total repayments are equivalent to a month's salary."

This investigation confirms that many Caribbean students experience financial problems due to student loan obligations. Almost half (49%) of respondents report that making the monthly repayments is "difficult" or "very difficult" (see Figure 4.2). According to one student:

"DUO is unrealistic. They wanted me to repay €500 a month. Are you insane? I could never manage that much! I challenged the decision but it took eighteen months to get an answer. I was paying the €500 a month for all that time."

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- 88 The legislative basis for the repayment rules is established by Articles 28-30, Landsbesluit (National Decree), 12 May 2017 no. DWJZ 637/17.
- 89 Repayment rules for SSC loans: <http://www.ssc.cw/wp-content/uploads/2020/07/ssc-algemenevoorwaardenstudiefinanciering-NL-en-PL-2020.pdf> (in Dutch)
- 90 Article 4 paras 2 to 13, *Wet studiefinanciering BES*.
- 91 DUO has informed the National Ombudsman that a student from the Caribbean Netherlands intending to study in the Netherlands can apply for a 'starter's allowance' (part loan and part performance-related grant) further to the provisions of the BES Study Finance Act 2000. When calculating the repayments for the start-up loan, obligations further to any other loan extended under the national Study Finance Act be taken into account. It should be noted that both Acts are administered on behalf of the Ministry of Education, Culture and Science.
- 92 SSC states that the means test does indeed take account of any repayment obligations to DUO.

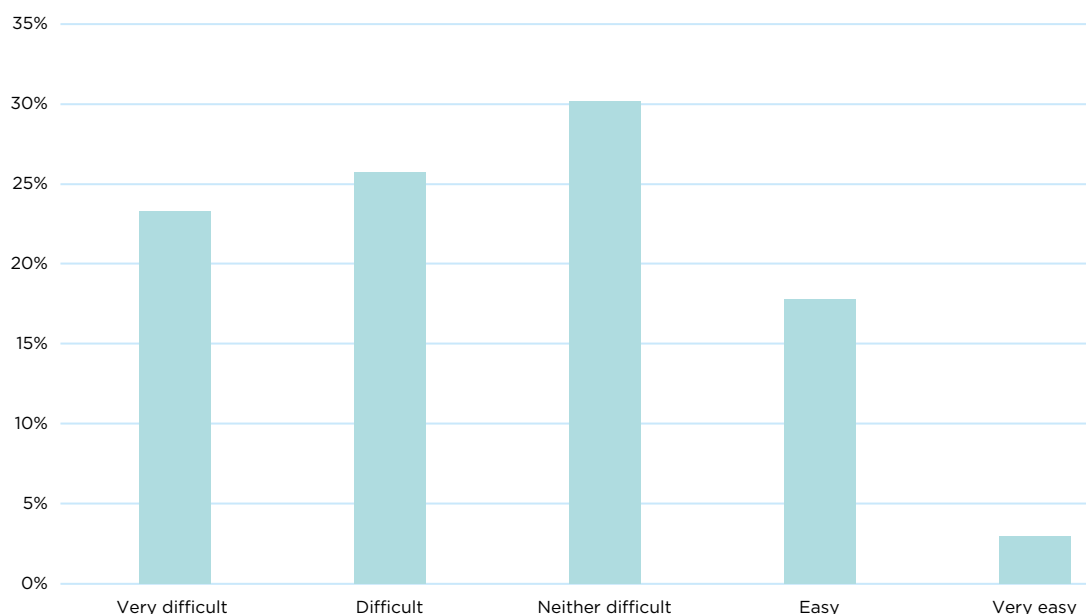


Figure 4.2 Difficulty in repaying student loan debt (n=202)

Among respondents who are still making student loan repayments, there is a clear difference between those who are now resident in the Netherlands and those who live elsewhere. Just over a third (37%) of former students living in the Netherlands report that making repayments is 'difficult' or 'very difficult'. This figure rises to 63% among those living outside the Netherlands (see Figure 4.3). Some respondents note problems caused by their having misjudged the consequences of borrowing, and the chain of events that followed:

"Students are able to borrow very high amounts. Having graduated, you can find yourself 60,000 euros in debt. That is around 120,000 Antillean guilders – you could almost buy a house for that much on Curaçao! The 'affordable' repayments are calculated afterwards. When I took out the loans there was no way of knowing how much those repayments would be. In the event, I had to pay almost a sixth of my annual income to DUO. Because I have this debt, I cannot get a mortgage or even borrow money for a car. I have a degree and a reasonably good job, but I cannot build a life because of the high repayment instalments. But what other choice did I have if my family were unable to support me and I wanted to study?"

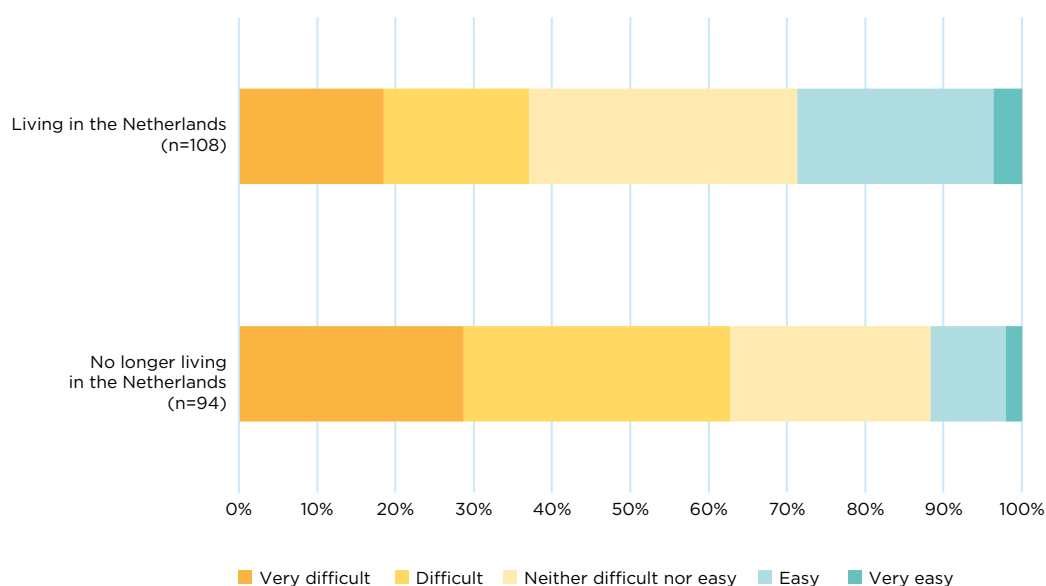


Figure 4.3: Repayment of student loan debt (n = 108/94)

Many former students who return to the islands find that repaying their student loans leaves them without enough money to live on. One factor at play is that they are no longer able to claim allowances (such as healthcare allowance and housing allowance) to which they were entitled while in the Netherlands, and would still be entitled had they remained here. Those who return to the islands and have other financial obligations, such as supporting children and/or parents, can find repaying their student loan debt even more difficult. In the words of one former student:

“Neither the government nor DUO take account of the individual’s circumstances or the local situation. Very few people earn enough to afford monthly repayments of 600 or 650 Antillean guilders. If you have a child to take care of and a mortgage to pay, it’s just not possible.”

From the interviews it became apparent that students who return to the islands without completing their studies face additional problems with regard to student loan repayments. This is largely because the supplementary and performance-related components of the loans are not written off, as they would be had the student gained the intended qualifications within the period allowed. Without qualifications, the chance of finding employment is very much lower, as is the former student’s earnings potential. As one respondent told the researchers:

“Having borrowed for ten years I now have a crippling debt. And the coronavirus situation doesn’t make things any easier.”

Repayment in local currency

Former students who return to the Caribbean region are offered the opportunity to repay their student loans to DUO in the local currency (US dollars, Antillean guilders or Aruba florins) using a local bank account number. They can then avoid the higher bank charges associated with an international transfer. Of the respondents who have an outstanding DUO loan and have already begun making repayments (n=168), 42% have taken advantage of this opportunity.

“I think that DUO is functioning very well now that we can make repayments locally. I am also grateful for the annual review of the repayment instalments.”

4.4 The means test does not take account of local circumstances or the individual's other obligations

The opportunity to make repayments in the local currency notwithstanding, the total amount of student debt that has to be repaid remains the same. The amount that the former student is expected to repay each month is calculated according to his or her income. Nevertheless, the National Ombudsman's investigation confirms that former students who no longer live in the Netherlands are likely to experience far greater difficulty in repaying their student loan debt than those who opt to remain. They often find themselves having ‘to rob Peter to pay Paul’, forgoing other expenditure to afford the monthly student loan repayment. This is due to the high cost of living on the islands, coupled with relatively low wages. Local circumstances are very different from those in the Netherlands. Many former students find it objectionable for DUO to consider only income when calculating ‘affordable’ repayments, ignoring other obligations such as other student loans⁹³, a mortgage or general household expenses.⁹⁴

“It's irritating that DUO doesn't look at your other outgoings. They say, ‘this is what you must pay, so pay up and shut up.’ They show little understanding for your financial situation.”

93 The only exception is a local loan from Rijksdienst Caribisch Nederland, repayments for which are consolidated with those of DUO loans.

94 See: <https://duo.nl/particulier/studieschuld-terugbetalen/berekening-maandbedrag.jsp>

Assessment of financial capacity

Each year, DUO uses the former student's income information to calculate the monthly repayment amount to be paid. DUO's own repayment rules state that the student will never have to repay more than he or she can afford. The official term used is 'within the debtor's financial capacity'. The assessment of an individual's current financial capacity is based on his or her income in the 'reference year', which is usually two years prior to the assessment date. Where there has been a significant decrease in income, a former student may request DUO to base its assessment on the prior year's income or the projected income for the current year. The former student's 'financial capacity' is calculated at 4% of all income above a fixed threshold amount. For single persons with no dependents, this threshold is equivalent to the minimum wage in the Netherlands. In all other cases, it is 143% of the minimum wage. Note that the Dutch minimum wage is used to assess the financial capacity of former students regardless of their current place of domicile. In principle, DUO bases its assessment on information provided by the Tax and Customs Administration, if available.

Where a (former) student has returned to the islands and is no longer liable to pay tax in the Netherlands, DUO cannot automatically assess his financial capacity. The individual must then actively request DUO to make an assessment, submitting the relevant information. If he does make this request on time, DUO will set a monthly repayment based solely on the total amount due and the remaining repayment period. This can result in a repayment amount which is significantly higher than the former student's current financial capacity. It is not possible to request a backdated assessment. It is therefore crucial that the individual provides all necessary information in good time. This arrangement causes some frustration:

"Having to write to them every year to say that the amount they expect me to pay is too high is very time-consuming."

In [late 2019](#), Curaçao's Minister of Education asked whether it might be appropriate to allow DUO access to the databases of the local tax administrations on Curaçao, Aruba and Sint Maarten. This would help avoid delays in submitting information to DUO, and hopefully reduce the number of people experiencing payment problems.

Information

In recent years, DUO has stepped up efforts to ensure that former students do not experience payment problems and fall into arrears. Each year, a number of information meetings are held on the islands for students who are currently repaying loans or are about to start doing so.⁹⁵ Comments made during the interviews suggest that attendees find these meetings very useful. As one student told us:

“I had only recently completed my course and I didn’t know what the next steps would be. Fortunately, a team from DUO visited Aruba that year and gave a brief but very informative presentation about all the ins and outs.”

DUO is also willing to meet with former students to discuss a personalised payment plan. In 2019, an invitation to attend such a meeting was sent to 3,500 former students living on Curaçao. Take-up was low: DUO reports that only 800 people came forward.

4.5 Returning students are not always aware of payment arrears

Payment problems and mounting arrears can occur when former students do not receive the necessary information or a final demand giving notice of intended recovery proceedings. The amount owed can then increase substantially without the former student knowing anything about it. One interviewee told the researchers that he had experienced precisely this problem because correspondence from DUO was still being sent to his parents’ old address some time after they had moved house. When the debtor eventually becomes aware of the situation it is often too late: the matter has already been passed to recovery agents. Fortunately, this is becoming increasingly rare because communication is now more likely to be conducted online or by e-mail.

Because the majority of students have loans from both DUO and a local organisation, they can sometimes lose track of how much has been repaid to whom. Once a claim has been passed to recovery agents and their fees added to the total, the situation becomes even more complicated. Former students may lack certain information. They may not understand the information they have been given. If they wish to contact DUO for clarification, further problems arise:

“Poor communication with DUO. My emails asking about repayment arrangements went unanswered.”

One intermediary organisation emphasises the importance of effective budgeting during the study period. It is essential that students know what expenses they must pay now, and how much to put aside for expenses that will follow later. Hopefully, this will help them to avoid falling into financial difficulties after they have completed their education. Another organisation reports that some former students deliberately ‘drop out of sight’ in the hope of avoiding their repayment obligations. “This creates the bizarre situation in which some former students conscientiously repay their student loan debt while others do not.” In fact, DUO has several effective ways of tracing former students despite their efforts to ‘disappear’, one of which is passport flagging. If a person has been deliberately attempting to evade payment and is now in arrears or default, repayment terms to clear the debt are far more stringent than they would have been had the instalments been paid according to the agreed schedule.

95 [Letter](#) from the Netherlands Minister of OCW to the Curaçao Ministry of OWCS, 19 September 2019.

4.6 Deregistration in the Netherlands

While some Caribbean students may deliberately attempt to hide their whereabouts, others forget to inform their municipality that they are returning to the islands. Unless they de-register, having their names removed from the BRP, all official records show that they are still resident in the European Netherlands.

Anyone intending or expecting to spend more than eight months outside the Netherlands must inform his or her municipality, and must do so in person no more than five days before departure.⁹⁶ A 'certificate of relocation' will be issued. There are no fees if the person concerned is relocating to the islands.⁹⁷

Failure to deregister in the Netherlands causes problems on the home island, since the student will be unable to register there without a 'certificate of relocation'. The relevant authority on the island must contact the municipality in the Netherlands in order to this issue and this takes time. Until registration is complete, former students living on Bonaire, Saba or Sint Eustatius have no health insurance cover. Correct registration is a qualifying precondition for collective health insurance. It is not possible to register in the Caribbean Netherlands until the deregistration process in the Netherlands is complete. There can also be problems for those living at the student's former address in the Netherlands. The BRP shows that someone else is resident at that address, even though this is no longer the case, which can affect the current occupants' eligibility for various social provisions and their liability for municipal taxes.

4.7 Employment on the islands

Slightly less than a third (31%) of the 624 respondents stated that they intend to remain in the Netherlands after they have completed their studies. Almost a quarter (23%) had already left the country. A third (33%) have yet to decide, while only 13% state that they do not wish to remain in the Netherlands. Asked to give reasons for their decision, the majority of those who intend to remain answered "to gain working experience in the Netherlands" or "because salaries here are higher than on the islands". The implied opinion is that it is more difficult to find employment at home, or that jobs there are of lesser quality than in the Netherlands. Other reasons given include "better healthcare" and "more opportunities for personal growth and continued education".

"I intend to stay in the Netherlands for the foreseeable future because I think I can get more out of life here. The quality of life is better than on the islands, or at least it is for me. But if I am offered a good job at home, with attractive pay and benefits, then I would go back."

⁹⁶ Article 2.43 sub 3 Wet basisregistratie personen.

⁹⁷ Article 2.21 sub 5 Wet basisregistratie personen.

The intermediary organisations also report that a high percentage of Caribbean students opt to remain in the Netherlands after completing their studies. This is chiefly due to the limited employment opportunity on the islands. Even Caribbean students who do wish to go home often state that they will first spend some time in the Netherlands to gain work experience. However, they miss their island, family and friends too much to consider staying permanently. In addition, it seems that some students are less than enthusiastic about the Dutch culture, cuisine and weather.

4.8 Findings of the roundtable discussions

During the roundtable discussions, participants drew attention to the fact that some students re-enrol on the same course year after year but never manage to pass the first-year foundation programme, let alone gain a degree or diploma. They are not being given appropriate guidance or support, whereupon not only do they fail to make academic progress but eventually find themselves burdened with a huge student loan debt. Turning to the matter of student loan repayments, participants stated that it can be difficult to maintain contact with former students, especially those who are no longer living in the Netherlands. Better information and proactive communication could make all the difference. Students who return to the islands are encouraged to notify DUO promptly if they cannot afford their monthly repayments. Unfortunately, many fail to do so and thus lose their right to have the repayment amount adjusted in line with their 'financial capacity'. This problem would be mitigated if the automatic assessment of financial capacity, which is standard in the Netherlands, were also extended to those who return to the islands. This would require the local tax administrations' databases to be interlinked with the European Dutch systems which, we have been informed, is not yet possible. Another point raised is that the cost of living in the Caribbean is high, while salaries are relatively low. The financial capacity assessment makes no allowance for local circumstances and there is little opportunity for a case-by-case approach. A further problem is that not all former students actually request an assessment of their financial capacity. Were they to do so, anyone with a particularly low income would not be required to make repayments at all: the monthly amount would be reduced to zero until at least the next review.

Siddarth (24) came to the Netherlands from Sint Maarten. He is studying Political Science.

“On Sint Maarten, we were always told that the chances of a good job are far better if you have a university degree. I have been in the Netherlands for three years and I now realise that this is no longer the case. You also enjoy excellent prospects if you have a Higher Vocational Education (HBO) diploma. HBO courses are more practical – or ‘applied’ – in nature, which is more suited to my needs than a university programme which focuses on research and writing papers. If I hadn’t been indoctrinated with the ‘university is better’ idea, I would certainly have opted for an HBO course from the outset. Not doing so has meant a study delay of a year. To gain admission to the University of Amsterdam after secondary school, I first had to pass the International Baccalaureate Diploma. That took me two years. I then spent three years studying for my bachelor’s degree and a further year for my master’s. I could have started the HBO course straight from school. The university route has taken me an extra year which means that my student loan debt is that much higher.”

Priority subjects

“Dutch students have a free choice of hundreds of courses and programmes. Sint Maarten has a ‘priority list’ with only a few subjects which qualify for a student loan from the Division Study Financing (DSF). The idea is that graduates should return to the island to help strengthen society and the economy. If you wish to take advantage of the student loan, you are more or less forced to study medicine, nursing, law, public administration or international business. My chosen subject – political science – was deemed to be close enough to public administration so I did eventually qualify for the loan.”

Reception committee

“I arrived in the Netherlands on 1 August 2017. A group of us walked into the airport arrivals hall, where there was a delegation of at least fifty people waiting. This ‘reception committee’ had been arranged by the USC Foundation, an organisation that is linked to the DSF and tries to ensure that students can quickly settle in the Netherlands. On Sint Maarten, I had attended a number of workshops organised by USC to introduce us to the Dutch way of life and practical things like how to use a banking app. These meetings also discussed Dutch ‘directness’, the importance of having a diary to keep track of your appointments, and little things like visiting supermarkets, restaurants, cinemas and theatres. And now here I was at Schiphol with an entire support team waiting to ‘show us the ropes’ for the next week.

It was a fantastic welcome, like stepping into a hot bath. It was so reassuring to have a network of people who would support me in the days ahead. We were escorted to the ticket machines where someone gave me a one-on-one tutorial on how to use public transport. I was given printed information about student housing. Over the coming week, I received help in arranging health insurance and my DUO student loan, opening a bank account and registering with the municipality, where an appointment had been made in advance. It was all very different for the ‘free movers’: students who arrive at Schiphol to find no one waiting for them. They have to do everything themselves.”

Soft landing

“I am very glad that I qualified for the Sint Maarten island loan and the support of the USC Foundation. Because almost everything was organised for me, the transition was very smooth and I had little difficulty finding my feet. The people without this ‘benefits package’ have a much harder time. My brother and several friends came as free movers and I have seen just how stressful and time-consuming it can be to have to find everything out for yourself. If you are not familiar with the procedures, it can be enormously difficult just to obtain a Citizen Service Number (CSN) or open a bank account. I had an appointment at the municipal offices within ten days of arrival. A friend of mine had to wait seven weeks, and then another two weeks for his

CSN. That is over two months in which there is nothing to do but wait. The stress and the wasted time can really affect your studies.

I had everything organised within a month, whereupon I could focus on the coursework as soon as the academic year started. I am certain that risk of 'dropping out' is far higher among the free movers. I feel privileged to have had the support of the USC. It worries me that only a relatively small number of Caribbean students can enjoy the same privilege. If your chosen subject is not on the priority list, not only do you not qualify for the island loan, you also miss out on this very important support. You are also ineligible if you do not have Dutch citizenship, or if your parents' income is higher than a certain amount. If you do not meet the criteria, you're very much left to fend for yourself."

Allowances

"Despite my 'soft landing' and the fact that I have been here for three years, there are some things that I'm still not sure about. The healthcare allowance, for example. Am I entitled to it or not? Do I have to be working to qualify? It can be hard to find your way around all the various allowances. Caribbean students should be given clear information about this sort of thing. Surely that is not asking too much?"

Viviana (29), came to the Netherlands from Aruba in 2010. In 2018 she gained her master's degree in Imagineering (Business Innovation from the Experience Perspective).

"When I arrived in the Netherlands in 2010, I had quite a 'soft landing'. My parents came with me and stayed a few days to help me buy various things that I would need. I was eligible for an island loan and Het Arubahuis in The Hague helped me find accommodation and open a bank account. In hindsight, my biggest problem was that I had chosen the wrong course."

Wrong choice

"I originally wanted to study medicine but places are limited. I therefore decided to study Biomedical Sciences at Vrije University, Amsterdam. About six months into the course, a group of us were taken to the pathology department where there was a dead body awaiting dissection. That's when I realised that this course was not for me and I dropped out. I started on the International Business programme the following February. One distinct advantage is that it is taught in English. And because it is one of the few programmes that starts in February, I didn't have to wait until September.

There are significant differences between Caribbean students and their Dutch counterparts. Language is one, but young people from the islands are also at a disadvantage when it comes to finding the right course. Dutch students can attend open days. We can't, of course. You can't just say, 'well I think I'll pop over to the Netherlands for a few days'. The information we are given on the islands is much less comprehensive and we are not told about all the possibilities.

This means that the chance of choosing the wrong course is that much greater. We get our information from student counsellors who have not set foot in the Netherlands for thirty or forty years. According to them, we can choose between medicine, accountancy and law – that's about it. It's only when you have actually started the course in the Netherlands that you have a chance to visit the open days. That's when a lot of people discover that they have made entirely the wrong choice. Small wonder that so many students switch courses, which means they take longer to graduate and have to take out additional student loans. I would like to see a general 'induction' year in which people can familiarise themselves with all the possibilities. That would be a lot fairer. Or perhaps a transition period of, say, six months."

First year

"I found my first year in the Netherlands very stressful. There was so much to find out. Navigating public transport is practically a degree course in its own right. And there is so much else to get used to: the level of the course, the tuition methods and so on. Caribbean students are at a disadvantage before we even begin and we can never catch up. Every day you sit alongside people you don't know and will probably never see again. You sit your first exam about four or five weeks into the course. Apart from studying for that, you have to cook for yourself, do the housework, wash your clothes and so on. A lot of Dutch students go home to their parents at the weekends. They can relax and enjoy home cooking while mum does their laundry. Caribbean students do not have this luxury. And of course, Dutch students have grown up here – they know how things work. And they are often more self-reliant than Caribbean students. On Aruba, my parents did practically everything for me.

When I arrived in the Netherlands, I had no idea that I was supposed to register with a doctor and dentist. Seasonal vegetables? Never heard of them – we don't have those on the islands. On the street, you might see a Dutch woman on a bicycle, with one child perched on the front, another on the back, a mobile phone in one hand and an umbrella in the other. Very few people cycle on the islands, and certainly not on busy roads. That's something else we have to get used to. And the list just goes on and on. Little things perhaps, but they eat away at your peace of mind, something you really need if you are to focus on your studies."

Problems with allowances

“Many Caribbean students run into difficulties because they apply for allowances to which they are not entitled. The Tax and Customs Administration approves the application without any checks and starts to pay the allowance in monthly instalments. One, two or even three years later, they decide that you did not qualify and must now pay everything back. I know – it happened to me.

One day, a blue envelope landed on my doormat. When I opened it, I almost had a heart attack when I saw how much they were claiming back. My sister, who is a lawyer, immediately wrote a letter of objection. Fortunately for me, the demand was revoked. But most Caribbean students do not have the luxury of free professional legal advice ‘on tap’. They do not know what to do so they do nothing. They then find themselves in a vicious circle. A letter arrives. The student ignores it, thinking ‘oh, everything will sort itself out’. That is just wishful thinking. Before long a final demand arrives, followed by the final final demand and notification of recovery proceedings. This is no empty threat. There comes a knock at the door. It is the bailiffs. The debt is now increasing in leaps and bounds, with recovery fees, penalties, interest, interest on the interest, and so it goes on. The situation drives many to despair, at a time when they are also expected to study and pass exams.

Another example. Every year, students are sent a demand for municipal taxes and water rates. It is possible to ask for these demands to be reduced or waived altogether. There are, of course, conditions. The vast majority of students have no idea of the applicable rules or even where to apply. So they simply pay up and then find themselves without enough money for textbooks. Or perhaps they just ignore the demand. Amsterdam has a special department which advises on debt and financial planning but it is not really geared to dealing with people from the Caribbean region. If you do not know exactly how Dutch society works, you don’t know where to go for help. A letter from the Tax and Customs Administration is difficult enough for a born-and-bred Dutch citizen to understand. Imagine what is like when you know little or nothing about the Netherlands and Dutch is not your first – or second – language. I have often talked about this with other students, some of whom were really distraught. I think it is shameful that everything is so complicated and nothing is being done to simplify matters.”

Appendix 1: Reports of the roundtable discussions

Tuesday 10 November 2020, morning

Present:

D. Bisslik (Stichting Kompas for Students)
 L. Goeloe (TuranGoeloe)
 N. Leona (Vereniging Levende Talen Papiaments)
 J. van der Linde (Arubahuis)
 V. Lopez Paz (Stichting Kompas for Students)
 N. Spellen (HvAnti)
 K. Tempels (Zorgverzekeringslijn)
 P. Tholenaars (Kences)
 H. Turan (TuranGoeloe)

Apologies for absence: T. Fraai (WeConnect)

N.B. Due to communication problems, J. Chirino Mendez of SSC could not take part in the meeting. However, the researchers spoke with her on 12 November 2020. The various points she had wished to raise on behalf of SSC are included in the final section of this report.

1 Opening and introductions

The chair opened the meeting and welcomed those taking part. He explained that the National Ombudsman had organised the roundtable discussion to support his investigation, launched in March 2020, examining obstacles experienced by Caribbean students in the Netherlands. The provisional findings of the investigation had been sent to participants prior to the meeting. The ombudsman now wished to exchange thoughts and ideas. A draft report of the meeting would be forwarded to participants, who were asked to draw attention to any errors or omissions. The meeting report, including any amendments, would be included in the final report of the investigation to be published on 16 December 2020. Participants then introduced themselves.

2 Roundtable discussion

The ombudsman stated that the purpose of the meeting was to arrive at potential solutions to a number of issues identified during the investigation. This investigation is important because it concerns equal opportunity. Many young people who have performed well at school wish to proceed into further or higher education, whether at Intermediate Vocational, Higher Vocational or university level. They can find it more difficult to achieve their ambitions because various obstacles stand in their way. The provisional findings of the investigation distinguish three specific phases: the preparation stage prior to arrival in the Netherlands, the period spent studying in the Netherlands, and the period following graduation (or discontinuation of studies). Obstacles are to be seen in each phase. The ombudsman hopes that his report will bring about change, removing or mitigating such obstacles so that Caribbean students can enjoy a good education and gain the qualifications to which they aspire. Those who wish to use those qualifications to pursue a career on their home island should be able to do so. The ombudsman believes that many students wish to return to the Caribbean after graduation but are prevented from doing so by various practical considerations.

Choice of subject and course

Turning to the question of how students prepare, HvAnti explained that Amsterdam University of Applied Sciences (HvA) provides up-to-date information to prospective students on the islands on an annual basis, often one or more years before they are due to sit their final school examinations. Nevertheless, many of these prospective students choose a course which is inappropriate to their talents and abilities. In the ideal situation, choosing the right course should be a careful, ongoing process rather than a spontaneous decision. Greater cooperation between HvA and secondary schools on the islands is therefore desirable. Parents also have a part to play. They should help their children to explore their skills, talents and ambitions. It would also be useful for schools to begin the career guidance process at an earlier age, with support from the Netherlands. It is less desirable for students to base their career and subject choice solely on what their parents or friends happen to do, or because certain choices hold out the prospect of high earnings in future. In short, there should be a fundamental shift in secondary education whereby students are properly prepared to enter further or higher education and are encouraged to think about their future at an earlier stage.

Het Arubahuis noted that there is an ongoing problem in that schools, and particularly the staff whose role it is to advise students, do not have enough time or resources to help students prepare for higher education. Whenever economies are sought, it is this sort of activity that is the first to be pared back. Schools state that they simply do not have the capacity to support proper preparation. All parties involved must now work together to create the necessary capacity. At present, staff who act as student counsellors are expected to combine this role with their other responsibilities. The time allocated for guidance activities is restricted.

Vereniging Levende Talen Papiaments referred to the ombudsman's finding that prospective students who visit the Netherlands as part of an organised excursion generally form a more accurate impression of what studying there will involve. It was suggested that prospective students on the islands should be allowed to 'attend' online lessons and lectures, as is now common practice in the Netherlands. Many prospective students choose a course subject based on informal advice from parent or relatives. It is suggested that, following a preparation period which begins at age 17 or even earlier, students should be invited to make a shortlist of the three course subjects in which they are most interested, whereupon they can take part in the online 'try-outs'. They could also attend lectures devised specifically for them throughout the year and be required to complete assignments similar to those given to first-year university students. An alternative would be to let them make this shortlist in the September of their final year, when the first-year students in the Netherlands begin their studies, and allow them to observe the lectures of the courses concerned online. Prospective students might also be required to complete a small number of first-year assignments in each of the three chosen subjects. This would give them a realistic picture of what the course entails, and reveal exactly what knowledge and skills they will need when they actually enrol on that course the following year. Clearly, this approach calls for very close cooperation between the schools on the islands and educational institutions in the Netherlands. It would, however, put an end to the situation in which only the students whose parents can afford to send them on a 'fact-finding' trip to the Netherlands are able to form an accurate impression of the course and its requirements. Information alone is not enough; being told something is not the same as experiencing it first hand.

TuranGoeloe believes it is important to bridge the divide between the 'we culture' and the 'me culture'. The latter is seen in all large Dutch cities, while the 'we culture' is more typical of the islands and their people. The first point to consider is someone's motives for wishing to relocate to the Netherlands. Is that solely to pursue higher education or is the decision informed by a desire to improve one's financial situation? It is important that everyone on the islands has access to internet, without which it is impossible to familiarise oneself with all the educational opportunities in the Netherlands. Anyone who cannot afford an internet connection is also

unlikely to be able to afford a library subscription. This is one reason that many prospective students are not aware of what the various courses involve. TuranGoeloe believes strongly in 'investing in knowledge'. A prospective student needs not only financial resources but also a proactive mindset: the willingness to seek out information for himself. This will enable him to decide whether it really is worthwhile going all the way to the Netherlands. TuranGoeloe offers student accommodation in the Netherlands and provides practical support to newly arrived students. This support is available throughout the academic year.

Stichting Kompas for Students agreed with the previous speakers. It is indeed important that prospective students have a clear impression of what it is really like to live and study in the Netherlands. At the age of 16 or 17, many young people have not given much thought to their future plans or what subject they should study at university. A few years ago, Colegio Arubano on Aruba offered its students the opportunity to take the 'study choice test' devised by Rotterdam University of Applied Sciences. Only 25 students did so, out of a total student body of several hundred. How can we encourage the non-proactive students to think about their future?

HvAnti believes that direct experience is crucial in order to build a (more) complete picture of life in the Netherlands. Many prospective students have no idea of what living and studying in the Netherlands will involve. They may score 70% in their final school Dutch exam, whereupon they think that they can write and speak Dutch at the required level. Only on arrival in the Netherlands do they discover that this is not the case. They must build a new life almost from scratch, but many believe that it is just a question of 'copy-and-paste'. Intermediary organisations are therefore working to prepare students more effectively. Earlier this year, Amsterdam University of Applied Sciences was unable to organise its usual open days due to the corona crisis. The event was therefore held online. HvAnti urged all its contacts on the islands to take advantage of this opportunity since now, for the first time, Caribbean students would be on an equal footing with their European Dutch counterparts. They could take part in all open day sessions and trial lectures. They could talk with current students and ask them questions. Regrettably, only three prospective students from the Caribbean region took part in the online open days. It was a missed opportunity. Why did so many neglect to take this small but potentially important step?

Het Arubahuis also notes that many young people underestimate the preparation that living and studying in the Netherlands requires. Prospective students are extremely casual in this regard. Last year, many workshops were organised for those in their final year of school. Very few opted to attend the workshop on 'course choice'. All tend to omit important steps, not bothering to assess their own personality, interests and skills. This process is essential if they are to discover what they are willing and able to do for the rest of their lives. Het Arubahuis endorses the ombudsman's provisional findings with regard to the preparation phase. At present, there is too much emphasis on practical matters and knowledge. More attention should be devoted to skills, attitude and socio-cultural awareness. Students themselves agree. There must also be positive motivation for studying in the Netherlands. It should not be the second or third choice, with students actually preferring to go to USA or Canada. The Aruban government must make alternatives more accessible for all young people.

In response, the ombudsman noted that the first thing a prospective student should consider is what he must know about himself in order to make an appropriate choice of study subject. Only then does the question of where to study arise. He should also reassess the decision to study in another country if it is actually possible to do so on one of the islands.

Vereniging Levende Talen Papiaments stated that it is extremely important for student counsellors to know their students well. It is their responsibility to ensure that students make

the right choice based on all available information. The speaker recalled that she had wished to remain on Curaçao but her counsellor urged her to study in the Netherlands. He was under the impression that she was under pressure from her mother to stay at home. A counsellor must be able to tell whether your choice is based on your own qualities and ambitions or is being unduly influenced by family and friends. It may be appropriate for counsellors and mentors to be given additional training in how to explore prospective students' true motives.

Het Arubahuis suggested that the perceived quality of education on the islands used to play a part. Young people were advised to go to the Netherlands because at least they could be certain of a good education leading to internationally recognised qualifications. Fortunately, this situation has changed in the last ten years. Agreements at Kingdom level are now in place with regard to the accreditation of local institutions and programmes. The majority of programmes offered on Curaçao and Aruba have been highly rated by external review committees, and this is reflected by the growth in enrolment numbers. However, employment opportunity in the region remains a sticking point. Some prospective students are reticent to study on the islands because they are afraid that they will be unable to find work

Practical arrangements

Asked to state specific areas of concern, Het Arubahuis singled out MBO students as a particularly vulnerable group. No funding for support or guidance has been available to date. The good news is that, starting in 2020, MBO students can take advantage of support services in the Netherlands free of charge. Het Arubahuis advised the government of Aruba to appoint mentors specifically for this group. Unfortunately, this suggestion was rejected. Aruba applies a 'disincentive policy' whereby it does not provide island loans to students wishing to study abroad at MBO level. Nevertheless, a number of students do travel to the Netherlands where they can apply to DUO for a regular student loan.

TuranGoeloe pointed out that it is not possible to enrol on an MBO programme without a Citizen Service Number. The Regional Training Centres (ROC) which run the programmes advise students to enrol in person once they are actually in the Netherlands. However, the majority of prospective MBO students arrive in late July or early August, by which time it is often too late because all places have been allocated. HBO students do not face the same problem. The Citizen Service Number can be issued once the student has a residential address. Because TuranGoeloe arranges accommodation on behalf of students, the process is fairly swift and straightforward. HBO students can generally register and receive their number within a month.

Het Arubahuis explained that its representative can activate a DigiD log-in code on behalf of anyone who has been registered as resident in the Netherlands. Hopefully, it will soon be possible to make similar arrangements with regard to the CSN. On a positive note, the banks are now showing greater cooperation. It is now possible to open an international student account without a CSN, provided the bank is informed of the number within three months. DUO applies a similar 'grace period'.

TuranGoeloe does not set a one-year limit on its student accommodation since requiring students to move out the following July would cause considerable stress. Rather, it offers accommodation for a minimum of twelve months, with the option to extend. The 'free movers' may not realise the difficulties they are likely to face. Once in the Netherlands, many must spend three to six months lodging with friends or family until they are able to arrange their own accommodation. It can therefore be difficult to obtain a CSN.

Finding accommodation in the Netherlands is always difficult, Kences noted. Student housing exists because the government wishes to avoid a situation in which where you live determines what you can and cannot study. Moreover, a distinction is often drawn between 'domestic

students' and 'international students'. Caribbean students fall between two stools: in some cases they are regarded as domestic students because they hold Dutch citizenship. The free movers, for example, are expected to fend for themselves. But there are situations in which they are treated more as international students because they come from a place far away. Most educational institutions make special arrangements for international students in order to provide a 'soft landing'. However, those arrangements apply only for the first year, at the end of which accommodation has to be vacated to make room for the next intake. There is no uniform approach to Caribbean students. Are they international or domestic students? They are certainly not the same as other international students because they can rely on the assistance of organisations such as TuranGoeloe or SSC when seeking accommodation. Greater clarity is required. Educational institutions, student housing corporations and other relevant organisations must apply a uniform approach in their communication and in practice.

Het Arubahuis agrees that Caribbean students form a specific group. They are Dutch citizens who have travelled a long way to be in the Netherlands. The inconsistencies in approach can be very frustrating for all concerned. Some organisations make student housing available to Caribbean students, while others state that their accommodation is available only to international students who are 'not Dutch'. In recent years, Het Arubahuis has lobbied organisations to amend their policy so that Caribbean students are always eligible for accommodation that is supposedly reserved for international students. However, Het Arubahuis no longer arranges or manages student accommodation directly, due to the risk of vacancy and non-payment for which the government of Aruba would be liable. Responsibility now rests with the students and their parents. Het Arubahuis offers proactive information to ensure that students enrol promptly whereupon they will have access to short-stay accommodation provided by the educational institutions.

Kences again drew attention to the exceptional position of MBO students, particularly those from the Caribbean region. The MBO system does not have 'international' students as such so the situation is even less clear. The exact status of Caribbean students must be defined. Being 'neither one thing nor the other' can have certain advantages, since one is not bound by rules but free to make one's own agreements. However, those agreements are sometimes unsatisfactory. Kences calls for Caribbean students to be regarded as 'international students'. It would then fall to the educational institutions to make suitable arrangements with the providers of student accommodation.

Health insurance

The ombudsman notes that Caribbean students are excluded from the Dutch basic health insurance system. In practice, there is much confusion. Countries such as Aruba require students who travel to the Netherlands to take out international health insurance, and checks are in place to make sure that they do. Having arrived in the Netherlands, some students nevertheless apply for Dutch basic health insurance and the healthcare allowance. This can lead to serious financial problems if they are later found to have been ineligible. What is the solution? Information is already being provided but seems to be ineffective. It is strange that someone should be regarded as a domestic student for the purposes of housing but not for insurance. It is also very difficult to understand why holders of a Dutch passport (and citizenship) should be excluded from Dutch basic health insurance. How can one explain this to prospective students? Should it be permissible to discriminate between two groups of students, all of whom hold Dutch citizenship? In what areas and on what grounds? What can we conclude from the current situation?

Zorgverzekeringslijn explained that Caribbean students are regarded as international students for the purposes of the Health Insurance Act. However, they do not have access to the services that international students receive on arrival in the Netherlands, such as the introduction to the

Health Insurance Act. Dutch law states that everyone who lives and works in the Netherlands must have health insurance cover, but that does not necessarily have to be the standard Dutch 'basic' insurance; it could also be an international health insurance policy. However, the student then hears that his friends and relatives all have Dutch basic health insurance, and also receive the monthly healthcare allowance. Zorgverzekeringslijn provides information and runs various courses and workshops. Much attention is devoted to international students but Caribbean students seem to have been largely forgotten. This is regrettable. More information is required, with a particular focus on explaining why the disparities exist. When additional benefits such as repatriation insurance and incapacity insurance are taken into account, an international health insurance policy is actually less expensive. Earlier this year, Zorgverzekeringslijn held its first online information meeting for prospective students on one island and hopes to do so on others in future. Information was also provided during the mentor week event. An increasing number of people are now aware of this source of impartial, objective information, something that has been lacking in the past.

As the ombudsman's investigation confirms, many students do not understand why a distinction is made between Caribbean students and European Dutch students. After all, both are citizens of the Netherlands. It is strange that someone who always states 'Dutch' when asked to give his nationality should be told that he is ineligible for Dutch basic health insurance when he comes to the Netherlands. A full and clear explanation is required, the ombudsman asserts. Zorgverzekeringslijn referred to the Access to Social Insurance (Additional Categories of Persons) Decree 1999, Article 20 of which gives a precise statement of the rights and obligations of both international students and students from the Caribbean region.

TuranGoeloe remarked that the situation is different for students from the BES islands, who already hold health insurance. A student in the Netherlands does not have to pay premiums during the first year. This is arranged by the authorities on Bonaire. Free cover is extended if the student submits a certificate of enrolment at a recognised educational institution.⁹⁸ For TuranGoeloe, there is no difference between international and domestic students. All students must be aware of what is expected of them. Without such an awareness, they cannot take heed of the information provided. TuranGoeloe tries to use language that prospective students will understand. You explain that they must have health insurance in the Netherlands, and that there are two types of insurance: basic and collective. You explain the difference. Students will then understand that they are not entitled to claim the healthcare allowance if they are covered by collective insurance.

Alongside 'accommodation', Het Arubahuis sees 'insurance' as a particular bone of contention. The Aruban government regards the current situation as unsatisfactory. It remains unclear whether an Aruban student is an international student or a domestic student. Or perhaps neither. Might it be appropriate to create a third category for Caribbean students? They are Dutch citizens, are regarded as such for the purposes of student loans, as well as for admission and recognition of qualifications. Some organisations insist that a choice must be made: you are either one thing or the other, you can't be both. But in a sense, Caribbean Dutch students are indeed both. Het Arubahuis is pleased that it can now rely on the Zorgverzekeringslijn to provide relevant information, not least because it must now take a more independent, impartial stance with regard to insurance matters. Some students had begun to think that Het Arubahuis was a sort of agency for the international health insurance providers, with a vested interest in ensuring that students continued to be excluded from Dutch basic health insurance. The current situation must change. The exclusion of Aruban students from all social provisions has consequences in terms of their future pension rights. If they wish to return to the islands, there will be a shortfall in their pension entitlement. The eight years that they have spent studying for a bachelor's and

98 In response to the report, TuranGoeloe explained that this means that the insurance premiums are paid unless the student discontinues studies and/or takes up employment. This applies throughout the study period.

master's degree is effectively written off because they are not accruing pension rights in either the Netherlands or on Aruba.

Students from the BES islands do not face this problem, TuranGoeloe explained. Authorities on Bonaire organise everything on their behalf. The students need only submit a certificate of enrolment at an educational institution in the Netherlands to the insurer. Bonaire will then pay all premiums. However, students must be aware that if they take up employment in the Netherlands and thus become liable for tax, the entitlement to free insurance lapses. In practice, we therefore see yet another difference between the students from the BES islands and those from elsewhere in the Caribbean region.⁹⁹

Homesickness, language difficulties and failure to adapt

The ombudsman's investigation concludes that Caribbean students who have fallen behind with their studies, or dropped out altogether, often blame homesickness, language difficulties or problems adapting to the Dutch culture. There are already many support initiatives in these areas, HvAnti pointed out, run by organisations such as Kompas, WeConnect, TuranGoeloe, Vereniging Levende Talen Papiaments, as well as HvAnti itself. As previous studies have noted, closer cooperation between these organisations (and greater support from the Netherlands) would enhance effectiveness. Assessment and (peer) review moments can present opportunities in this regard. We see that some students enrol on the same course at several institutions without ever passing the first-year assessment (the 'binding study advice'). They then try their luck somewhere else. HvAnti is aware of one student who enrolled at eight separate institutions without ever passing the first-year examinations. The institutions themselves have no way of ascertaining a student's academic history because there is no central enrolment register. However, DUO has the relevant information because the student applies for study finance in each successive year. Would it be possible to access this information? The student in question would have benefited from meetings to discuss his ambitions. When such a meeting eventually took place, it was apparent that he had absolutely no interest in studying at all. It is regrettable that this only came to light after eight years, rather than during the first or second year. He now has no degree but an enormous student loan debt. It is not clear how many similar cases exist. Educational institutions have no way of knowing, while DUO cites privacy concerns. Nevertheless, official agencies have a responsibility to identify this sort of situation and to explore ways of helping the individual student.

Kompas proposed forming a committee of various parties involved in student support. Rather than expecting students to find everything out for themselves, there should be a preliminary interview to ascertain his or her wishes and requirements, which would then form the focus of support activities. It might then be appropriate to reconvene every three or six months to identify any specific problems. An employee with stress can consult an occupational health specialist. A student can also suffer from stress or burnout but has few sources of help other than friends and family.

TuranGoeloe runs a series of masterclasses to support students and its approach appears to be successful. By arranging accommodation in advance and providing a personal 'buddy' for the first month, the organisation creates a firm foundation for the student to build his or her life in the Netherlands. TuranGoeloe is also on hand to provide advice and support throughout the student's time in the Netherlands.¹⁰⁰

99 In response to the report, TuranGoeloe explained that students from all six islands use the same insurance providers, Insure to Study or NNAM. The only difference is that Bonaire pays the premiums.

100 TuranGoeloe further clarified that the BES students were able to call on support throughout the first academic year (ten months).

Last year, 75.8% of BES students successfully completed their first year and proceeded into the second year. This suggests that TuranGoeloe's support really does work. However, not everyone is ready to relocate to the Netherlands. Many students attending the intake interview with their parents come to the conclusion that they would prefer to remain on the island for at least one more year in order to prepare. This is good, since they avoid unnecessary student loan debt. A good intake interview also helps to avoid situations such as that described by HvAnti, in which a student failed the first-year assessment no fewer than eight times.

Discussions with official agencies

The ombudsman announced that the second roundtable discussion of the day would also involve representatives of DUO. He asked participants what points they wished to raise. Het Arubahuis enjoys a good relationship with DUO and notes visible improvement in the information provided to prospective students. There is, however, room for improvement with regard to the situation of former students, particularly in terms of local support. Although facilities such as local repayment have been introduced in recent years, some former students still find that communication with DUO about repayment matters can be difficult. This calls for further attention. Some former students expect all or part of their debt to be written off. This is not realistic. Nevertheless, matters should be made far simpler.

Vereniging Levende Talen Papiaments calls for a third category of students (alongside 'international' and 'domestic') with separate rules and provisions. Zorgverzekeringslijn believes the priority is clear information for Caribbean students. The lack of relevant knowledge on the part of IND and DUO officials comes as an unwelcome surprise.

Stichting Kompas for Students wishes to see the full digitalisation of the DUO application system, part of which still relies on paper forms. In addition, there must be clear information and communication about loans and repayments.

TuranGoeloe suggested that the current distinction between student groups should be reviewed. DUO should offer precisely the same support to Caribbean students as it does to Dutch students. The paper application form is one example; it takes too long to process. Why not do everything online?

HvAnti asked to explore the formation of a 'taskforce' which would include (some of) the participants in the roundtable. Study delay is a major source of concern. Research by the Ministry of Education confirms that many Caribbean students take far longer to graduate than others. HvAnti suggested that ways of providing more effective study guidance should be investigated as a joint project. Kences endorsed the remarks made by Zorgverzekeringslijn. There must be a clear route.

3 Close

The ombudsman thanked everyone for their input. He undertook to ensure that the topic remains high on the agenda in the years ahead and that the investigation report does merely not 'disappear into a desk drawer'. The draft report of the roundtable discussion would be forwarded to participants. The meeting was closed at 12:00.

SCC acknowledged the problems described in the provisional findings. One point that must be addressed sooner than later is the difficulty experienced by students attempting to enrol on an MBO programme. SCC wishes to see the colleges introduce an online intake interview rather than expect prospective students to attend a face-to-face interview in the Netherlands. This is prohibitively expensive for many. Agreements should be made with all Regional Training Centres (ROC) in the Netherlands to ensure that Caribbean students' interests are taken fully into account. This applies not only to the intake interviews but also matters such as extra tuition in Dutch. Caribbean students wishing to enter higher education must also enjoy the same opportunities as their European Dutch counterparts. They should, for example, be able to complete all stages of a selection procedure without actually having to be in the Netherlands. Another welcome move would be for educational institutions to introduce more online 'try-

out' sessions, allowing students to attend lecturers and tutorials from afar. A documentary video about the day-to-day life of a student in the Netherlands would also help prospective students form a better picture of what awaits them. SSC also wishes to see more interaction between Caribbean students already living in the Netherlands and those currently preparing to make the move. It suggests setting up an online platform through which students can share their experiences and tips. SSC notes major differences in the time taken for municipalities to issue a Citizen Service Number. All municipalities should be able to do so within one week of registration. This would expedite all further procedures which rely on the CSN. With regard to the language barrier, SSC sees a role for secondary schools on the island. There is little that SCC itself can do given the relatively short duration of its support process. On the matter of student loan repayments, SSC suggests that it could also provide information to former students, to supplement that given by DUO. In any event, implementing the necessary improvements will rely on creating goodwill and making clear agreements that are actually kept. All points, SSC contends, should be taken up by the Ministry of Education, Culture and Science (OCW), in close collaboration with the autonomous countries of the Kingdom.

Report of the second (online) roundtable discussion

Tuesday 10 November 2020, afternoon

Present:

K. Concincion (Ombudsman of Curaçao),
R. Duggins (Ombudsman of Sint Maarten),
M. Hoogerwerf (DUO),
A. in 't Hout (OCW),
W. Kools (SVB),
G. Ling (Het Arubahuis),
J. van der Linde (Het Arubahuis),
C. van de Louw (SVB),
R. Maas (RvIG),
R. Mathilda (Ombudsman of Curaçao),
A. Cicilia (Ombudsman of Sint Maarten),
R. Snijders (DUO),
F. Timmermans (OCW)

Apologies for absence:

G. Mossel (Ombudsman of Sint Maarten)

1. Opening and introductions

The chair opened the meeting and welcomed those taking part. He explained that the National Ombudsman had organised the roundtable discussion to support his investigation, launched in March 2020, examining obstacles experienced by Caribbean students in the Netherlands. The provisional findings of the investigation had been sent to participants prior to the meeting. The ombudsman now wished to exchange thoughts and ideas. A draft report of the meeting would be forwarded to participants, who were asked to draw attention to any errors or omissions. The meeting report, including any amendments, would be included in the final report of the investigation, to be published on 16 December 2020. Participants then introduced themselves.

2. Roundtable discussion

The ombudsman explained that he was eager to share thoughts and ideas further to the provisional findings of the investigation report, the aim being to identify potential solutions to the problems described. The investigation itself had been prompted by the desire to create equal opportunities for every citizen of the Kingdom of the Netherlands. While visiting the Caribbean part of the Kingdom, the ombudsman had met several (former) students who had experienced significant problems while studying in the European Netherlands. There had been difficulties with health insurance, student loans and adapting to a different culture, for example. It appears that such problems affect everyone who comes from the Caribbean region to study in the Netherlands.

The ombudsman asked the ombudsmen of Curaçao and Sint Maarten whether they agree with the provisional findings of the investigation. The ombudsman of Curaçao replied that the findings do indeed reflect the actual situation on Curaçao and probably that on the BES islands as well. The problems have been apparent for many years. He therefore welcomes the ombudsman's investigation.

The ombudsman of St. Maarten suggested that the main problems are the difficulty in obtaining a Citizen Service Number (CSN), the confusion with regard to health insurance, and the repayment of student loans. Most students from Sint Maarten seem to be reasonably well

prepared for their student career in the Netherlands, although a significant number are left to fend for themselves. This is indeed a problem. There is room for improvement with regard to the preparation process.

Citizen Service Number

The ombudsman's investigation notes that residents of the islands are not issued with a Citizen Service Number (CSN) and can therefore run into difficulties when attempting to arrange various practical matters on arrival in the Netherlands. Enrolment on an MBO programme is one example. It requires a CSN, which is issued only after the prospective student has registered with a municipality. To register, the student must have a residential address, which is also a problem since accommodation can be difficult to find. How can this situation be improved? The National Office for Identity Data (RvIG) confirmed that a CSN is required for several practical matters, such as arranging health insurance cover. To obtain a CSN, one must register with the municipality in which you are resident. This all takes time. By law, a person is expected to register within five days of arrival, whereupon the CSN will be issued within four weeks. In some cases, that is too late. Moreover, the registration process can be delayed if, say, the person has forgotten to de-register on his home island or is unable to produce the right documents on time. The RvIG is currently examining the possibility of extending the CSN system to the BES islands. This would have a number of implications, both legislative and financial. Having a CSN would resolve or mitigate problems for a relatively small group of people. Another potential solution is for the RvIG to improve its communication processes to ensure that clear information is provided in a timely manner. Municipalities and island authorities must ensure that the right documents are available. Information should be provided when prospective students first come to the Netherlands to visit schools and universities. The problem to be addressed is that some people do not have the right documents or do not know precisely how the procedure works. Municipalities could introduce an appointments system, with a fixed 'window' for registration. At present, students from all parts of the world arrive in the Netherlands simultaneously, whereupon the municipalities are overwhelmed. The ombudsman asked whether the use of a forwarding address, i.e. a postal address rather than a permanent residential address, might help alleviate problems. The RvIG replied that municipalities should be less cautious in issuing or accepting forwarding addresses.

In recent years, contact between Het Arubahuis and the RvIG has been intensified. Het Arubahuis reported that its cooperation with municipalities has also improved, although this does vary from one municipality to another. The organisation works with a fixed point of contact wherever possible. The problem of accommodation and the link between a residential address and the CSN remains a challenge. Some students who do not yet have an address attempt to work around the problem by dealing with the 'non-residents registration' desk. This is, however, discouraged since some municipalities regard it as fraudulent and there can be serious legal repercussions.

It is not necessary to have a CSN to obtain a student loan from DUO. However, a CSN is required in order to obtain the accompanying student travel card, DUO informed the meeting. Another disadvantage of not having a CSN is that it is not possible to use the online student loan application system, 'Mijn DUO'. While it is indeed possible to submit an application, one must do so using a hard-copy (paper) form, sent by post. The ombudsman commented that this is a very time-consuming approach. Everyone is eagerly awaiting the opportunity to submit their applications to DUO online, in advance. DUO explained that its system requires a DigiD log-in code, which provides an extremely high level of security. To obtain a personal DigiD code, one must first have a CSN.

Health insurance

Among the ombudsman's provisional findings is that many Caribbean students experience problems with health insurance. This is because those from the autonomous countries of the Kingdom are excluded from Dutch basic health insurance. Not everyone is aware of this. Having arrived in the Netherlands, many apply for Dutch health insurance cover and also for the monthly healthcare allowance. This can have serious financial consequences at a later date. It seems that information about the regulations is not reaching all students. The ombudsman wishes to identify possible solutions to this problem.

The Social Insurance Bank (SVB) stated that it is important to improve communication with students. Efforts to do so are already in hand, with new letters and links on various websites. The SVB is to join DUO in examining whether a better checklist for all students planning to study in the Netherlands can be produced. A standard letter sent out by the Central Administration Office (CAK) now includes a clear link to a website that lists the steps that a student must take in order to resolve insurance problems. The SVB and DUO will also examine whether it is possible to upgrade the information database to include a person's place of origin. At present, the records do not include nationality or former country of residence. In some cases, it is advantageous to retain health insurance issued on one of the islands when studying in the Netherlands, not least because doing so is usually less expensive. New legislation must not be allowed to undermine this sort of advantage. However, the situation becomes very much more complicated if a student takes a part-time job, since the situation is then reversed. There must be clear information which explains exactly what changes for a student who decides to work alongside his studies.

The ombudsman remarked that taking up employment is certainly a significant transition, but losing one's job is equally dramatic because yet another set of rules then applies. Students are generally less familiar with the consequences of stopping work than they are with starting. The SVB agreed. The most complex situation is that of a student with a zero-hours contract who is suddenly called upon to work fewer (or no) hours. It would be possible for the Ministry of Health, Welfare and Sport to amend the relevant legislation but there is then a risk that people who would prefer to remain insured on the islands throughout their lives would be required to take out Dutch basic health insurance. The SVB asked whether this was a case of 'throwing the baby out with the bathwater'. The SVB has developed an app (currently in prototype) which enables all students from other countries who are studying in the Netherlands, as well as Dutch students studying in another country, to determine their health insurance obligations and whether any current insurance cover remains valid. Unfortunately, the SVB has yet to find a partner willing to take the app to market. This could take a long time. If any of the SVB's chain partners is in a position to take the app 'live', its proposals will certainly be entertained.

Het Arubahuis recalled that the topic of health insurance had previously been raised at the Interparliamentary Kingdom Consultations (IPKO), with specific reference to bringing the rights and obligations of Caribbean students into line with their European Dutch counterparts. At the time, the Dutch government decided that the islands should make their own arrangements. This applied not only to health insurance but also to social provisions such as the accrual of pension rights. The app mentioned by the SVB may be a solution, the ombudsman noted. Devoting greater attention to these aspects during the preparation phase may also help.

Possible improvements to the preparation process

The Ministry of OCW cited research which concludes that many students put things off until the last possible moment. There are numerous websites with relevant information: so many it is difficult to know where to start. Students tend not to visit an official government site in search of information. Instead, they google a simple search term such as 'insurance'. This is their idea of preparation. The information they find is fragmented and disorganised. An app which gives a

concise summary of what to do, and when to do it, would be useful. All information should be in the right place, up to date and accessible.

The ombudsman asked which organisation should be in charge of collecting information. The Ministry of OCW felt unable to commit to an answer. Each organisation is responsible for its own designated functions. There should indeed be a means of informing a prospective student who belatedly discovers that he has to make certain arrangements exactly what he must do. However, where the relevant information is to be collected and by whom remains uncertain.

The ombudsman wishes to view matters from the perspective of the students in question. When all is said and done, it all comes down to making personal contact with prospective students. The number of Caribbean students who arrive in the Netherlands each year is not particularly large. Would it not be possible to identify one or more parties who are able to make real contact with them? This would help to determine what they do and do not understand, or what they have forgotten. How can we reach these prospective students?

DUO suggested that intermediary and support organisations have a role to play. Het Arubahuis, for example, knows the target group and has connections with all the various organisations taking part in today's discussion. The only 'blind spot' is the free movers. Through its contacts with various official agencies on Aruba and in the Netherlands, Het Arubahuis has a reasonably accurate overview, and is certainly in touch with the students who take advantage of its support. The free movers are perhaps less easy to reach. Het Arubahuis is more than willing to act as a central information point, helping students understand what is expected of them. It is also keen to build closer relationships with the various official agencies involved. Other countries, such as Curaçao, have outsourced student support activities to the SSC, while the BES islands have their own arrangements. The relationships therefore differ from one country to another.

The Ministry of OCW notes that all support organisations have their own methods and procedures. As a result, each country and island is perpetually reinventing the wheel. The repetition of information is important. Each party should produce and present similar packages of information to the students. The information process should begin at least one year before the students actually leave school. The information must be repeated several times to ensure it has sunk in. At present, information processes on the six islands are extremely fragmented. Students are given a vast quantity of information once or perhaps twice a year. The target group numbers around 1,500. It is not possible to reach them all like this. The same applies to parents. Not all are being given the information they need to support certain decisions, even though they have an important role in those decisions and the information is indeed available.

The ombudsman for Curaçao told the meeting that parents on his island feel a strong sense of involvement in their children's upbringing and education. It is important that organisations which provide information collaborate more closely and take the students' perspective into account. Perhaps the school curriculum should be amended with a view to improving information provision, with career guidance and related matters made part of the regular programme. Many students underestimate the rigours of studying in the Netherlands. Agreements should be made at the political level to promote cooperation between the various agencies and organisations which provide information in schools.

Neither one thing nor the other

The ombudsman referred to the first roundtable session in which the status of Caribbean students had been discussed. They are citizens of the Netherlands, with a Dutch passport, but are sometimes regarded as 'international' students. Different rules apply in different situations. They are excluded from the Dutch health insurance system because they are 'not Dutch enough', but may also be excluded from student housing reserved for international students. Are they

Dutch citizens or not? Or do they belong to a separate, third category all of their own? There are even disparities between the status of the BES islands and those from elsewhere in the Caribbean region. One solution would be to designate all students from the Caribbean as 'international', or alternatively as 'not international'. A special status for all such students would be another option.

The SVB suggested that it would be helpful if all students were brought under the provisions of Dutch legislation since they would then be eligible for all standard services. Such an arrangement is clear and can be easily communicated. For someone from another country it would be easier if he automatically became subject to the mandatory basic insurance requirement. However, this is likely to have implications if he later returns to his home country or island, and those implications are as yet unknown. The ombudsman noted that it is sometimes better to retain existing insurance from the islands, since this includes liability and repatriation cover. A further issue is that Caribbean students in the Netherlands do not accrue pension rights, either here or at home. Once again, they are neither one thing nor the other. This seems to call for a change to the rules. In any event, clarity must be created. The current situation is far too complex.

Repayment of student loans

The provisional findings note that some Caribbean students discontinue their studies – 'drop out' – for various reasons. Others complete their course and gain their degree or diploma. Members of both groups have generally taken out two or more loans and, on their return to the islands, experience difficulty in making the repayments. Some feel forced to remain in the Netherlands since it would be impossible to earn enough to repay their loans otherwise. The ombudsman invited participants to suggest solutions.

DUO is aware of this problem. The persistent sticking point is maintaining contact with each individual student after they have left college or university. Contact and good information can make all the difference. DUO has now introduced the 'local repayment' system which means that former students can make payments in their local currency to a local bank account. Unfortunately, fewer than half of the interviewees have taken advantage of this facility. More information and contact is clearly required. Students who enrolled on a course prior to 2018 are required to make repayments over a period of fifteen years. Those who enrolled in 2018 or later are committed to a repayment period of 35 years. The same rules apply to all: only the circumstances differ. Another useful improvement would be the extension of the automatic annual income assessment. Requiring former students to re-apply for the assessment every year is not satisfactory. DUO therefore intends to make agreements with the tax administrations of the region, giving it direct access to income information. Information provision must continue. Because it is currently not possible to visit the Caribbean region due to the coronavirus situation, DUO has organised a series of webinars for both former students now repaying their student loans and prospective students. There will also be a special chat channel and video links with DUO staff.

The Ministry of OCW has also provided a significant body of information on loan repayment. Students are encouraged to notify authorities if they are unable to afford the agreed payments. However, this message has not reached enough people. One solution is to use automatic income assessment, as in the European Netherlands. If income information from Curaçao, Sint Maarten and the other islands is linked to the European system, repayments can be adjusted according to financial capacity. However, coupling all the various databases is a major undertaking. The ministry is unable to reach enough students at this time. Approximately half of Caribbean students are free movers. These intelligent young people think that they will never run into problems, but in reality they do not realise the nature of the difficulties ahead. It is not easy to find accommodation in a Dutch student city when you are several thousand kilometres away. This would be organised for them by a support organisation. Nevertheless, one in every two

prospective students decides to 'go it alone'. Problems tend to accumulate: if things go wrong, they go really wrong. That is when these students really need help, which OCW provides via one of the support organisations. There is a group of students who overestimate their own abilities and lack the motivation to build a new life in the Netherlands. They cannot afford to attend an American university. We should almost be grateful that 25% of students do indeed manage to complete their course in the Netherlands.

The ombudsman of Sint Maarten reported that the main complaint he hears from students is that everyone is treated exactly the same. There is no room for flexibility or discretion. The cost of living on Sint Maarten, Aruba and Curaçao is high, while salaries are relatively low. There is no public transport so everyone needs a car. Former students are nevertheless expected to pay off their loans at the same rate. The assessment of financial capacity takes little account of local circumstances. Making repayments is then extremely difficult, even with the best will in the world.

DUO replied that former students can request an annual reassessment of their financial capacity but by no means all actually do so. Of those who do apply, many find their repayment amount reduced to zero because salaries are low. Anyone who is earning slightly more than average will be required to make repayments. However, it is true that the high cost of living is not taken into account when calculating the repayment amount.

Het Arubahuis is aware that a preventive policy is needed to protect students against unaffordable repayment obligations. Aruban students tend to borrow the maximum amount possible, while this is not always necessary. Even if they find part-time work, they do not adjust the amount of their student loan. Doing so could save them a lot of money in the longer term. Another consideration is that many Aruban students have two loans to repay: one from DUO and the island loan from the government of Aruba. Until 2015, the island loan automatically included a living allowance paid each semester throughout the study period. Students can now opt to take only an initial lump sum (the start-up package) and forgo the allowance. This change was made to protect students against excessive repayment obligations. Approximately one in two students choose to take only the start-up package. If they repay this amount all at once they receive a 35% discount. Unfortunately, these students are overlooking the fact that by not claiming the allowance they are formally not under the supervision of Het Arubahuis.

A bridge year?

The ombudsman is particularly concerned by the number of students who drop out after only one year, or halfway through their second year. They return to the islands with a substantial student loan debt but no qualifications to help them find work. These people are in a particularly difficult situation. Might it be an idea to allow students who come to the Netherlands a 'settling-in period' of six months or perhaps an entire year before they begin their studies in earnest?

Who would finance such an arrangement?

The Kingdom's four education ministers met in January 2020. The Netherlands' minister, Ingrid van Engelshoven, acknowledged that she has a certain responsibility towards Caribbean students. They are, after all, on Dutch soil. She asked the other ministers to accept and act upon their respective responsibilities. She expressed willingness to work together to resolve this problem. Several universities of applied sciences have called for a mixed model which includes a 'bridge year'. Students would spend half of this year preparing on their home island and the other half in the Netherlands, getting used to Dutch society and culture. The Dutch language is best learnt in the Netherlands itself. The ombudsman noted that Caribbean students in the Netherlands can experience extra difficulty due to their ethnicity. They are not judged on what it says on their passport, but on the colour of their skin, language, culture and background. The harsh truth is that they must work harder to establish their place in society. This demands something from the Netherlands' side too. Asked what it is currently doing in this regard, the Ministry of OCW referred to its information provision and the support arrangements it has put in place.

Caribbean students may find themselves dealing with teaching staff who, while interested in their students, are less understanding when it comes to language difficulties or cultural problems. Students on courses given entirely in English are less likely to encounter this problem. It would seem that the staff responsible are more used to differences in culture and background.

Potential solutions

The ombudsman of Curaçao welcomed the investigation, describing it as a 'very good initiative'. There are several fundamental questions to be answered. It is undeniable that better support for students is needed. The question is, what form should that support take? There must be closer cooperation between the parts of the Kingdom. It is crucial that efforts to protect vulnerable groups do not make them even more vulnerable. It would be inappropriate to introduce too great a degree of individualisation while fundamental questions remain unanswered. Students must realise the importance of repaying their student loan debt, of making the right choice of subject and course, and of actually completing that course.

The ombudsman of Sint Maarten stressed the importance of adequate support during the first year in the Netherlands. These young people are only 18 years old when they leave Sint Maarten to study in the Netherlands. They must be well prepared, with the preparation phase beginning well before their departure, not in the final year of secondary school. Attention must also be devoted to the free movers. By definition, they are excluded from organised support from the outset and must fend for themselves. The relevant organisations must realise that all students, European Dutch and Caribbean alike, are facing the same storm but are not sitting in the same boat. There are also clear differences between the islands. Sint Maarten, for example, offers assistance to former students in repaying their student loan debt.

3. Close

The ombudsman thanked everyone for their input, time and energy. He announced that the final report of the investigation would be published on 16 December 2020. The draft report of today's meeting would be forwarded to participants within a week. The meeting was closed at 14:35.

Appendix 2: Methodology

In this investigation, the National Ombudsman chose to focus on the experiences of Caribbean students in the Netherlands. Various approaches were used to examine the problems they can encounter, as described below.

To gain as complete a picture as possible, the National Ombudsman also held meetings with organisations which support students from the Caribbean part of the Kingdom, as well as with a number of government departments and agencies, including the Ministry of Education, Culture and Science (OCW), the Education Executive Agency (DUO), the Social Insurance Bank (SVB) and the National Office for Identity Data (RvIG).

Students

The National Ombudsman applied both qualitative and quantitative research methods to identify the problems that Caribbean students can encounter. This combination of methods (triangulation or 'mixed methods') helps to avoid the 'blind spots' inherent in each approach used in isolation, thus providing a more complete impression of the material. It also increases the validity, and hence the usability, of the research findings.

Qualitative: focus groups and in-depth interviews

Focus groups enabled the researchers to speak to a large number of (former) students in a relatively short time. This research method makes optimal use of the group dynamic as participants respond to and elaborate upon each other's remarks. The sessions therefore gave the researchers a clear impression of the problems encountered by students, both today and over time. Participants included former students who graduated some years ago, current students and prospective students who are currently preparing to begin a course of study.

Some participants were recruited from the National Ombudsman's existing network, to which a new network was added by means of contacts with intermediary and support organisations, as well as with educational institutions which have established support structures for students from the Caribbean part of the Kingdom. These organisations were asked to distribute invitations to take part by email and social media. The recruitment process also involved the research bureau that had conducted a study among the same target group for the Ministry of Education.

Over two hundred students (or former students) applied to take part in the focus groups. A relatively high number were university or HBO students. The researchers therefore asked MBO colleges in the Randstad region, which have a significant number of Caribbean students, to distribute online invitations. Eventually, enough participants came forward to form three mixed, representative focus groups. Most university and HBO students were from Aruba, Sint Maarten, Curaçao or Bonaire. The duration of their stay in the Netherlands varied from six months to (in one case) ten years. The majority had been in the Netherlands for about three or four years at the time of the sessions.

The first focus group included nine university and HBO students in the earlier phase of their studies (first, second and third years). The second focus group (of eight persons) was made up of students in the final years of their studies (fourth year or beyond) and some recent graduates. The third group comprised only two MBO students because not all invitees who had agreed to take part actually attended on the day. Researchers therefore spoke with a total of nineteen students or former students during the focus group sessions. Because only two MBO students cannot be considered a representative sample, the researchers decided to hold an additional five in-depth interviews with students in this category.

A further seven interviews were held with a view to recording students' personal experiences. Their stories illustrate the problems that a student can encounter before, during and after studying in the Netherlands.

Quantitative: questionnaire

The students who form the focus of the National Ombudsman's investigation live in both the European and Caribbean parts of the Kingdom. To ensure a representative distribution between the regions, a questionnaire was devised to supplement the findings of the focus group sessions and in-depth interviews. A questionnaire is also a useful means of verifying those findings based on a larger sample. The questionnaire comprised both closed (multiple choice) and open questions. It was completed by a total of 624 respondents, being 66% of those who started to answer the questions.

Respondents were asked to indicate their island of origin. The majority are from Aruba (48%) and Curaçao (35%), as shown in Figure 1.1.

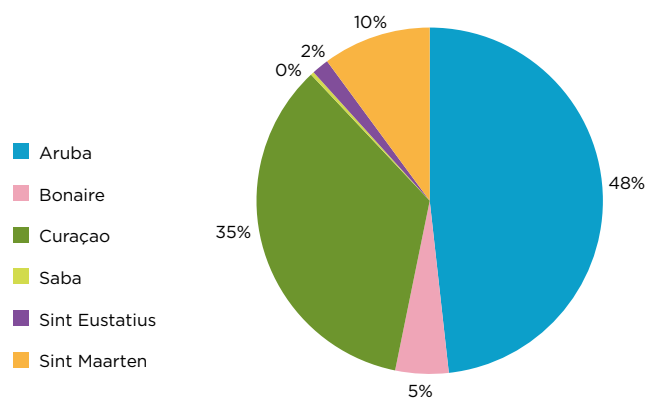


Figure 1.1 Island of origin

Of the 624 respondents, 489 are currently resident in the Netherlands and 135 are no longer resident in the Netherlands. Figure 1.2 shows the duration of their stay (to date).

	Respondents currently living in the Netherlands	Respondents who have previously lived in the Netherlands
I do not yet live in the Netherlands	1	0
< 1 year	69	4
1 - 3 years	140	13
3 - 5 years	75	14
5 - 7 years	61	34
> 7 years	143	70
Total	489	135

Table 1.2 Time spent living in the Netherlands

The questionnaire was made available in Dutch, Papiamentu and English. The majority of respondents opted to complete it in Dutch, although a significant number of Papiamentu and English speakers also provided input, as shown in Figure 1.3.

Questionnaire completed in:	Number
Dutch	346
Papiamentu	119
English	159

Table 1.3 Language

Official agencies and support organisations

The National Ombudsman held meetings with relevant governmental organisations to ascertain what they are doing to help students avoid problems, and to determine how they have implemented policy and legislation in practice. Discussions were held with representatives of the Ministry of Education, Culture and Science (OCW), the Education Executive Agency (DUO) the Social Insurance Bank (SVB), the National Office for Identity Data (RvIG) and Het Arubahuis (representing the government of Aruba). Researchers also held meetings with organisations which provide support to students from the Caribbean part of the Kingdom or are otherwise involved in their welfare: SSC, TuranGoeloe, Kompas, WeConnect, Unified St. Maarten Connection, Kences, DUWO, HvAnti and Stichting Levende Talen Papiamentu. These organisations explained how they provide support and described the problems they have experienced or observed. The researchers also spoke with Zorgverzekeringslijn (the telephone helpline for matters concerning health insurance), an HBO college lecturer and three HBO students, one of whom has performed his own research into the matters dealt with by this investigation.

Desk research

Researchers performed a comprehensive analysis of relevant legislation, parliamentary papers and policy documents. References to these sources are given in the footnotes.

Appendix 3: Questionnaire

The National Ombudsman wants to know how you are experiencing, or have experienced, studying and living in the Netherlands. What has gone or is going well? And what could be better? You can share your experiences with us by filling in this questionnaire.

The questionnaire consists of three parts:

1. Period prior to your education
2. Period during your education (if applicable)
3. Period after completing your education (if applicable) Click 'next' to complete the questionnaire.

Take note

Where 'the Netherlands' is mentioned in the following questions, we mean the European part of the Netherlands. When the 'Caribbean part of the Kingdom' is mentioned, we mean Aruba, Bonaire, Curaçao, Saba, Sint Eustatius and Sint Maarten. First of all, we want to ask you a few short introductory questions.

1. Which Caribbean part of the Kingdom are you from?

- ☐ Aruba
- ☐ Bonaire
- ☐ Curaçao
- ☐ Saba
- ☐ Sint Eustatius
- ☐ Sint Maarten

2. What is your age? _____

3. What is your gender?

- ☐ Male
- ☐ Female
- ☐ Other / prefer not to say

4. How long have you lived in the Netherlands?

- ☐ I don't live in the Netherlands yet
- ☐ Less than 1 year
- ☐ 1 - 3 years
- ☐ 3 - 5 years
- ☐ 5 - 7 years
- ☐ More than 7 years
- ☐ I no longer live in the Netherlands

5. How long did you live in the Netherlands?

- ☐ Less than 1 year
- ☐ 1 - 3 years
- ☐ 3 - 5 years
- ☐ 5 - 7 years
- ☐ More than 7 years

The questions below are about the preparation period prior to your studies in the Netherlands

6. Are you currently preparing for education in the Netherlands?

- ☐ Yes
☐ No

7. What is the type of education in the Netherlands you are currently preparing for?

- ☐ Intermediate professional education (Mbo)
☐ Higher professional education (Hbo)
☐ University education (WO)

8. Have you ever prepared for education in the Netherlands?

- ☐ Yes
☐ No

9. What is the type of education in the Netherlands you have prepared for most recently?

- ☐ Intermediate professional education (Mbo)
☐ Higher professional education (Hbo)
☐ University education (WO)

10. How do you prepare/did you prepare for your studies in the Netherlands?

(more answers possible)

- ☐ Informal conversations with family, friends or teachers
☐ Looked at websites
☐ Looked at brochures
☐ Visited open days
☐ Taster days
☐ Excursion to schools
☐ Took language lessons
☐ Other, that is: _____

11. Are you getting/did you get help from an organisation in your preparation for studying and living in the Netherlands (such as SSC and TuranGoeloe)?

- ☐ Yes
☐ No

12. From which organisation are you getting/did you get help?

13. Please indicate to what extent this organisation helps/has helped you with the following matters:

	Very poor	Poor	Adequate	Good	Very good	Not applicable
Study-related matters (e.g. enrolling on a programme)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accommodation (e.g. registration with a housing corporation)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial matters (e.g. opening a bank account)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Practical matters (e.g. using public transport)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Administrative matters (e.g. registering with a municipality, arranging health insurance)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Social or cultural matters (e.g. discrimination, social norms)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

14. Briefly explain your answers: _____

15. How do you rate how well you are/were prepared for studying and living in the Netherlands?

- ☐ Very poorly prepared
- ☐ Poorly prepared
- ☐ Reasonably prepared
- ☐ Well prepared
- ☐ Very well prepared
- ☐ I don't know

16. Briefly explain your answer: _____

17. Indicate if the following things are/were easy or difficult for you to arrange:

	Very difficult	Difficult	Neither difficult nor easy	Easy	Very easy	Not applicable/ not yet begun
Citizen Service Number (BSN)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dutch bank account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DigiD log-in code	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public transport fare card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student travel card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Health insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Healthcare allowance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rent allowance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Registration with municipality	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Enrolment at educational institution (Studielink)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Finding accommodation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

18. If one or more of the previous options were very easy or very difficult to arrange, can you please explain why below?

19. What do you think could be improved to better prepare students from the Caribbean part of the Kingdom for studying and living in the Netherlands? (more answers possible)

- ☐ More or better information
- ☐ More or better facilities
- ☐ Nothing, I am/was sufficiently prepared
- ☐ I don't know
- ☐ Other, that is: _____

20. Briefly explain your answer: _____

The questions below are about the period while you were studying

21. Are you currently enrolled in education in the Netherlands?

- ☐ Yes
☐ No

22. What is the type of education in the Netherlands you are currently enrolled in?

- ☐ Intermediate professional education (Mbo)
☐ Higher professional education (Hbo)
☐ University education (WO)

23. Have you ever been enrolled in education in the Netherlands?

- ☐ Yes
☐ No

24. What is the type of education in the Netherlands you have been enrolled in most recently?

- ☐ Intermediate professional education (Mbo)
☐ Higher professional education (Hbo)
☐ University education (WO)

25. What is the last academic year you were enrolled in education in the Netherlands?

26. Indicate how your contact with the following institution is going/went.

	Very poor	Poor	Adequate	Good	Very good	Not applicable
Tax and Customs Administration	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Educational institution	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DUO (Education Executive Agency)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SVB (Social Insurance Bank)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Municipality	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Police	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

27. If your contact with one or more of the previous government and educational institutions was very good or very poor, can you please explain below why?

28. Did you ever stop studying in the Netherlands prematurely?

- ☐ Yes
☐ No

29. What role did the following issues play in stopping your education prematurely?

(more answers possible)

- ☐ The study was more difficult than I expected
☐ The study took more time than I expected
☐ The study didn't fit in well with my previous education
☐ The study was not what I expected it to be
☐ I struggled with the Dutch language
☐ I had money problems
☐ I had mental problems, such as stress or depression
☐ I had sociocultural problems, such as being unable to connect with fellow students
☐ Private circumstances
☐ I was given a binding negative study advice
☐ I did not find the lesson material interesting enough
☐ The lesson material was different from what I expected
☐ Other, that is: _____
-

30. Did you experience a study delay while studying in the Netherlands?

- ☐ No, I did not experience a study delay
☐ Yes, my studies were delayed for less than 6 months
☐ Yes, my studies were delayed for 6 months to 1 year
☐ Yes, my studies were delayed for 1 to 2 years
☐ Yes, my studies were delayed for more than 2 years

31. What role did the following issues play in your study delay? (more answers possible)

- ☐ The study was more difficult than I expected
☐ The study took more time than I expected
☐ The study didn't fit in well with my previous education
☐ I struggled with the Dutch language
☐ I had money problems
☐ I had mental problems, such as stress or depression
☐ I had sociocultural problems, such as being unable to connect with fellow students
☐ Private circumstances
☐ I was busy with other things
☐ I was busy working alongside my studies
☐ It was a personal choice; I want to take my time for my studies
☐ The coronavirus crisis has delayed my studies
☐ Other, that is: _____
-

32. What do you think could be improved so that students from the Caribbean part of the Kingdom experience fewer problems while studying in the Netherlands?

(more answers possible)

- ☐ More or better information
- ☐ More or better facilities
- ☐ More or better support and/or guidance
- ☐ Nothing, I don't/didn't need any further help
- ☐ I don't know
- ☐ Other, that is: _____

33. Briefly explain your answer:

These questions are about the period after completing your studies

34. Have you successfully completed an education in the Netherlands?

- ☐ Yes
- ☐ No

35. What is the type of education in the Netherlands you have successfully completed most recently?

- ☐ Intermediate professional education (Mbo)
- ☐ Higher professional education (Hbo)
- ☐ University education (WO)

36. Do you currently have a student loan outstanding? (more answers possible)

- ☐ No
- ☐ Yes, I borrowed money for my studies from family, friends and/or acquaintances
- ☐ Yes, I borrowed money for my studies from DUO
- ☐ Yes, I borrowed money for my studies from another organisation, that is: _____

37. Are you currently paying off this student loan? (more answers possible)

- ☐ Yes, I'm currently paying the borrowed money back to DUO
- ☐ Yes, I'm currently paying the borrowed money back to the other organisation I mentioned earlier
- ☐ Yes, I'm currently paying the borrowed money back to family, friends and/or acquaintances
- ☐ No, I have yet to start with paying back the borrowed money
- ☐ No, I temporally stopped paying back the borrowed money
- ☐ No, I have already paid back the borrowed money

If you live in the Caribbean part of the Kingdom, you can transfer your student loan to a local account number in your own currency. This is called 'local repayment'.

38. Are you making use of local repayment?

- ☐ Yes
☐ No

39. How do you rate how easy/difficult it is/was to pay off your study loan?

- ☐ Very difficult
☐ Difficult
☐ Neutral
☐ Easy
☐ Very easy

40. Briefly explain your answer: _____

41. Do you want to stay in the Netherlands in the long term?

- ☐ Yes
☐ I don't know yet
☐ No
☐ I no longer live in the Netherlands

42. Briefly explain your answer:

Thank you for completing this questionnaire!

43. Are there any other questions or comments you want to share with us? Write them in the empty text field below:

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