Impact Report BNG Sustainability Bonds for Dutch Municipalities

Research report

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About this report

BNG, the market leader in financing the Dutch municipalities, started issuing sustainable bonds under their Sustainable Finance Framework in 2021, accompanied by an annual study on the performance of Dutch municipalities on the Use of Proceeds Categories, align with the ICMA GBP and SBP. This fourth performance report provides an overview of Dutch municipal SDG-spendings and analyses how municipalities performed on the Use of Proceeds categories. The report includes allocation as well as impact reporting of the Dutch municipalities. A summary is also available and can be retrieved from bngbank.com.

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1 Preface

We are committed to supporting the Dutch public sector in its efforts to address some of society's most pressing challenges, all while prioritizing social impact over profit in everything we do.

Through the value we create, we contribute both directly and indirectly to the United Nations Sustainable Development Goals (SDGs). We focus on five SDGs that closely align with the core impact of our financing: SDG 3 (Good Health and Well-being), SDG 4 (Quality Education), SDG 7 (Affordable and Clean Energy), SDG 11 (Sustainable Cities and Communities), and SDG 13 (Climate Action).

This commitment to the SDGs is a cornerstone of our broader ESG (Environmental, Social, and Governance) approach. Together with our clients, we work to deliver tangible ESG results, helping them track and improve their performance across environmental, social, and governance areas. We also focus on being fully transparent in the progress we make. A key example of our commitment to the 'E' in ESG is our 'Going Green' climate plan, supported by our annual climate reports. These highlight how we are reducing emissions from our credit portfolio and operations, in alignment with the 1.5°C target of the Paris Agreement.

A significant portion of our funding comes from ESG bonds. Starting in 2014, we have been a key player in the sustainable finance market. Since then, up to and including last year, we have issued over EUR 32 billion in ESG bonds, including a record EUR 7.5 billion in 2024. All issuances are grounded in our Sustainable Finance Framework and linked to the SDGs. To connect local action with global goals, we have adopted the methodology that links specific municipal tasks to relevant SDGs. This makes each municipality's contribution to sustainable development clear, based on internationally recognized frameworks and a shared language for sustainability.

To name a flagship transaction of 2024: we raised EUR 1 billion for the municipal sector through a 7-year euro-denominated bond, with 83% of investors from Europe, the Middle East, and Africa, and 17% from Asia-Pacific. We take pride in financing activities that make a positive impact, as showcased in this report. A great example is the presented case study of De Kei, a multifunctional facility in the municipality of Reusel-De Mierden, built to the latest sustainability standards.

Looking ahead to 2025, we will further enhance the transparency and measurability of our impact. Together with our clients and partners, we are committed to building a more sustainable future, ensuring our investments deliver lasting societal value.

Philippine Risch - CEO BNG

2 BNG ESG bond issuance

With its excellent credit ratings, BNG has been a well-known issuer in the international capital markets for a long time. Increasing awareness and engagement in the field of ESG has led the global financial sector to develop ESG-labelled bond frameworks. In this light, BNG has been an active issuer of ESG bonds (formerly known as SRI bonds) since 2014.

In 2014, BNG developed an ESG issuance framework in cooperation with Het PON & Telos. Under this framework, the most sustainable municipalities and social housing associations were selected. The loans provided to these "best-in-class" performing core clients were consecutively funded with proceeds from the ESG bonds which the bank issued. This framework was successfully deployed until 2020. The launch of the UN SDGs, as well as the launch of BNG's Road to Impact strategy, provided a logical backdrop to modernise the framework in 2021. As a result, the BNG Sustainable Finance Framework was launched in that year. The Sustainable Finance Framework had a version update and renewed second party opinion in 2024.[1] Under the Sustainable Finance Framework BNG has issued ESG bonds for Dutch municipalities and social housing associations since 2021.

2.1 BNG Sustainable Finance Framework

The Sustainable Finance Framework is aligned with the ICMA Green Bond Principles (GBP)[2], ICMA Social Bond Principles (SBP)[3], and ICMA Sustainability Bond Guidelines (SBG)[4]. The Sustainable Finance Framework follows the four key pillars of the GBP and SBP: Use of Proceeds, Process for Project Evaluation and Selection, Management of Proceeds and Reporting. For any bond issued under this framework, BNG will explicitly specify whether it concerns a bond for financing to municipalities, or a bond for financing to social housing associations. Hence under this framework proceeds will not be mixed to finance both client groups within one specific bond.

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[1] BNG. (2024). *Sustainable Finance Framework*.

[2] ICMA. (2021). *Green Bond Principles: Voluntary Process Guidelines for Issuing Green Bonds*. Link.

[3] ICMA (2023). *Social Bond Principles: Voluntary Process Guidelines for Issuing Social Bonds*. Link.

[4] ICMA. (2021). *Sustainability Bond Guidelines*.

The proceeds of each sustainability bond issuance are allocated to loans granted to municipalities. Selected loans are granted in the same period as the bond issuance, meaning those loans granted in calendar year 2024 or half a calendar year before and after. A larger amount of duration weighted eligible loan portion is allocated to the amount of duration weighted proceeds. This allocation procedure is applied both to inaugural bond issuances as well as to increases of existing bonds.

The methodology of the municipality sub-framework maps the municipalities' COFOG expenditures to ICMA GBP and SBP categories and to the UN Sustainability Bond Guidelines (SDGs; see Table 1). The approach allows for the distinction between the portion of municipal budget that is mapped to the SDGs and the portion that is not. The proceeds of the BNG sustainability bond for municipalities will be used to fund the SDG expenditures of the Dutch municipalities.

Table 1. Municipal COFOG tasks and their accompanying ICMA categorization and SDG as per the BNG Sustainable Finance Framework

Access to essential services

Eligible COFOG Tasks	SDG alignment
1.1 Crisis management and fire brigade	SDG 11
4.1 Public primary education	SDG 4
4.2 Educational housing	SDG 4, 7 and 9
4.3 Education policy and student affairs	SDG 4, 8 and 13
5.1. Sports policy and activation	SDG 3 and 11
5.2 Sports accommodations	SDG 7 and 11
5.4 Museums	SDG 11
5.5 Cultural heritage	SDG 11
7.1 Public health	SDG 3
8.1 Spatial planning	SDG 9 and 11

Socioeconomic advancement and empowerment

Eligible COFOG Tasks	SDG alignment
6.1 Cooperation and citizen participation	SDG 3, 4 and 10
6.21 Access and primary social care services (Social Support Act (WMO))	SDG 3 and 10
6.22 Access and primary youth care services (Youth act)	SDG 3 and 10
6.23 Access and primary integrated care services	SDG 3 and 10
6.3 Income plans	SDG 1 and 8
6.6 Customized facilities and services (WMO)	SDG 3, 10 and 11
6.711 Domestic support services (WMO)	SDG 3 and 10

6.712 Support and guidance services (WMO)	SDG 3 and 10
6.713 Daytime activities (WMO)	SDG 3 and 10
6.714 Other customized support arrangements (WMO)	SDG 3 and 10
6.751 Local youth care	SDG 3, 4, 8 and 10
6.752 Regional youth care	SDG 3, 4, 8 and 10
6.753 National youth care	SDG 3, 4, 8 and 10
6.761 Local youth care with housing	SDG 3, 8 and 10
6.762 Regional youth care with housing	SDG 3, 8 and 10
6.763 National youth care with housing	SDG 3, 8 and 10
6.791 Personal budget (WMO)	SDG 3, 8 and 10
6.792 Personal budget	SDG 3, 8 and 10
6.811 Protected housing (WMO)	SDG 3, 5 and 10
6.812 Social relief and women's shelter services (WMO)	SDG 3, 5 and 10
6.821 Youth protection services	SDG 3, 10 and 16
6.822 Youth probation services	SDG 3, 10 and 16
6.91 Coordination and policy (WMO)	SDG 3 and 8
6.92 Coordination and policy (Youth Act)	SDG 3 and 8

Employment generation

Eligible COFOG Tasks	SDG alignment
3.1 Economic development	SDG 8 and 9
3.3 Business counter and business schemes	SDG 8 and 9
3.4 Economic promotion	SDG 8
6.4 Guided participation	SDG 8 and 10
6.5 Labour participation	SDG 8 and 10

Green buildings

Eligible COFOG Tasks	SDG alignment
0.3 Management of other buildings and grounds	SDG 7
3.2 Physical business infrastructure	SDG 7 and 9
8.3 Living and building	SDG 7

Clean transport

Eligible COFOG Tasks	SDG alignment
2.5 Public transport	SDG 9 and 11

Environmentally sustainable management of living natural resources and land use

Eligible COFOG Tasks	SDG alignment
5.7 Public green areas and (outdoor) recreation	SDG 6, 11 and 15
7.4 Environmental management	SDG 3, 11, 12 and 15

Sustainable water and wastewater management

Eligible COFOG Tasks	SDG alignment
7.2 Sewerage	SDG 3, 6, 12 and 14

Pollution prevention and control

Eligible COFOG Tasks	SDG alignment
7.3 Waste	SDG 11 and 12

2.2 Financing Dutch municipalities

BNG is market leader in financing the Dutch municipal sector. Founded by municipalities in 1914, BNG has a long-standing relationship with all Dutch municipalities. Given its role as the Dutch public sector bank, BNG finances a significant part of the Dutch municipal budget. This budget is specified in detail per municipality using Classification of Functions of Government ("COFOG") tasks to display the municipal expense categories. In this classification system, municipal budgets are clustered in 10 divisions (first level) and divided into 69 tasks (second level). The tasks classify government expenditure data by the purpose of the funds.

2.3 Sustainability bonds issued under BNG Sustainable Finance Framework

2024 was the fourth year that BNG issued sustainability bonds under the Sustainable Finance Framework. Table 2 provides an overview of the sustainability bonds issued for Dutch municipalities since 2021.

Table 2. Sustainability bonds issued for Dutch municipalities

Year	Amount	Coupon	Maturity date	ISIN
2021	EUR 2 bn	0.125	04/19/33	XS2332592760

Year	Amount	Coupon	Maturity date	ISIN
2022	EUR 2 bn	0.25	01/12/32	XS2430965538
2022	EUR 180 mn	0.125	04/19/33	XS2332592760

Year	Amount	Coupon	Maturity date	ISIN
2023	EUR 250 mn	3.425	12/18/40	XS2631415556
2023	EUR 100 mn	3.486	09/21/43	XS2692184794

Year	Amount	Coupon	Maturity date	ISIN
2024	EUR 1 bn	2.875	6/11/31	XS2838886062

With the 2024 sustainability bond proceeds, 159 new loans to 85 different municipalities were financed. This adds to the issuance in previous years (2023: 63 new loans to 40 municipalities; 2022: 251 new loans to 145 municipalities; 2021: 223 new loans to 130 municipalities). In principle, allocated new loans remain allocated to the issuance that they have originally been allocated to (i.e. no future re-allocation).

2.4 Target population

The eligible use of proceeds of sustainability bonds for municipalities concerns the funding of green and social impact expenditures of Dutch municipalities. Most municipal expenditures are targeted towards the general population, but some sub-categories of the eligible use of proceeds have a more narrowly defined target population. A few of these sub-categories are highlighted here without this being limitative.

Access to essential services:

- Public health target in particular at-risk groups, youth and elderly
- Primary education targets youth.

Socioeconomic advancement and empowerment: several categories have a specific target population for which the proceeds are principally used.

- Customized facilities (WMO), which target people with physical or psychological disabilities
- Housing/shelters, which targets people staying in reception and sheltered housing facilities such as women shelters, domestic violence protection or sheltered housing for persons with mental and psychosocial problems.
- Income plans, which (typically) targets older and partially disabled unemployed employees or former self-employed persons, starting entrepreneurs or low-income households.

Employment generation:

- Labour participation is an example of a subcategory directed largely towards the unemployed population.

2.5 Set-up of this report

This research report provides additional information beyond the summary version. Chapter 3 contains an elaborate introduction on the current state of play for Dutch municipalities, followed by a detailed presentation of the COFOG analysis results in Chapter 4. Chapter 5 outlines the analysis of the Use of Proceeds categories. Chapter 6 introduces the Sustainability Development Goals (SDGs) and Chapter 7 addresses the process of operationalising the SDGs. The results of the SDGs performance analysis are presented in Chapter 8. Chapter 9 contains the conclusion, and the final chapter includes supplementary information about BNG and Het PON & Telos.

The report also includes three annexes; annex A provides a list of all references of this report, annex B presents an overview of all SDG indicators and annex C contains an overview of the indicators that are used for the Use of Proceeds categories.

3 Introduction

3.1 The role of municipalities

As of January 2024, the Netherlands consists of 342 municipalities. These municipalities vary in size, population, landscape and historical background. Municipalities face various challenges, some arising from global developments or European initiatives, such as climate change and data protection legislation, while others stem from national policy decisions. At the same time, citizens are expecting local authorities to be imaginative, decisive and effective. The municipality decides on matters such as public greenery, social housing, various forms of healthcare, the construction of public buildings and infrastructure. In addition to the implementation of their own policies, municipalities are responsible for implementing national policies. Their tasks include maintaining public order and safety, delivering social services, fostering employment opportunities and promoting economic prosperity.

3.2 Challenges for Dutch municipalities

In 2024, municipalities faced a series of complex challenges arising from both long-term social trends and new policy developments. We are living in a time marked by sharp divisions across various themes—such as religion, politics and inclusion—as well as a convergence of multiple crises, including livelihoods, housing, and climate/environmental issues.[5] Many municipalities have set out an ambitious sustainability agenda and are investing in the energy transition, climate adaptation and circular economy.[6] Municipalities were actively involved in implementing climate adaptation measures, such as adapting public spaces to cope with heavy rainfall. They also worked on rolling out new infrastructure for the increased supply of sustainable energy.[7]

[5] Vereniging van Nederlandse Gemeenten. (n.d.). Agenda Maatschappelijke Onrust 2024-2026. Retrieved from Agenda Maatschappelijke Onrust 2024-2026 | VNG

[6] Vereniging van Nederlandse Gemeenten. (2019). Gemeenten 2024 – Ontwikkelingen en opgaven 2020–2024. Retrieved from VNG

[7] Vereniging van Nederlandse Gemeenten. (2024). Terugblik 2024 per beleidsdomein. Retrieved from Terugblik 2024 per beleidsdomein | VNG

Municipalities worked together regionally to prioritise housing construction. In addition to the urgent need for new housing construction, there is also significant work to be done in transforming existing buildings. This involves not only making them more sustainable but also finding specific solutions to meet the housing needs of older adults and vulnerable groups.[8] As in previous years, most of the municipal expenditure was allocated to the social domain, with a focus on employment and income, youth and social support. In the social domain, municipalities are experiencing a growing gap between their responsibilities and the financial resources available to them.[9] In addition, municipalities faced other challenges, including staff shortages[10], increased workload within their own organisations, and difficulties in reaching all residents. In addition, an increasing number of residents have lost trust in the government, in each other and in society. The dynamics and conflicting interests surrounding different themes can also lead to discontent and unrest among residents of a municipality. Expressions of public discontent and unrest are becoming more frequent and intense, increasingly escalating into radical behaviour and situations that threaten or undermine (local) democracy and public order. So, there is no shortage of social challenges for local governments in the Netherlands. Cooperation between municipalities, care providers, social organisations and other stakeholders is essential to effectively address municipal challenges and responsibilities.

3.3 The position of Dutch municipalities in the wider EU context

The Netherlands is a densely populated and prosperous region within the EU. The Dutch population accounts for 3.9% of the EU's total population[11], while the country's area is only 0.9% of the EU's total area[12]. Its GDP accounts for 6.3% of the

[8] Vereniging van Nederlandse Gemeenten. (2019). Gemeenten 2024 – Ontwikkelingen en opgaven 2020–2024. Retrieved from VNG.

[9] Ibid.

[10] Vereniging van Nederlandse Gemeenten. (2024). Terugblik 2024 per beleidsdomein. Retrieved from Terugblik 2024 per beleidsdomein | VNG

[11] Eurostat. (2025, May 5). Population change - Demographic balance and crude rates at national level. Retrieved from ec.europa.eu/eurostat

[12] Eurostat. (2025, February 14). Area by NUTS 3 region. Retrieved from ec.europa.eu/eurostat

EU total[13]. The Netherlands' high population density and strong economic output, combined with its location in the delta of several major European rivers, shape the unique sustainability challenges faced by municipalities. Historically, the Dutch have struggled to gain land from the sea; making spatial planning and water security long-standing policy priorities. Additionally, Dutch municipalities are characterised by their large number and small geographic size.

Most municipalities in the Netherlands are relatively small to very small in size. More than half of the municipalities have between 20,000 and 50,000 inhabitants. As a result, large-scale urban sustainability challenges – such as those faced by cities like Paris, London, Rome, Hamburg, Vienna and Barcelona, each with populations exceeding one million – are generally less pronounced in Dutch cities. Even the largest municipalities, Amsterdam and Rotterdam, have populations below one million.

However, beyond the size of municipalities, other factors such as GDP/capita, high density of economic activities (including intensive livestock farming) per km^2, local population decline, port activities, industrial history, tourism, etc. are also important from a sustainability perspective. Dutch villages and cities are characterized by a high degree of specialisation in an environment of close neighbours and the need to provide their inhabitants with high-quality environmental, social and economic conditions.

3.4 The role of municipalities in climate policy

Municipalities play a crucial role in the implementation of the Dutch Climate Agreement. Under this Agreement, municipalities have taken on a significant number of additional responsibilities alongside their regular responsibilities. These tasks include but are not limited to: developing a regional energy strategy in collaboration with other municipalities, supporting agricultural enterprises, promoting and planning for sustainable transport, addressing food waste and expanding natural areas within municipal boundaries.

According to the Board of Public Administration (Raad voor Openbaar Bestuur (ROB),[14] the increased workload associated with the Climate Agreement will require, on average, an additional 14-17 full-time employees per municipality.

13 Eurostat. (2025, June 6). Gross domestic product (GDP) and main components (output, expenditure and income). Retrieved from ec.europa.eu/eurostat

14 Andersson Elffers Felix. (2020). Uitvoeringskosten van het Klimaatakkoord voor decentrale overheden in 2022–2030.

When adjusted for municipal size, this translates to approximately 86-100 extra employees for G4-municipalities, 39-43 for G40, 17-19 for medium-sized municipalities and 8-9 for smaller municipalities. In addition to staffing needs, the ROB notes that municipalities will face further material costs, primarily for research.[15] This presents a significant challenge to the capacity and financial resources of municipalities in fulfilling their tasks under the Climate Agreement.

[15] Ibid.

4 COFOG

Given its role as the Dutch public sector bank, BNG finances a significant part of the Dutch municipal budget. This budget is specified in detail per municipality using Classification of Functions of Government ("COFOG") tasks to display the municipal expense categories. BNG has mapped the COFOG tasks to (in parallel) the ICMA green and social categories as well as to the United Nations SDGs. This approach has made it possible to distinguish between the municipality expenditures with a social or green impact and expenditures without a social or green impact. Thus, all COFOG tasks of all municipalities with a positive social or green impact are deemed eligible, and all other COFOG tasks are non-eligible. The result is a measurable table of core municipal tasks and their associated SDGs (see chapters 6 and 7).

In 2019-2020 Het PON & Telos caried out a baseline study, which as a standard presents an overview of the municipal budget in relation to the UoP and SDGs, Table 1 presents the mapping in a brief overview. In this report an update of the last available budget year (2025) is presented. In 2025, the SDG-related budget was 4.4bn higher than in 2024. The share of SDG-related budget is slightly higher in 2025 than in 2024 (66.3% vs. 66.0%) (see Table 3).

Table 3. Summary overview of the share of eligible activities in municipal budgets 2017 – 2025

Year	Percentage SDG-related municipal budget	SDG-related municipal budget in bn €
2017	64.9	€ 37.1
2018	65.1	€ 38.0
2019	65.7	€ 39.5
2020	65.9	€ 41.5
2021	66.6	€ 43.0
2022	66.7	€ 44.6
2023	65.6	€ 47.0
2024	66.0	€ 51.3
2025	66.3	€ 55.8

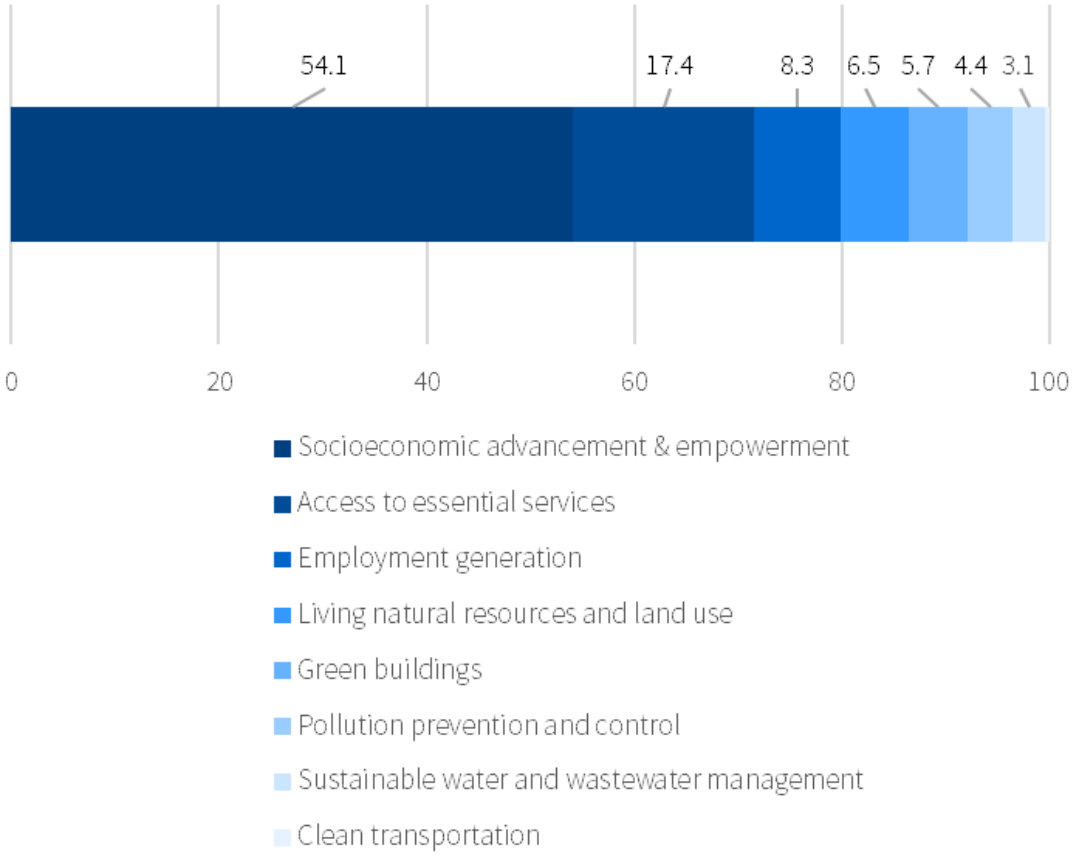
Municipalities saw increases of the SDG-related budget by 8.6%, compared to 2024. As last year, most of the budget is allocated to the Use of Proceeds categories 'Access to essential services' and 'Socioeconomic advancement'. Together these account for 71.5% of the total SDG-related budget. The distribution of the budget reflects the core responsibilities of the municipality. Table 4 and Figure 1, show the composition of the eligible activities by Use of Proceeds categories.

Some changes to the Dutch COFOG administration as well as the version update of the BNG Sustainable Finance Framework slightly affect the relative SDG-related municipal budget versus total budget. As a result, changes have occurred in the following UoPs: 'Access to essential services' and 'socioeconomic advancement and empowerment' and consequently impacted the municipal budget that can be related to the SDGs. As the data should be comparable between years, adjustments are reconstructed for previous years. As a result, the SDG-related municipal budget (in % and in bn €) presented in this report are not comparable with those published in earlier impact reports.

Table 4. Summary overview of the UoP activities in municipal budgets for te period 2017-2025

Use of proceeds categories (in bn €)	2017	2018	2019	2020	2021	2022	2023	2024	2025
Access to essential services	6.7	6.8	7.0	7.2	7.6	7.8	8.2	9.1	9.7
Socioeconomic advancement and empowerment	19.3	20.0	21.1	22.2	22.9	23.8	25.1	27.5	30.2
Employment generation	3.9	3.9	3.8	3.8	4.0	4.1	4.1	4.3	4.7
Clean transportation	0.5	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2
Green buildings	2.0	2.1	2.3	2.4	2.5	2.7	2.9	3.0	3.2
Environmentally sustainable management of living natural resources and land use	1.8	1.9	2.0	2.2	2.3	2.5	2.8	3.3	3.6
Pollution prevention and control	1.6	1.6	1.7	1.9	2.0	2.1	2.2	2.3	2.5
Sustainable water and wastewater management	1.4	1.3	1.4	1.4	1.4	1.4	1.5	1.6	1.7
Total SDG-related	37.1	38.0	39.5	41.5	43.0	44.6	47.0	51.3	55.8

Figure 1. Percentual composition of the eligible activities by UoP Category



5 Use of Proceeds

This chapter presents the results of the sustainability scores for the Use of Proceeds categories. The results are outlined for each of the eight ICMA UoP categories identified in the BNG Sustainability Finance Framework (see Table 1 in section 2.1).

5.1 Sustainability performance of municipalities per Use of Proceeds category

Table 5 presents the sustainability performance results of municipalities across the Use of Proceeds categories for the reporting years 2021 and 2025. The development of the sustainability performance varies per category. The category 'Access to essential services' has showed a decline since 2021. Several categories - including 'Socioeconomic advancement and empowerment', 'Employment generation', 'Green buildings', Environmental sustainable management of living natural resources and land use' and 'Pollution prevention and control'- exhibited an upward trend with the largest increase for 'Green buildings' and 'Employment generation'. 'Sustainable water and wastewater management' and 'Clean transportation' did not change. For 'Sustainable water and wastewater management' this is because data for multiple years were unavailable. Therefore, the availability data were used for all reporting years (see section 7.2.1). In reporting year 2025, 'Pollution prevention and control' has the highest sustainability score with 55.3 (where 0 is the lowest possible score and 100 the highest), followed by 'Green buildings' and 'Employment generation' in second and third place respectively, with scores of 54.6 and 51.5. In contrast, 'Sustainable water and wastewater management' consistently demonstrates low sustainability performance throughout the entire 2017-2025 period. The categories are discussed in more detail in the following section, and Annex C provides an overview of the indicators used for the Use of Proceeds.

Table 5. Sustainability performance per Use of proceeds category for the reporting years 2017, 2021 and 2025

Use of Proceeds category	2021	2025	Difference between 2021 and 2025
Access to essential services	51.6	49.7	-1.9
Socioeconomic advancement and empowerment	49.1	51.2	2.1
Employment generation	46.9	51.5	4.6
Clean transportation	42.6	42.5	-0.1
Green buildings	46.4	54.6	8.2
Environmentally sustainable management of living natural resources and land use	48.6	50.2	1.6
Pollution prevention and control	52.6	55.3	2.7
Sustainable water and wastewater management	37.3	37.3	0.0

5.2 Insights into the Use of Proceeds categories

This section contains a detailed overview of the Use of Proceeds categories and includes explanatory data at the indicator level to help interpret relevant trends.

5.2.1 Access to essential services

Access to basic services is divided into three categories in the ICMA principles: health, education and financial services.

Health

Municipalities are responsible for ensuring the public health of its inhabitants. Usually, municipalities delegate most of this task to the Gemeentelijke Gezondheidsdiensten (GGD, the Municipal Health Services). In addition, the municipalities serve as a link between social (healthcare institutions and social welfare organisations) and private organisations (private healthcare providers). In collaboration with these organisations, municipalities develop, implement and evaluate health policies, using a shared strategy.

In general, the health of Dutch residents is good. Life expectancy in the Netherlands continues to rise. Average life expectancy is 81.8 years. The proportion of people who perceive their own health as (very) good decreases with age. On average women live three years longer than men. Despite this, both men and women live about the same length of time in good health. There are not only differences in life expectancy between women and men but also between low-income and high-income residents. In the Netherlands, people with a low income live 8 to 12 years less than those with a high income. This disparity can largely be explained by differences in the prevalence of chronic diseases, which is closely linked to life-style related factors.

The Netherlands has a large network of general practitioners, hospitals, mental health institutions, district nursing services, etc. Almost 97 percent of the population has access to a general practitioner. This percentage decreased slightly compared to last year due to an increase in the Dutch population. Approximately 3% of the population is not registered with a general practitioner, often due to reasons such as relocation, temporary residence status, avoidance of care, or homelessness. The longest waiting times in healthcare are typically found in the mental health care sector (GGZ) and long-term care facilities, such as nursing homes. In mental health care, the high demand for services combined with a shortage of qualified professionals leads to significant delays. In long-term care, factors like the aging population, limited availability of care places, and strict admission criteria contribute to prolonged waiting periods.

Education

Municipalities are responsible for ensuring that children can learn in a safe, healthy and stimulating environment. This includes providing (new) school buildings in primary, secondary and special education, as well as temporary housing and initial furnishing. In addition, municipalities play a key role in ensuring coordination between care and education, combating educational disadvantage among children, supervising compulsory education and various other specific legal tasks in the field of education.

Several positive developments can be observed within the field of education. The proportion of the labour force without tertiary education is gradually decreasing. The percentage of the population who have completed their tertiary education is 32.5% in 2023. The younger generation is on average higher educated than older generations, partly because children today benefit from more equal opportunities. There are 7,285 educational institutions in the Netherlands. On the other hand, the school drop-out rate has increased from 1.7% in 2015 to 2.4% in 2023, which is the highest rate in ten years. This is probably due to the attractive labour market, which means that it is often more profitable for young people to go to work and get

qualifications in the workplace rather than in school. Over the past ten years, the number of unemployed young people has gradually decreased from a starting point of 13.7% in 2014 to 8.7% in 2024. The decline in youth unemployment in the Netherlands over the past decade is the result of a combination of policy measures, economic developments and educational initiatives.

Financial services

Municipalities have a limited role in the provision of financial services. Municipalities provide income support, debt assistance and financial counselling. Some municipalities provide subsidies to businesses aimed at innovation, sustainability and economic development. They collect local taxes and fees and sometimes collaborate with banks or credit institutions, for example, when providing low-interest loans to first-time homebuyers.

The financial situation of Dutch households has developed positively. The median household savings increased from €20,100 in 2022 to €21,100 in 2023. Moreover, the Gini coefficient - a measure of income inequality, ranging from 0 and 1, where 0 indicates perfect equality and 1 represents maximum inequality - was 0.285 in 2022, compared to 0.292 in 2021, indicating a small change towards more equality. Factors affecting income distribution include inflation, tax measures, minimum wage developments, government support (e.g. energy subsidies) and labour market developments. The labour market is currently tight, which may lead to wage increases.

5.2.2 Socioeconomic advancement and empowerment

Socioeconomic advancement is divided into three categories: women's empowerment, social inclusion of the disadvantaged and access to technology.

Social inclusion of the disadvantaged

In terms of social inclusion, a municipal task is to provide income and welfare support to vulnerable residents. The number of people receiving social assistance has, in absolute terms, increased from 401,700 in 2024 to 406,000 in 2025. The number of low-income households has increased by 0.2% between 2022 and 2023. The Gross Domestic Product (GDP) per inhabitant has increased by €3,574 between 2022 and 2023 and the median annual disposable income of residents has also increased by €2,900 between 2022 and 2023. This is mainly due to the many wage negotiations initiated by trade unions because of rising inflation. As a result of the rising inflation, more and more families are struggling to make ends meet. This percentage has risen from 12.7% in 2020 to 18.8% in 2022. Wealth inequality has slightly decreased but is much higher than income inequality. As income is subject to various redistribution mechanisms, such as taxation and social security,

inequality in income is mitigated to some extent. In contrast, wealth redistribution is limited. Because this analysis excludes owner-occupied housing, the gap between rich and poor becomes more apparent through other wealth components, such as shares and financial assets.

Women's empowerment

Municipalities are committed to empower women by promoting gender equality in the work force, creating awareness through education and campaigns, by providing safety policies to combat violence towards women and offering victim support. Women have become slightly more likely to feel unsafe in recent years. In 2021, 41.9% of women felt generally unsafe at times, compared to 44.1% in 2023. The feeling of being unsafe has several causes that are socially, culturally and historically rooted. One cause is that women continue to experience structural sexism in many areas of life, from the workplace to everyday life.

Access to technology

Municipalities support access to technology by funding and coordinating local initiatives that promote digital inclusion. They provide digital skills training, devices and access to online services, especially for vulnerable groups. This helps reduce the digital divide and promotes equal participation in society.

5.2.3 Employment generation

Employment generation focuses on promoting sustained, inclusive and sustainable economic growth, full and productive employment and suitable work for all.

Work occupies an important place in people's lives and in society. Having a steady job provides people with an income and contributes to a sense of economic and social security. In addition, your work is part of who you are. It helps determine your identity, your place in society, and your (opportunities for) development, and provides structure, purpose and social contacts. That is why it is important that the labour market is as inclusive as possible. The percentage of people in employment who can work on a permanent basis and meet the physical requirements of the job (sustainable deployment) was 91.5% in 2023 and little changed in 2024 (91.4%). Municipalities have an important role to play in job creation, through promotional activities aimed at attracting new businesses and new workers, but also by providing jobs, facilities and support for those seeking employment and reintegration. The net employment rate remained stable, with 73.1% in 2023 and 73.2%in 2024, similar as the unemployment rate (3.6% in 2023 and 3.7% in 2024). In 2023, the net employment rate for women with disabilities was 57%, compared to 65% for men with disabilities. Both rates are significantly lower than the net

employment rate for those without disabilities, indicating that people with disabilities face challenges attributing to the labour force.

5.2.4 Green buildings

If we are to achieve a net zero carbon society by 2050, sustainable buildings are necessary. The construction of new buildings and the adaptation of existing ones plays an essential role in achieving this goal.

Buildings that municipalities are responsible for must meet legal sustainability requirements, such as having at least Energy Label C (for offices), complying with energy-saving obligations, and being nearly energy neutral (BENG) for new constructions. They must also avoid natural gas connections and increasingly align with circular construction principles. Municipalities can influence the greening of buildings through the provision of permits, land use policies and financial incentives. For example, municipalities can impose sustainability requirements when issuing permits. In addition, they can provide subsidies for the purchase of solar panels.

CO_2 emissions from the total built environment in the Netherlands have fallen in recent years. In 2023, emissions were 29.97 Mton, which is 6.04 Mton less than in 2022. Both the electricity- and natural gas consumption of public services buildings have decreased between 2022 and 2023, resulting in an annual consumption of electricity of 9,226 GWh and 1.25 billion m^3 of natural gas. The mild winters and sharp rise in energy prices in 2023 have contributed to the decrease in energy consumption. However, increased awareness and insulation measures have also made a positive contribution. In addition, both the number of electric vehicles (see section 5.2.5 Clean Transportation) and the availability of charging points increased, partly due to considerable efforts made by municipalities to expand the public charging infrastructure.

5.2.5 Clean transportation

Mobility — and thus well-developed infrastructure — is essential for full participation in society. People travel for many reasons, such as work, social interaction, sports and leisure. In addition to supporting social needs, the movement of people and the transportation of goods hold significant economic value in the Netherlands. A strong infrastructure network contributes positively to both social inclusion and economic development.

The municipality steers, facilitates and regulates the transition to clean transport through infrastructure improvements, policy making, behavioural incentives, and collaboration with public transport operators, energy providers, and mobility companies. It is the link between national ambitions and local behaviour. Cycling

as a means of transportation can be considered as sustainable transport. In 2024, the cycling climate in the Netherlands (a combination of experience, safety, congestion on cycle paths, insufficient bicycle parking spaces or traffic jams in front of traffic lights) was rated 3.39 on a scale from 0 to 4, showing a slight decline from 3.48 in 2022.

Public transport is also a key component of sustainable transportation. In 2024, On average, 49.3% of residents per municipality lived within 700 metres of a bus, metro, tram, ferry, or train service running at least twice per hour on weekdays in 2025 — a decrease from 63.8% in 2023, reflecting a notable decline in recent years. In recent years, the use of clean vehicles by private individuals and companies has increased, driven in part by subsidies and tax benefits that are currently being phased out, alongside other factors such as growing environmental awareness and technological advancements. The percentage of clean vehicles for private use was 8.4% in 2023 and has risen to 10.2% in 2024. The percentage of clean vehicles for businesses rose to 1.2%. More and more people are becoming aware of the benefits of clean mobility. As the number of electric vehicles increases, the supporting infrastructure must expand as well, such as the number of charging points. Municipalities have an important role to play in rolling out the charging infrastructure and can therefore encourage residents to switch to electric cars.

Transport infrastructure plays a dual role in addressing particulate matter and CO_2 emissions — while traditional road networks contribute to pollution, investments in clean transportation infrastructure, such as bike lanes and electric public transit, are essential to the solution. Between 2022 and 2023, particulate matter emissions per capita decreased from 0.945 kg to 0.900 kg, marking a modest but measurable improvement. Over the same period, CO_2 emissions per capita fell from 8,852 kg to 7,933 kg, indicating a notable reduction in the average carbon footprint.

5.2.6 Environmentally sustainable management of living natural resources and land use

Living natural resources are defined as the diverse array of plants, animals, and micro-organisms, along with the ecosystem services they deliver.

Municipalities have a direct influence on how natural resources are managed and how land is used. They direct through regulation, design, management and collaboration with residents and partners. Protecting natural areas is one of the most successful ways to maintain and restore biodiversity: In both 2023 and 2024, 9% of the total land area of the Netherlands is protected under EU-legislation (Natura 2000). The share of Natura 2000 sites in land and inland waterways is 15% of the water surface (including the IJsselmeer), and 26% for coastal and marine waters (including the Waddenzee). Including the protected areas under the Marine

Strategy Framework Directive (MSFD), this amounts to 31%. For coastal and marine waters, this share is well above the international target of 30% protected areas by 2030. Although the Netherlands already has a significant percentage of protected natural areas, a significant effort is still needed to reach the goal of 30% protected nature on land and inland water by 2030.

In addition to the quantity of protected areas, their quality is also essential. The Habitats Directive and Birds Directive are key frameworks for guiding efforts to improve ecological quality. The six-yearly assessment of conservation status under the Habitats Directive shows an improvement: the share of species in favourable condition (the species is stable or increasing) increased from 21.0% (2007–2012) to 25.9% (2013–2018), with a target of 35.2% by 2030. For birds, the share in favourable status rose from 41.8% to 42.2% in the same period, with a goal of 45.7% by 2030. While these directives form the backbone of EU nature policy, they do not cover all species and ecosystems. Common species, declining populations outside Natura 2000 areas, and biodiversity in urban or agricultural landscapes fall outside their direct scope.

The use of pesticides affects water, soil and air quality, thereby affecting biodiversity as well. Municipalities are required by law to avoid the use of pesticides on pavements, but can do much more through their leadership, procurement, education and policy decisions to further reduce the use of pesticides and to promote biodiversity. In recent years, pesticide sales in the Netherlands have decreased from 9.0 million kilos in 2022 to 7.4 million kilos in 2023. This is a 16% decrease from 2022.

Biological (organic) farming benefits living natural resources and land use projects by promoting biodiversity, improving soil health, and reducing chemical inputs. In 2023, the area of organically certified agricultural land increased by 0.4%. To achieve the goal of 15% of total agricultural land being organic by 2030, an average annual increase of 26,000 hectares is needed.

5.2.7 Sustainable water and wastewater management

Billions of people worldwide still lack access to safe water, sanitation and hygiene, despite improvements in the provision of these basic services. Water scarcity is a growing problem in many parts of the world, and conflicts and climate change are exacerbating the issue.

Municipalities work with water boards to collect, drain, and treat wastewater and rainwater, and to prevent flooding in built-up areas. They coordinate with drinking water companies on spatial planning and future drinking water demand to ensure a sufficient and clean water supply. Together, they contribute to climate adaptation, sustainable water usage and the protection of drinking water sources.

The total volume of wastewater treated by water treatment facilities in the Netherlands has increased from 86 million in 2022 to 107.2 million in 2023. This is the result of a record amount of rainfall in 2023. In 2022, on average, municipalities and water boards complied for 98.6% of the contractual agreements they have with each other about how much wastewater specific locations (the so-called "transfer points" a transfer point is the location where sewage is transferred to the water board) must be able to receive and process. This percentage dropped to 97.6% in 2023. This means that the municipalities and water boards are below the agreed amount of water to be discharged. Although they are still close to the agreement, this may be a sign of declining reliability or potential bottlenecks in the system. For example, due to aging pipes, too much rainwater at once, or other issues. It may not pose a serious problem at this stage, but it should be monitored carefully.

The total amount of supplied drinking water has increased from 1.12 bn m^3 in 2022 to 1.16 bn m^3 in 2023. This is in line with the prediction that drinking water consumption will increase by 2040.[16] Climate change is affecting water availability by causing longer droughts, heavier rainfalls, and more extreme weather. Combined with increasing water use, this puts extra pressure on how we manage and distribute (drinking) water.

Good water quality is essential for people, animals and plants. Although there have been many improvements in recent years, ground and surface water in the Netherlands still does not meet the required quality standards set out in the Water Framework Directive (WFD) and the Nitrates Directive, among others. The aim of the WFD is to ensure chemically clean and ecologically healthy water. While the main responsibility for the management and quality of Dutch waters lies with national and provincial governments and water boards, municipalities play a significant role in managing water systems within and beneath municipal grounds, such as urban drainage and local surface waters. Nevertheless, the quality of designated swimming waters in the Netherlands remains high and is generally safe for public use.

[16] Vewin. (2022, September 19). *Prognose tot 2040: toename drinkwatergebruik.* Retrieved from vewin.nl

5.2.8 Pollution prevention and control

By separating our waste and using it as new raw materials, we reduce the consumption of primary raw materials and encourage the reuse of valuable materials contained in waste. Recycling means fewer raw materials are needed to make new materials. This is beneficial for the environment, as it reduces CO_2e emissions (less incineration of residual waste) and fossil fuel consumption, and it preserves forests and nature.

The Netherlands has set national targets for waste management, including achieving 55% waste separation by 2025, increasing this to 60% by 2030 and 65% by 2035, and reducing residual waste to a maximum of 30 kilograms per inhabitant by 2025.[17] Municipalities play a crucial role in promoting waste separation and reducing residual waste by combining policy, infrastructure, and public engagement. They support residents in separating waste correctly through effective collection systems, clear communication, behaviour-influencing strategies, and financial incentives.

Between 2022 and 2023, the rate of waste separation showed little progress — rising only slightly from 60% to 61%. Over the same period, the amount of residual waste per inhabitant declined from 178 kg to 173 kg, indicating a modest improvement. However, with the national target set at just 30 kg per inhabitant, a significant effort is still required to bridge the gap.

Nitrogen oxides (NOx) are air pollutants that negatively impact both human health and the environment. In recent years, NOx concentrations have declined, thanks to a combination of measures. Emissions from traffic, industry, and the energy sector — both in the Netherlands and abroad — have been reduced, contributing to this downward trend. Between 2023 and 2024, however, the decline has been less pronounced. The average nitrogen oxide concentration was 17.7 $\mu g/m^3$ in 2023 and decreased only slightly to 17.5 $\mu g/m^3$ in 2024.

Particulate matter is the most significant form of air pollution worldwide. It affects human health and the environment. Particulate matter concentrations have decreased over the last years but have increased slightly between 2023 and 2024 from 8.6 to 8.8 $\mu g/m^3$. The EU limit for PM2.5 is 25 $\mu g/m^3$ per year, but because research shows that even small amounts of particulate matter in the air are unhealthy, the WHO has lowered its recommended levels for PM2.5 to 5 $\mu g/m^3$ per year. New measures are needed to reduce the levels of PM2.5 to this point.

[17] European Union. (n.d.). Document 32018L0851. Retrieved from eur-lex.europa.eu

5.2.9 Data sources of indicators

Indicator values for the municipalities have been retrieved from the sources listed in Table 6 for the UoPs.

Table 6. All sources used to describe the Use of Proceeds developments

UoP	Sources
Access to essential services	National Statistics (CBS), Vektis, DUO/Ingrado
Socioeconomic advancement and empowerment	National Statistics (CBS), RIVM
Employment generation	National Statistics (CBS)
Clean transportation	National Statistics (CBS), Emissieregistratie, RVO, Fietsersbond
Pollution prevention and control	National Statistics (CBS), Emissieregistratie
Green buildings	Ecomovement, Klimaatmonitor
Environmentally sustainable management of living natural resources and land use projects	National Statistics (CBS), CLO Compendium voor de Leefomgeving, Nationaal dashboard soortenherstel
Sustainable water and wastewater management	Waves, Vewin, National Statistics (CBS), Informatiehuis Water

6 Introduction of the Sustainable Development Goals

Today, there are several ways to measure and define sustainable development. One that has gained international attention and is used by a variety of institutions, is the Sustainable Development Goals (SDGs). Based on decades of work by countries and the United Nations (UN), the SDGs have become a prominent part of the 2030 sustainability agenda. Adopted by all UN members stated in 2015, the 2030 Agenda for Sustainable Development provides a shared blueprint for peace and prosperity for people and the planet, now and in the future. At its heart are the 17 SDGs, which are an urgent call to action for all countries - developed and developing - in a global partnership. They recognise that ending poverty and other deprivations must go hand in hand with strategies to improve health and education, reduce inequality and boost economic growth – all while tackling climate change and protecting our oceans and forests.

The SDGs have also been adopted by the Association of Dutch Municipalities (Vereniging voor Nederlandse Gemeenten (VNG)), which is actively encouraging Dutch Municipalities (in its Gemeenten4GlobalGoals campaign)[18] to adopt the SDGs in their local agendas, believing that "local governments are key actors in the new development agenda. SDG 11 'Sustainable cities and communities' occupies a central position in the everyday practice of municipalities. However, all the SDGs are – to some extent- local goals, which means that local governments can contribute to each one of them.[19]

6.1 About the SDGs

The SDGs have a long history. In June 1992, 178 countries adapted the so-called Agenda 21, a comprehensive plan of action to build a global partnership for sustainable development. In the same year, the Commission on Sustainable Development (CSD) was established to ensure effective follow-up to the United Nations Conference on Environment and Development (UNCED) and to monitor and report on the implementation of the agreements at the local, regional, national

[18] Vereniging van Nederlandse Gemeenten. (n.d.). *Global Goals voor Gemeenten*. Retrieved from VNG

[19] Vereniging van Nederlandse Gemeenten. (n.d.). *Sustainable development goals*. Retrieved from vng-international.nl

and international levels. At the turn of the millennium, Member States adopted the Millennium Development Goals (MDGs), a set of eight specific goals to reduce poverty. A few years later, having reaffirmed their commitment to poverty eradication and environmental protection, Member States decided to develop a global set of sustainable development goals in 2012. The first presentation and adaptation of the 17 SDGs (Figure 2) took place in 2015.

Today, the Division for Sustainable Development Goals (DSDG) of the United Nations Department of Economic and Social Affairs (UNDESA) provides substantive support and capacity building for the SDGs and their related thematic issues, including water, energy, climate, oceans, urbanisation, transport, science and technology. To realise the 2030 Agenda, broad support for the SDGs must be translated into a strong commitment from all stakeholders to implement the global goals.

Figure 2. SDG overview

6.2 Brief introduction of all SDGs

In this section, the SDGs that are included in the framework for municipalities are briefly discussed, on a substantive level, in the context of the Netherlands. Like last year, SDG 6 (Clean Water and Sanitation) and SDG 17 (Global Partnership for Sustainable Development) were excluded from the framework. For SDG 6 there is currently a lack of sufficient sub-national data to reliably assess the effects related to this SDG. Due to the nature of SDG 17, there is no impact measurement on the

local level. The indicators used to measure the SDGs that relate to municipalities are described in Annex B.

SDG 1: No poverty

SDG 1 is aimed at reducing poverty in all its forms. This also involves social protection, equal economic rights and greater resilience to financial shocks, particular for poor and vulnerable populations. According to recent figures, 3.1% of the Dutch population live below the poverty line with 0.7% being under the age of 18. An additional 6.9% of the population is just above it but remains highly vulnerable.[20] Poverty is a pressing issue that both the national government and many Dutch municipalities are actively addressing. They are continuously seeking solutions to support individuals living in poverty and those struggling with debt. The number of people living in poverty has declined in recent years due to various government measures, but the severity of poverty has increased. This is because, relative to previous years when poverty was more prevalent among people receiving social assistance, a greater proportion of people living in poverty are now in employment. The working poor generally do not have access to the same safety nets as those receiving social assistance. Although they are employed, their income is often insufficient to meet their basic needs.[21]

SDG 2: No hunger

Undernourishment is relatively rare in the Netherlands. However, the percentage of the Dutch population that received food assistance from the food bank in 2023 was 1.0%.[22]

Dutch agriculture is generally intensive and knowledge driven. A significant part of the Dutch agricultural sector produces for the global market, with the Netherlands ranking as the world's second-largest exporter of agricultural products. While the Dutch agriculture is highly productive, it also has considerable environmental impacts, including nutrient surpluses, declining groundwater levels and pressure on biodiversity and human health. Moreover, the import of animal feed contributes to environmental degradation in other parts of the world.[23] The area of organically

[20] CBS (2024, October 17). *Nieuwe armoedemeting: 540 duizend mensen arm in 2023*. Statistics Netherlands. Retrieved from CBS

[21] CBS (2024, October 17). *Nieuwe armoedemeting: 540 duizend mensen arm in 2023*. Statistics Netherlands. Retrieved from CBS

[22] Voedselbanken.nl. (2023). *Feiten en Cijfers Voedselbanken Nederland – 2023*. Retrieved from Jaarverslagen, Feiten en Cijfers - Vereniging van Voedselbanken Nederland

[23] PBL. (n.d.). *Landbouw en Voedsel*. Retrieved from Landbouw en voedsel | Planbureau voor de Leefomgeving

certified agriculture, which has a lower environmental impact, is gradually increasing but still accounts for only 4.5% of the total agricultural land.[24]

SDG 3 Good Health and well-being

Compared to other countries, the Dutch health care system is well organised. According to RIVM, approximately 70% of Dutch adults (18+) perceive their health as 'good', although this figure has declined by nearly 10 percentage points compared to two years prior. Looking at SDG 3 from a broader perspective, the Netherlands face two challenges. First, there is a relatively large health gap between socio-economic groups. There is a five-year gap in life expectancy between people with higher education and those with lower education levels.[25] Secondly, there is an increase in mental health problems. Alarmingly, around 13% of Dutch youth (18-) have reported experiencing suicidal thoughts within the past three months.[26]

SDG 4: Quality education

Sufficient education is important for people of all ages, in all stages of life. Ranging from primary education to lifelong learning programs. The general educational level of Dutch inhabitants has experienced growth, with more individuals completing degrees after secondary school. The percentage of the population who have completed their tertiary education is 32.5% in 2023. The quality of education in the Netherlands has improved in several areas. Education is becoming more individualised, with teaching tailored to students' needs and abilities, and with greater emphasis on promoting equal opportunities and digital skills. At the same time, concerns remain about persistent teacher shortages, continuing inequalities in educational outcomes, and the alignment between education and the labour market.

SDG 5: Gender equality

Although the Netherlands perform well on some aspects of equality, there is still room for improvement in achieving equality for women and girls. There is still a significant difference in favour of men in terms of economic independence, as well as a difference in salary for the same jobs. There is also a marked difference in representation in public administration. A study showed that 35% of the appointed

[24] CBS (2024, January 17). Biologische landbouwareaal met bijna 9 procent toegenomen. Statistics Netherlands. Retrieved from CBS

[25] RIVM. (2024, February 2024). Gezonde levensverwachting. Retrieved from Vzinfo.nl

[26] RIVM. (2025, May 19). Kwartaalonderzoek jongeren. Retrieved from Kwartaalonderzoek jongeren | RIVM

councillors in municipalities in were women after the 2022 municipal elections.[27] In addition, 41.0% of all women have experienced physical and/or sexual violence at some point in their lives. For 7% of these women the violence was structural. This is higher than the EU average (30.7%). [28]

SDG 7: Affordable and Clean Energy

To reduce the dependence on fossil fuels, innovation and usage of new technologies regarding sustainable energy is an important step. People, companies and organisations have already taken many steps to produce and use sustainable energy. This has accelerated in recent years, also due to the geopolitical tensions and war in Ukraine. Renewable energy sources such as biomass, wind and solar contribute to a more sustainable future. The use of renewable energy has increased and gas consumption by both households and businesses declined over the last years, but affordability remains a concern. Higher energy prices make it particularly difficult for low-income households to make ends meet. In 2023, it is estimated that 4.8% of households are struggling with the energy bill, while this was 4.0% in 2022.

SDG 8: Decent Work and Economic Growth

Economic growth is only sustainable when accounting for the sustainable and responsible use of materials, capital and employment and when profit and income is equally divided between employees and companies. Labour productivity in the Netherlands continues to rise, although the pace of growth is gradually slowing. GDP per capita, individual consumption, and median disposable income are all increasing, placing the Netherlands among the highest-ranking countries in Europe. At the same time, the share of corporate profits is also growing.[29] Opportunities for labour market participation are strong and continue to grow, with staff shortages affecting various sectors. This is accompanied by low unemployment rates. However, many workers struggle to maintain a healthy work–life balance, which contributes to issues such as mental fatigue.[30]

[27] Centrum voor Lokaal Bestuur. (2024, March 1). Man-vrouwverhouding nog steeds niet in balans. Retrieved from Man-vrouwverhouding nog steeds niet in balans | CLB

[28] Atria Kennisinstituut voor Emancipatie en Vrouwengeschiedenis. (2024, December 5). Nieuwe Europese cijfers: gendergerelateerd geweld tegen vrouwen. Retrieved from Atria.nl

[29] CBS. (2025). Monitor Brede Welvaart en SDG's 2025. SDG 8.1 Economie en productiefactoren. Retrieved from CBS

[30] CBS. (2025). Monitor Brede Welvaart en SDG's 2025. SDG 8.2 Arbeid en vrije tijd. Retrieved from CBS

SDG 9: Industry, Innovation and Infrastructure

The Netherlands has a well-developed and accessible infrastructure and a strong industrial base with ongoing innovation in sustainable and high-tech sectors. However, while access to financial services for small and medium-sized enterprises (SMEs) is relatively high, challenges remain in ensuring equal opportunities for all entrepreneurs, particularly in the transition to a sustainable economy.[31] There is for example still room for improvement when it comes to making mobility more sustainable.[32] The number of electric vehicles is increasing, but electric commercial vehicles remain scarce and their growth is relatively slow (1.2% electric commercial vehicles in 2022).[33] On the other hand, the percentage of residents living within 700 metres of a bus, metro, tram, ferry, or train service operating at least twice per hour on weekdays has declined, which may be partly due to a reduction in investments in the maintenance and improvement of infrastructure.[34] Road safety in the Netherlands shows mixed trends. The number of road fatalities has slightly decreased compared to 2023, but it remains higher than in the 2010–2021 period. Cyclists are increasingly among the victims. This increase is partly attributed to factors such as an ageing population, the growing use of e-bikes, and insufficiently safe infrastructure for vulnerable road users.[35]

SDG 10: Reduced Inequalities

This goal addresses inequality not only between countries but also within them, emphasising the crucial role of social cohesion. A lack of cohesion undermines the functioning of society, making it essential that everyone has equal opportunities to participate in and benefit from social infrastructure.[36] Wealth inequality has decreased slightly in the Netherlands, but it remains more unequal than income inequality.[37] The inequality in wealth impacts people's access to social

[31] CBS. (2025). Monitor Brede Welvaart en SDG's 2025. Sustainable Development Goals. Retrieved from SDG's | CBS

[32] Duurzaamheid.nl. SDG 9 Veilige infrastructuur, duurzame industrialisering en stimulering van innovatie. Retrieved from duurzaamheid.nl

[33] Regionale klimaatmonitor. (n.d.) Percentage elektrisch – Nederland. Retrieved from klimaatmonitor.databank.nl

[34] CBS. (2025). Monitor Brede Welvaart en SDG's 2025. SDG 9.1 Infrastructuur en mobiliteit. Retrieved from CBS

[35] CBS (2025, April 17). 42 procent minder verkeersdoden in 25 jaar. Retrieved from CBS

[36] CBS. (2025). Monitor Brede Welvaart en SDG's 2025. SDG 10.1 Sociale samenhang en ongelijkheid. Retrieved from CBS

37 Ibid.

infrastructure and economic security, making it a major challenge in the pursuit of an inclusive society.

SDG 11: Sustainable cities and communities

SDG 11 focuses on ensuring adequate housing for all, promoting a safe, accessible and sustainable living environment, while also fostering social cohesion and strong, inclusive communities. Since 2017-2018, the Netherlands is experiencing a so-called housing market crisis. There is a huge shortage of dwellings in the housing market and the demand continues to rise. Half of the houses are above the payment limit for a household with a modal income. However, on the more social side of this SDG, results are promising. Social cohesion in the neighbourhood is reported a 6.5 and 86,4% of Dutch inhabitants are satisfied with their living environment.[38]

SDG 12: Responsible Consumption and Production

Producing and consuming in a sustainable manner—while recognising the scarcity of raw materials—is essential to reducing environmental pressure and minimising our reliance on finite resources. The Netherlands aspires to become a fully circular economy by 2050, to prevent the depletion of raw and energy supply security risks. The Netherlands perform relatively well in terms of waste separation and recycling but has not yet reached its ambitious targets of 30 kg of residual waste per inhabitant[39] and a 55% separation rate[40] by 2025. The average residual waste was 173 kg per inhabitant[41], indicating that a significant effort is required to bridge the gap. On a positive note, the average waste separation rate was 61%.[42]

SDG 13: Climate action

In recent years, the effects of climate change have become increasingly apparent in the Netherlands. The country has faced one of the most severe floods in the past 25 years and the longest drought in over a century. In addition, high levels of nitrogen deposition continue to pose major challenges, particularly by delaying construction projects, including much-needed housing developments. The overarching goal is to

[38] CBS. (2025). Monitor Brede Welvaart en SDG's 2025. SDG 11.2 Leefomgeving. Retrieved from CBS

[39] Milieucentraal. (n.d.). Afval scheiden: cijfers en kilo's. Retrieved from milieucentraal.nl

[40] European Union. (n.d.). Document 32018L0851. Retrieved from EUR-Lex

[41] CBS Statline. (2023). Gemeentelijk afvalstoffen; hoeveelheden. Retrieved from CBS Statline

[42] Ibid.

both mitigate and adapt to the effects of climate change, ensuring a safe and healthy environment for both people and nature.

SDG 14: Life Below Water

This SDG focuses on the protection and sustainable use of seas and oceans. Humanity is heavily dependent on the sea. Seas and oceans play a vital global role in absorbing CO_2 and producing oxygen. They are essential for climate regulation, food supply, and transport. However, climate change, overfishing, and pollution pose serious threats to marine ecosystems and the services they provide. The quality of seawater in the Netherlands is low compared to that in other EU countries, and it is not improving. The populations of animal species in the North Sea are increasing.[43]

SDG 15: Life on Land

SDG 15 focuses on the restoration, protection, and sustainable management of life on land. It includes the recovery of ecosystems and biodiversity to enhance society's resilience to demographic pressures, intensified land use and climate change. Land use presents a significant challenge for the Netherlands, where space is limited, the population continues to grow, and there is an urgent need to expand natural areas. Currently, the Netherlands is not on track to achieve the 2030 biodiversity targets. Despite slight improvements in the ecological quality of freshwater, wetlands, and forests, the Netherlands remains off track to meet its biodiversity restoration targets for 2030. This is partly due to the continued decline of heathlands, raised bogs, dunes, and the population of grassland butterflies.[44]

SDG 16: Peace, Justice and Strong Institutions

SDG 16 aims to promote peaceful and inclusive societies, ensure access to justice for all, and build effective, accountable and transparent institutions at all levels. It focuses on reducing violence, combating corruption, and strengthening the rule of law and human rights. On SDG 16, the Netherlands are facing some challenges. There is a historically low trust in politics.[45] On the contrary, trust in other institutions such as the police, the army and the judiciary is on the rise.[46] The

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[43] CBS. (2025) Monitor Brede Welvaart en SDG's 2025. SDG 12 Leven in het water. Retrieved from CBS

[44] IUCN National Committee of the Netherlands. (2025, may 22). Update Nationaal Dashboard Biodiversiteit kleine verbeteringen te zien, maar biodiversiteitsdoelen blijven uit zicht. Retrieved from IUCN.nl

[45] CBS. (2025, May 8). Bijna 7 op de 10 Nederlanders hebben vertrouwen in het leger. Retrieved from CBS

[46] Ibid.

likelihood for a terroristic attack has also increased, raising the threat level from level 3 to level 4 (significant).[47]

[47] Rijksoverheid (2024, June 11). *Terroristische dreiging licht toegenomen: kans op aanslag in Nederland is reëel*. Retrieved from Rijksoverheid.nl

7 Operationalisation SDG performance score

In 2018, Our World in Data published its SDG tracker on the Sustainable Development Goals.[48] The tracker provides a way to track global, regional and national progress across the 17 Goals, 169 Targets and 232 Indicators of the SDGs. However, data availability determines the measurability of some of the goals. For some SDGS, data is not available, and for others, data is either outdated or incomplete. Data availability is one of the most, if not the most challenging aspects of impact monitoring.

Het PON & Telos carefully selects the indicators to measure the impact along the SDGs but is also hampered by lack of data. Not everything is measured and not everything that is measured is measured well. Taking this into account, Het PON & Telos comprised a set of indicators to measure the Sustainable Development Goals based on a long tradition of – and experience with – sustainable development indicators and expert judgement. The choice of indicators is influenced by three basic principles:

- The indicator must be linked to an SDG financed by the new BNG ESG Bond
- The indicator must be closely linked to the municipality's mission or sphere of influence
- The data used must be of high quality, and from a reliable source

7.1 Sustainable development from an SDG perspective

The Sustainable Development Goals are not a new way of thinking about sustainable development. They build on a long tradition of driving change in sustainable ways, which dates to the UN Conference on the Human Environment in 1972, as mentioned in Chapter 6. What sets the SDGs apart is their focus on transformation. Achieving the desired outcomes on the required scale[49] requires intentional change, based on societal agreement and factual understanding.

[48] Our World in Data team. (2023). *SDG Tracker: Measuring progress towards the Sustainable Development Goals*. Retrieved from ourworldindata.org

[49] Independent Group of Scientists appointed by the Secretary-General. (2019). *Global Sustainable Development Report 2019: The Future is Now – Science for Achieving Sustainable Development*.

Although the framework of the SDGs can be traced back to earlier UN agreements and a longstanding tradition of sustainable development thinking, the SDGs bring a new framework that is both indivisible and universal. A framework that sets goals and targets, while also emphasising the explicit interconnections between them. The focus on these interlinkages reflects our current understanding of the Earth as an intricately connected human-environment system.[50] Historically and today, improvements in human well-being have almost always come at the cost of the planet's resources - from land degradation to the emission of harmful pollutants into the atmosphere.

The framework also acknowledges that our growing (overall) prosperity is unevenly distributed. While some people enjoy a high(er) standard of living, others remain below even the minimum standards we have set ourselves. However, the cumulative environmental costs are shared by all. Sustainable development, therefore, is not only about safeguarding human well-being within the boundaries of the Earth's systems; it is equally about ensuring that development is fair and equitable. According to the UN:

"*Ultimately then, sustainable development should be pursued in the spirit of finding pathways that enable a good life for all, leaving no one behind, while safeguarding the environment for future generations and ensuring planetary justice.*" [51]

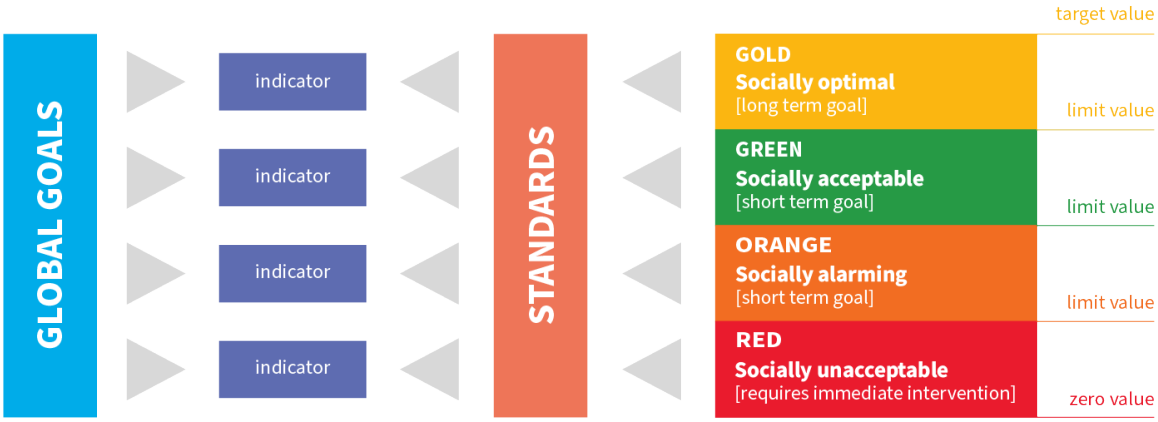
7.2 Methodology

Het PON & Telos has developed a methodology to translate individual indicator outcomes into standardised sustainability scores (ranging from 0 to 100, with higher scores indicating better performance). Sustainability norms are defined for each indicator and are applied to define performance ranges corresponding to different levels of goal achievement (Figure 3). The system specifies minimum and maximum values and three intermediate categories indicated by colour codes (red, orange, green and gold). This classification is shown in Figure 3.

[50] Independent Group of Scientists appointed by the Secretary-General. (2019). Global Sustainable Development Report 2019: The Future is Now – Science for Achieving Sustainable Development.

[51] Ibid.

Figure 3. Flowchart goal achievement and norms
For the determination of the norms and target values, we use legislation, policy documents, comparisons over time, comparisons with other region, and expert judgement.



Once the scores for each indicator have been calculated, they are aggregated into overall SDG scores by applying equal weighting across all indicators within a specific SDG. Table 7 shows an example. Annex B provides an overview of the indicators used for the SDGs.

Table 7. Example of weighting indicators when requirements are of equal importance

SDG	Indicator	weighting in %
SDG X	Indicator 1	50.0
SDG X	Indicator 1	50.0
SDG Y	Indicator 3	33.3
SDG Y	Indicator 4	33.3
SDG Y	Indicator 5	33.3

7.2.1 Creating a time series

In this report, there is a clear distinction between the *reporting year* and the *reference year* of the data. The report is based on the most recently available data. These data are reported as results for *reporting year 2025*, the year in which this report is published. In this report, reporting years 2021 to 2025 are covered. The *reference year* indicates the actual year the data pertains to. This often differs from the reporting year, as data collection and publication typically lag behind real-time developments. As such, the data presented for reporting year 2025 may be based on measurements from a previous year.

To enable the creation of a time series, the standardised scores for each indicator have been distributed as consistently as possible across the reporting years 2021 to

2025. The most recent data have been assigned to reporting year 2025, and earlier reference years have been populated backwards where possible. In cases where data points were missing, data was supplemented with values from the preceding or following year, where available, for the respective municipality.

7.2.2 Adjustments to the data

Compared to last year's (2024) impact reports, several changes have been made that affect sustainability performance scores. Indicators in the SDG framework have been added, removed, or modified, and the sustainability norms for some indicators, by which ranges of sustainability goal achievement are defined, are optimised. Changes in data availability, new scientific evidence and policy changes are examples of reasons for reviewing or adjusting the framework and its indicators. These adjustments to the indicators and the optimisation of the norms have affected the sustainability performance scores. As the data should be comparable between years, adjustments are reconstructed for previous years. As a result, the sustainability performance scores presented in this report are not comparable with those published in earlier impact reports.

7.3 Data sources of indicators

Indicator values for the municipalities have been retrieved from the sources listed in Table 8 for the SDGS.

Table 8. All sources used to obtain indicator values for the SDGs

Capital	Sources
SDG 2-7-12-13-14-15	National Statistics (CBS), Rijkswaterstaat / Afvalmonitor, Emissieregistratie, TNO, RVO, Locatus, RIVM, LIWO, Deltares, EEA, Informatiehuis Water, bodemdalingskaart.nl, Klimaateffectatlas, PDOK / verantwoordelijke overheden, Cobra Groeninzicht, Klimaatmonitor
SDG 8-9-10	National Statistics (CBS), Rijkswaterstaat, RVO, RDW, Fietersbond, Ecomovement, IBIS, OVapi, LISA
SDG 1-3-4-5-11-16	National Statistics (CBS), CBS-microdata, GGD (GHOR), RIVM, Nederlandse Vereniging voor Raadsleden, DUO/Ingrado, Politie, Stichting Halt, Kiesraad, Mulier Instituut

8 Summary of SDG performance

Figure 4 presents the SDG scores over time. The chapter begins with a brief overview of general developments, followed by a detailed analysis of SDGs 3, 4, 7, 11 and 13. Although the SDGs are highly interconnected, with progress on one SDG often relying on progress in others, BNG has a special focus on the five aforementioned SDGs as these closely align with the bank's financing activities for municipalities.[52] Lastly, a brief overview of the remaining SDGs is provided.

8.1 SDGs over time

Looking at the development of the sustainability performance scores over the period 2021-2025, most of the SDGs have had a positive development. The most significant improvement was seen in SDG 7 (Affordable and Clean Energy), which increased by 11.2 percentage points. Followed by SDG 10 (Reduced Inequalities) which increased by 4.5 percentage points. This relates to both an improvement in disposable income equality and wealth equality. In the current tight labour market, upward pressure on wages is expected, which could contribute to a more equitable disposable income distribution. However, not all SDGs have shown improvement over the period 2021-2025. Declines were observed for SDG 3 (Good health and well-being), SDG 16 (Peace, Justice and Strong Institutions), SDG 4 (Quality Education), SDG 9 (Industry Innovation and Infrastructure) and SDG 11 (Sustainable Cities and Communities). The most substantial decrease was observed for SDG 3 (Good health and well-being) which decreased by 4.1 percentage points. One of the key factors contributing to this decline is the continued ageing of the Dutch population. Research shows that older individuals are generally less likely to rate their own health positively. The other SDGs declined less (between -0.2 and -4.1). The SDGs with the highest scores over the last five years are SDG 7 (Affordable and Clean Energy) (a score of 60.6) and SDG 5 (Gender Equality) (a score of 52.9).

[52] BNG. (2024). Sustainable Finance Framework. Retrieved from bngbank.com

Figure 4. Development in time of SDG scores

8.2 Detailed results for SDGs 3, 4, 7, 11 and 13

In its company strategy, BNG focuses specifically on five SDGs (SDGs 3, 4, 7, 11 and 13) as these closely align with the bank's financing activities for municipalities. This section discusses these five SDGs in detail.

SDG 3 Good health and well-being

Municipalities are responsible for ensuring the public health of its inhabitants. Usually, municipalities delegate most of this task to the Gemeentelijke Gezondheidsdiensten (GGD, the Municipal Health Services). In addition, the municipalities serve as a link between social (healthcare institutions and social welfare organisations) and private organisations (private healthcare providers). In collaboration with these organisations, municipalities develop, implement and evaluate health policies, using a shared strategy.

Over the past few years, we observe a slight decrease in the score for SDG 3. Several factors influence health and well-being, like physical and mental health, social and environmental aspects. One of the key factors contributing to the slight decline is the continued ageing of the Dutch population. Research shows that older individuals are generally less likely to rate their own health positively. This trend is also visible in the data: in 2020, 79.1% of people assessed their health as good or very good, compared to just 70.0% in 2022. The COVID-19 pandemic may have also played a role in this decline.

The number of people who have been sick for a long time or have problems with their daily activities due to health issues has risen from 28.2% in 2020 to 30.2% in 2022. This could be the result of the ageing of the population as well. The number of smokers has declined in recent years. In 2024, 18.2% of the adult population smoked, compared to 25.7% in 2014. The reduction is likely influenced by growing public awareness of smoking-related health risks and the increasing cost of tobacco products because of higher excise duties. On the other hand, more and more young people have started vaping. This could have further health implications in the longer term. The number of residents experiencing stress has risen sharply from 17.7% in 2020 to 20.6% in 2022. The biggest sources of stress are perceived pressure to perform, social pressure and uncertainties in life. This is difficult to reduce in today's society.

In recent years, municipalities in the Netherlands have made great efforts to create an environment that is conducive to physical activity, i.e. more cycle paths and

footpaths, accessible sports facilities and more green spaces. This is also reflected in the quality score for physical activity-friendly environment, which was 60 in 2020 and 65 in 2022. Municipalities are not only working to create environments that encourage physical activity but are also taking broader action by integrating health considerations into policies, addressing air pollution and noise, and developing housing strategies that promote public health.

SDG 4 Quality education

The quality and accessibility of Dutch education has remained fairly stable in recent years, especially when compared on an international level. Through the provision of primary education, educational housing and educational policy, municipalities play an important role in promoting high quality education. Municipalities work together with schools and other local partners to improve the quality of education and to ensure equal opportunities.

The percentage of people with only secondary and vocational education is decreasing in the last decade and the percentage of people with a bachelor's, master's or doctorate degree is increasing. The general educational level of Dutch inhabitants has experienced growth, with more individuals completing degrees after secondary school. The percentage of the population who have completed their tertiary education is 32.5% in 2023. The younger generation is on average better educated than older generations. The percentage of young adults (between 12 and 23 years old) leaving school before obtaining a basic qualification fluctuates over the years, but rises again after 2020 to 2.4% in 2023, which is the highest rate in ten years. This is probably due to the attractive labour market, which means that it is often more profitable for young people to go to work and get qualifications in the workplace rather than in school.

The quality of education in the Netherlands has improved in several areas. Education is becoming more individualised, with teaching tailored to students' needs and abilities, and with greater emphasis on promoting equal opportunities and digital skills. At the same time, concerns remain about persistent teacher shortages, continuing inequalities in educational outcomes, and the alignment between education and the labour market. Municipalities can play a crucial role by working together with schools and other local partners to improve the quality of education and ensure equal opportunities.

SDG 7 Affordable and clean energy

SDG 7 shows a positive trend in recent years (49.4 in 2021 and 60.6 in 2025). People, companies and organisations have already taken many steps to produce and use sustainable energy. This has accelerated in recent years. Renewable energy sources such as biomass, wind and solar contribute to a more sustainable future. Municipalities promote green energy through policies, subsidies and projects, and fight energy poverty through subsidies, energy saving assistance and cooperation with other parties, such as social housing associations.

Renewable energy is needed to meet climate change targets. In 2022, 14.5% of the total energy generated by all municipalities in the Netherlands came from renewable sources, compared to 6.3% in 2016. In addition, the installed capacity of solar panels per home in kWp increased from 0.16 kWh per home in 2016 to 1 kWh per home in 2022. Not only is it essential to increase the use of renewable energy, but it is also important for individuals and businesses to become more aware of when they consume energy throughout the day. In addition, efforts to conserve energy remain necessary. Nevertheless, the demand for electricity is expected to continue to grow in the coming years. Gas consumption by both households and businesses fell dramatically between 2018 and 2023. For businesses, annual gas consumption fell from 3,676 m^3 per employee to 2,563 m^3 per employee in six years' time. Households' annual gas consumption fell from 1,270 m^3 to 820 m^3 over the same period. This can be explained by the ongoing energy transition in the Netherlands. The rising gas prices due to geopolitical tension and changes in global supply and demand is providing a market stimulus to reduce gas consumption. Higher energy prices make it particularly difficult for low-income households to make ends meet. In 2023, it is estimated that 4.8% of households are struggling with the energy bill, while this was 4.0% in 2022.

SDG 11 Sustainable cities and communities

Sustainable cities and communities related indicators have shown a quite stable picture over the last years. The overall number of affordable owner-occupied homes within the housing stock has decreased considerably in recent years. Since 2017-2018, the Netherlands is experiencing a so-called housing market crisis. There is a huge shortage of dwellings in the housing market and the demand continues to rise. Half of the houses are above the payment limit for a household with a modal income. Although the national housing market plays a major role in this matter, municipalities can influence the local housing market through their zoning plans and targeted

subsidies or special loan-constructs. Despite the sharp increase in prices and low availability of appropriate housing, households are very satisfied with their homes and their living environment, with over 84% of households reporting they are satisfied in 2024.

Focusing on the more social aspects of this SDG, general trust in other people has increased. The number of people who see their friends, family, or neighbours at least once a week, as well as the social cohesion in their living environment, has remained stable. However, the number of people who often feel lonely has increased significantly from 11% in 2020 to 14.2% in most recent data. Although loneliness is often associated with adults over the age of 75, it affects people of all ages. Loneliness is often caused by a combination of factors such as genetics, changes or loss of social contacts, activities or work and health problems. Municipalities invest in community buildings and initiatives to make it easier for people to meet one another.

SDG 13 Climate action

In 2019, municipalities approved the Climate Agreement, thereby committing themselves to the national targets for 2030 (49% reduction in CO2 emissions compared to 1990 levels) and 2050 (95% reduction compared to 1990 levels). Municipalities play a crucial role in achieving the national climate agreement goals by translating national ambitions into local action through spatial planning, energy transition and citizen engagement. The Netherlands has taken steps to reduce greenhouse gas emissions, but policy implementation—such as renewable energy expansion, industrial decarbonisation, sustainable transport, and building insulation—needs to be accelerated to meet the 2030 and 2050 climate targets.

In 2023, total greenhouse gas emissions in the Netherlands amounted to 146 million tonnes (Mton), which is 6.8% lower than in 2022 and 35.6% lower than in 1990. The target for 2030 is a 55% reduction compared to 1990 levels. Of the 146 Mton emitted in 2023, 121 Mton was carbon dioxide, 18 Mton methane, 7 Mton nitrous oxide, and the remainder fluorinated gases. Methane is a potent greenhouse gas that contributes to global warming. Methane emissions have been decreasing in recent years, with total emissions falling from 648,825 tons in 2022 to 644,453 tons in 2023.

NMVOS emissions contribute to the formation of tropospheric ozone. Tropospheric ozone is a potent greenhouse gas and a health hazard. NMVOS emissions vary over the years. Compared to 2022, emissions in kg per inhabitant decreased from 14.1 kg to 13.7 kg in 2023.

As described above, steps are being taken in climate mitigation. However, adaptation to the impacts of climate change is also necessary. In recent years, for example, the risk of flooding has slightly increased, as has heat stress. Municipalities can adapt to these impacts by implementing a combination of measures such as heat stress management, strengthening green infrastructure, water management, climate resilient infrastructure and climate resilient construction.

9 Conclusion

In the preceding chapters, we have extensively covered the various aspects of the COFOG, Use of Proceeds and Sustainable Development Goals. This research report gives additional information that adds further detail to the summary report[53]. First, we provided further background information on the role and position of municipalities in the Netherlands, and some more detailed information on our methodology. Subsequently, we presented the results of the COFOG budget allocations in relation to the Use of Proceeds, the Use of Proceeds categories themselves, and the performance of the municipalities in relation to the SDGs.

Municipalities increased their SDG-related budget by 8.6%, compared to 2024, to a total of €55.8 bn. As last year, most of the budget is allocated to the Use of Proceeds categories 'Access to essential services' and 'Socioeconomic advancement'. These together account for 71.5% of the total SDG-related budget. The distribution of the budget reflects the core responsibilities of the municipality.

The development of the sustainability performance varies per category. The category 'Access to essential services' has showed a decline since 2021. Several categories - including 'Socioeconomic advancement and empowerment', 'Employment generation', 'Green buildings', Environmental sustainable management of living natural resources and land use' and 'Pollution prevention and control'- exhibited an upward trend with the largest increase for 'Green buildings' and 'Employment generation'. 'Sustainable water and wastewater management' and 'Clean transportation' did not change. For 'Sustainable water and wastewater management' this is because data for multiple years were unavailable. Therefore, the availability data were used for all reporting years (see section 7.2.1). In reporting year 2025, 'Pollution prevention and control' has the highest sustainability score with 55.3 (where 0 is the lowest possible score and 100 the highest), followed by 'Green buildings' and 'Employment generation' in second and third place respectively, with scores of 54.6 and 51.5. In contrast, 'Sustainable water and wastewater management' consistently demonstrates low sustainability performance throughout the entire 2017-2025 period. The categories are discussed in more detail in the following section, and Annex C provides an overview of the indicators used for the Use of Proceeds.

Looking at the development of the sustainability performance scores over the period 2021-2025, most of the SDGs have had a positive development. The most significant improvement was seen in SDG 7 (Affordable and Clean Energy), which increased by 11.2 percentage points. Followed by SDG 10 (Reduced Inequalities) which increased

[53] BNG. (n.d.). ESG bonds impact reports. Retrieved from bngbank.com

by 4.5 percentage points. This relates to both an improvement in disposable income equality and wealth equality. In the current tight labour market, upward pressure on wages is expected, which could contribute to a more equitable disposable income distribution. However, not all SDGs have shown improvement over the period 2021-2025. Declines were observed for SDG 3 (Good health and well-being), SDG 16 (Peace, Justice and Strong Institutions), SDG 4 (Quality Education), SDG 9 (Industry Innovation and Infrastructure) and SDG 11 (Sustainable Cities and Communities). The most substantial decrease was observed for SDG 3 (Good health and well-being) which decreased by 4.1 percentage points. One of the key factors contributing to this decline is the continued ageing of the Dutch population. Research shows that older individuals are generally less likely to rate their own health positively. The other SDGs declined less (between -0.2 and -4.1). The SDGs with the highest scores over the last five years are SDG 7 (Affordable and Clean Energy) (a score of 60.6) and SDG 5 (Gender Equality) (a score of 52.9).

When examining the SDG scores, a clear picture emerges that shows that there are still significant challenges to be made to meet the sustainability standards set by the United Nations through the SDGs.

This section outlines key general Dutch trends for each SDG:

- SDG 1: Poverty rates have declined due to government interventions, but the severity of poverty has worsened.
- SDG 3: The slight decline for SDG 3 'Good Health and Wellbeing' is partly due to the continued ageing of the Dutch population.
- SDG 4: Educational attainment is rising, with more people completing post-secondary degrees. However, the share of young adults (aged 12–23) leaving school without a basic qualification rose to 2.4% in 2023—the highest in a decade.
- SDG 5: Economic independence and pay remain skewed in favour of men.
- SDG 7: Renewable energy generation is steadily increasing.
- SDG 8: Labour market participation is strong and growing, with low unemployment but widespread staff shortages.
- SDG 9: Mobility can be made more sustainable, particularly through cleaner company vehicles and better access to public transport.
- SDG 10: Income and wealth inequality have improved slightly, but wealth inequality remains much higher than income inequality.
- SDG 11: Since 2017–2018, the Netherlands is facing a housing market crisis. Feelings of loneliness have also risen significantly.
- SDG 12: Significant progress is still needed in reducing total waste and improving waste separation.
- SDG 13: Risks from flooding and heat stress have increased slightly. Climate action is under way, but the pace of renewable energy expansion,

industrial decarbonisation, sustainable transport and insulation must accelerate to meet 2030 and 2050 targets.

- SDG 14: Seawater quality is poor compared to other EU countries and is not improving, although animal populations in the North Sea are growing.
- SDG 15: The Netherlands is currently off track to meet the 2030 biodiversity goals.
- SDG 16: Trust in politics is low and feelings of unsafety are still an issue. The threat level for a terroristic attack has risen to level 4 (significant).

10 About BNG and Het PON & Telos

About BNG

BNG is a Dutch promotional bank that has traditionally been the bank for the public domain and the public interest in the Netherlands. The bank is owned by the Dutch central government (50%) and local and regional governments (50%) in the Netherlands and it has provided financing to the public sector since 1914, at competitive terms and conditions. Its clients are Dutch local authorities and institutions that are active in the social housing, healthcare, education, energy, and infrastructure sectors. BNG is a promotional lender with the majority of loans provided by the bank (more than 90%) granted to, or guaranteed by, government bodies. The bank has been awarded the highest credit rating by all three major credit rating agencies (Moody's: Aaa | Fitch Ratings: AAA | S&P Global: AAA).

BNG's purpose is 'Driven by social impact'. This is leading for all BNG's activities. Instead of maximizing profits, the bank's priority is to maximize the social impact of its activities. Part of the strategy is to demonstrably empower clients to make an impact by financing sustainable projects and activities. The UN Sustainable Development Goals (SDGs) are used as the social impact point of reference. BNG will continue to build on the demonstrability of its impact in 2025. BNG has previously also started its Climate Plan 'Going Green', which outlines how the bank plans to reduce emissions from the credit portfolio and those arising from own operations in line with the 1.5°C target of the Paris Climate Agreement in the coming years. Every year the bank measures and reports on the progress (see Climate Action page on bngbank.com).

BNG is convinced that conscious choices will enable it to achieve its ambitions: to be the promotional lender that delivers social impact and that is considered by clients and other stakeholders as their go-to partner for addressing the social challenges they face. BNG has a long-term loan portfolio that has grown steadily over recent years, to amount to a total of EUR 93 billion per year-end 2024. With its excellent credit ratings, BNG has been a well-known issuer in the international capital markets for a long time. Increasing awareness and engagement in the field of ESG has led the global financial sector to develop ESG-labelled bond frameworks. In this light, BNG has been an active issuer of ESG bonds (formerly known as SRI bonds) since 2014.

About Het PON & Telos

Het PON & Telos is a renowned research institute based in the Netherlands. It was formed through the merger of two well-established research organisations, Het PON and Telos, in 2020. The institute specializes in conducting interdisciplinary research and providing expertise in various domains, including social issues, sustainable development, and regional development.

Het PON & Telos aims to generate knowledge and insights that contribute to a better understanding of society and support evidence-based decision-making. They collaborate with government organisations, non-profit organisations, banks, and academic institutions to address complex challenges and promote sustainable and inclusive development.

Sustainable development is one of the key areas of expertise for Het PON & Telos. They undertake research and consultancy projects related to sustainable development, environmental impact, energy transition, circular economy, and social responsibility. By combining their expertise in sustainable development with social and economic factors, the institute helps organisations navigate the complexities of sustainable development and make informed decisions that balance environmental, social, and economic stakes.

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Annex B:
Overview of SDG-indicators

Adjustments in indicator set

Adjustments to the dataset and framework may be made on an annual basis. Changes in data availability, new scientific evidence and policy changes are examples of reasons for reviewing or adjusting the framework. As the datasets should be comparable across reporting years, adjustments are reconstructed for previous years.

Three different types of changes have been made to the dataset used for this report. Some indicators have been added, some have been removed from the analysis and some have been changed in definition. An overview of the adjustments is given in the next section.

Added indicators

- The indicator 'Public transport accessibility' has been added to SDG 9.
- The indicator 'Gini coefficient of wealth inequality' has been added to SDG 10.
- The indicators 'Housing expenditure ratio' and 'Rental burden' have been added to SDG 11.
- The indicator 3 – 30 – 300 has been added to SDG 15.
- The indicator 'Drug offences' has been added to the stock 'Safety'.

Removed indicators

- The indicator 'Debt restructuring' has been removed from SDG 1 due to poor data quality.
- The indicators 'Hospital quality' and 'Medicine use' have been removed from SDG 3 due to new insights and poor data availability.
- The indicators 'Gender inequality in medicine use' and 'Gender inequality in self-reliance' have been removed from SDG 5 due to new insights and poor data quality.
- The indicators 'Solar energy' and 'Wind energy' have been removed from the stock 'Nature and landscape' due to new insights. Solar and wind energy are already part of renewable energy.
- The indicator 'Business park stock' has been removed from SDG 8 due to poor data quality.
- The indicator 'Distance to public transport (bus, tram, metro)' has been removed from SDG 9. This indicator has been replaced by 'Public transport accessibility' due to new insights.

- The indicators ‘High-medium Tech’ and ‘Starting companies’ have been removed from SDG 8 due to poor data quality and new insights.
- The indicator ‘Income inequality - migration background’ has been removed from SDG 10 due to new insights.
- The indicator ‘Affordable rental housing’ has been removed from SDG 11 and has been replaced with ‘Rental burden’ due to better data quality.
- The indicator ‘Quality swimming water’ has been removed from SDG 14 due to new insights.
- The indicators ‘Red list species’ and ‘Species diversity’ have been removed from SDG 15 as the data were outdated.

Changed indicators

- Within SDG 1, the definitions of the indicators ‘Low-income population’, ‘Problematic debts’ and ‘Financial buffer’ have been adjusted in line with definition updates from official institutions.
- The indicator ‘Sufficient physical activity’ from SDG 1 has been adjusted as last year the indicator focused on insufficient physical activity rather than sufficient. Within this stock, the indicator ‘Healthcare costs’ has been revised as well due to new insights.
- Within SDG 4, the indicator ‘Final exam results core subjects’ has been adjusted to include exam results of all education levels instead of only pre-vocational secondary education.
- The definition of the indicator ‘Gross labour participation’ from SDG 8 has been revised. Previously the indicator focused on the net employment rate. The definition of the indicator ‘Work incapacity’ has been revised as well.
- The calculation method for the indicator ‘Accessibility of business parks’ from SDG 9 has been revised.
- The indicator ‘Risk of flooding’ from SDG 13 has a new calculation method.
- For the indicator ‘Soil sealing’ from SDG 15, the data source has been altered.
- The definition of the indicator ‘Protected natural area’ from SDG 15 has been revised to exclude aquatic natural areas.

Table 9. Descriptions of the SDG indicators

SDG	Indicator	Definition	Unit	Aggregation
1	Defaulters health insurance	The percentage of defaulters in relation to the total number of individuals in the Dutch population aged 18 and over.	Percentage	Municipality
1	Low-income population	The percentage of households that do not have sufficient income and wealth to fully participate in society according to the NIBUD standard.	Percentage	Municipality
1	Social-assistance benefits in labour force	The percentage of the labour force receiving social-assistance benefits under the Participation Act.	Percentage	Municipality
1	Children in poverty	Percentage of minors (<18 years old) living in a household below the low-income threshold.	Percentage	Municipality
1	Problematic debts	At least one person in the household meets at least one of the criteria set by CBS at the reference date of the reporting year regarding debts (see: https://dashboards.cbs.nl/v5/SchuldenproblematiekInBeeld/).	Percentage	Municipality
1	Financial struggle	The percentage of individuals aged 18 and older who are experiencing financial difficulties.	Percentage	Municipality
1	Disposable household income	Average disposable income per household, excluding students.	1.000 Euro	Municipality
1	Financial buffer	Percentage of households with a sufficient financial buffer, taking into account the size of the households.	Percentage	Municipality
2	Unhealthy food locations	The number of unhealthy food locations per 1,000 inhabitants. An unhealthy food location includes establishments such as confectionery, pancakes, takeout/delivery services, fast food, grill rooms/shawarma, ice cream parlours, and outlets for crêpes, waffles, and donuts.	Number per 1,000 inhabitants	Municipality
2	Distance to daily groceries and provisions	Average distance to a supermarket or store for daily groceries and provisions.	Kilometre	Municipality
3	Distance to General Practioner's practice	Average distance to a general practitioner.	Kilometre	Municipality
3	Distance to hospital	Average distance to a hospital.	Kilometre	Municipality
3	Risky behaviour	Average percentage of excessive alcohol consumption, smokers, and severe obesity (including cigarettes and, from 2020, e-cigarettes).	Percentage	Municipality
3	Stress	The percentage of individuals aged 18 and over who have experienced (very) high levels of stress in the past four weeks.	Percentage	Municipality
3	Psychological complaints	The percentage of individuals with psychological complaints scoring 60 or lower on the Mental Health Inventory (MHI). These figures are based on the 'Mental Health Inventory 5', also known as 'MHI-5'.	Percentage	Municipality
3	Healthcare costs	Percentage of residents with healthcare costs higher than the average.	Percentage	Municipality

3	Long-term ill and limited	The percentage of individuals aged 18 and older who report having a long-term illness and indicate being limited due to health problems.	Percentage	Municipality
3	Sufficient physical activity	The percentage of individuals aged 18 and older who meet the physical activity guidelines.	Percentage	Municipality
3	Activity-friendly environment	The exercise-friendly environment assesses public spaces with a score ranging from 0 to 100 based on the opportunities for people to engage in sports and physical activities.	Score	Municipality
3	Self-rated health	The percentage of individuals aged 18 and over who respond 'very good' or 'good' to the question regarding their general health status.	Percentage	Municipality
3	Life expectancy	The expected life expectancy in years for a person aged 0, based on the assumption that mortality rates will remain constant in the future for the entire population of men and women. A four-year average is applied.	Year	Municipality
3	Vaccination rate	The percentage of two-year-old children who are vaccinated.	Percentage	Municipality
4	Distance to primary school	Average distanceto the closest elementary school.	Kilometre	Municipality
4	School dropout rate	The percentage of early school leavers (vsv) in relation to the number of students enrolled at the beginning of the school year. VSV individuals are young people aged 12 to 23 who leave education without a basic qualification, such as a havo or vwo diploma, or at least an mbo-2 diploma.	Percentage	Municipality
4	Distance to secondary education	Average distance to a school for secondary education.	Kilometre	Municipality
4	Distance to secundary vocational college	Average distance to vocational college.	Kilometre	Municipality
4	Final exam results core subjects	The average final examination mark for the subjects Dutch, English and Mathematics	Grade	School
4	No basic qualification	The percentage of the population (aged 15-75) without a basic qualification.	Percentage	Municipality
5	Gender inequality in life expectancy	Gender inequality in the life expectancy of a person at age 0, based on the assumption that mortality rates by age group will remain constant in the future. The score ranges from 0 to 1, where 0 represents complete equality and 1 represents complete inequality.	Ratio	Municipality
5	Gender inequality in healthcare costs	Gender inequality in the average healthcare costs per person. The score ranges from 0 to 1, where 0 represents total equality and 1 represents total inequality.	Ratio	Municipality
5	Gender inequality - victims of violent crimes	Gender inequality in the number of victims of violent and sexual crimes. The score ranges from 0 to 1, where 0 represents complete equality and 1 represents complete inequality.	Ratio	Municipality
5	Gender Inequality - victims of property crimes	Gender inequality in the number of victims of property crimes, where 0 represents complete equality and 1 represents complete inequality.	Ratio	Municipality

5	Gender inequality in labour participation	Gender inequality in labour participation, measured as the share of the employed working population within the total population (including both the employed and unemployed). The score ranges from 0 to 1, where 0 represents complete equality and 1 represents complete inequality.	Ratio	Municipality
5	Gender inequality in income	Gender inequality in average personal income, measured on a scale from 0 to 1, where 0 represents complete equality and 1 represents complete inequality.	Ratio	Municipality
5	Gender Inequality among council members	Gender inequality among council members in a municipality, measured on a scale from 0 to 1, where 0 represents complete equality and 1 represents complete inequality.	Ratio	Municipality
5	Gender inequality among mayors / aldermen	Gender inequality in the number of aldermen in a municipality, measured on a scale from 0 to 1, where 0 represents total equality and 1 represents total inequality.	Ratio	Municipality
7	CO_2 emissions mobility	The average CO_2 emissions from the transport sector, excluding electricity consumption for transport (fossil fuels), per car.	Tonnes CO2/car	Municipality
7	Energy cost burden	The percentage of households with a low income facing high energy costs, as defined by LIHE.	Percentage	Municipality
7	Energy cost-to-income ratio	The percentage of households that spend more than 10% of their income on energy costs.	Percentage	Municipality
7	Renewable energy	Percentage of known renewable energy consumption, including renewable heat, solar power, and energy consumption on motorways.	Percentage	Municipality
7	Energy label non-residential buildings	The percentage of non-residential buildings that have an energy label of B or higher. Non-residential buildings are all structures that do not have a residential purpose, such as offices, schools, factories, shops, and healthcare institutions.	Percentage	Municipality
7	Energy label dwellings	The percentage of labelled dwellings that have an energy label of B or higher.	Percentage	Municipality
7	Gas consumption households	The average gas consumption per household.	m^3	Municipality
7	Gas consumption businesses	The average gas consumption of businesses, calculated per employee.	m^3/employee	Municipality
7	Electricity Consumption households	The average electricity consumption of households.	kWh	Municipality
7	Electricity consumption businesses	The average electricity consumption of businesses, calculated per employee.	kWh/employee	Municipality
8	Unemployment	The percentage of the unemployed workforce relative to the total workforce (employed and unemployed) in the age group of 15 to 75 years.	Percentage	Municipality
8	Vacancy rate of offices	The percentage of offices that are currently vacant.	Percentage	Municipality
8	Vacancy rate of shops	The percentage of retail spaces that are currently vacant.	Percentage	Municipality

8	Youth unemployment	The unemployment rate of young people aged between 15 and 25 years.	Percentage	Municipality
8	Deprecated business parks	Percentage of deprecated business parks compared to the total (gross) area of business parks.	Percentage	Business parks
8	Gross labour participation	The percentage of the labour force, including both employed and unemployed individuals, relative to the total population, which includes both the labour and non-labour force.	Percentage	Municipality
8	Demographic pressure	The ratio of the number of individuals aged 0 to 20 years and those aged 65 years or older, compared to the number of individuals in the so-called 'productive' age group of 20 to 65 years.	Percentage	Municipality
8	Employment opportunities	The number of available jobs in relation to the workforce.	Ratio	Municipality
8	Gross regional product	Gross Domestic Product per capita. Municipalities have received the figures from the COROP region due to the lack of data at the municipal level.	Euro	COROP
9	Traffic safety	The number of traffic accidents per kilometre of road.	Accidents/km road	Municipality
9	Distance to main road	Average distance to the nearest main road.	Kilometre	Municipality
9	Electric business vehicles	Percentage of electric business cars.	Percentage	Municipality
9	Bicycle environment	A score that reflects the perceived bicycle environment, based on both survey data and objective factors.	Score	Municipality
9	Distance to train station	Average distance to a train station.	Kilometre	Municipality
9	Privately owned electric vehicles	Percentage of electric privately owned vehicles (electric, plug in hybrid or full hybrid).	Percentage	Municipality
9	Charging stations	The number of (semi-)public charging stations per 1,000 vehicles.	Number per 1,000 cars	Municipality
9	Accessibility of business parks	Multimodal accessibility of business parks, focusing on parking facilities, access via rail, and access via water.	Score	Business parks
9	Public transport accessibility	The percentage of the population that has access to a bus, metro, tram, ferry, or train within 700 meters, with these modes of transport operating at least twice per hour on weekdays.	Percentage	Surface area
9	Traffic congestion	Traffic congestion measured in minutes per year per kilometre on national and provincial roads. Municipalities receive a score for the COROP.	min/year/km road	COROP
10	Gini coefficient of income inequality	The Gini coefficient is a measure of income or wealth inequality. The value ranges from 0 to 1; a value of 0 indicates perfect equality, while a value of 1 signifies total inequality.	Ratio	Municipality
	Gini coefficient of wealth inequality	The Gini coefficient is a measure of income or wealth inequality. The value ranges from 0 to 1; a value of 0 indicates perfect equality, while a value of 1 indicates total inequality.	Ratio	Municipality

11	Vacancy rate of dwellings	The percentage of dwellings that are vacant. Dwellings are considered vacant if they consume no more gas and/or electricity than 10 percent of the consumption of comparable occupied dwellings during a calendar year. This applies only to dwellings that were vacant at both the reference point and one year prior. For these dwellings, such high energy consumption is unlikely, unlike for dwellings that are temporarily vacant.	Percentage	Municipality
11	Noise nuisance neighbours	The percentage of the population experiencing noise nuisance from neighbours.	Percentage	Municipality
11	Noise nuisance traffic	The percentage of people experiencing noise nuisance from road traffic, aircraft, and/or train services.	Percentage	Municipality
11	Social cohesion	A score that indicates the level of social cohesion within a region.	Score	Municipality and police teams
11	Loneliness	The percentage of individuals aged 18 and older who feel (very) lonely.	Percentage	Municipality
11	Housing expenditure ratio	The average percentage of disposable household income spent on housing costs.	Percentage	Municipality
11	Volunteering	The percentage of individuals aged 18 and over who engage in volunteering.	Percentage	Municipality
11	Affordable housing (owner-occupied)	The percentage of dwellings considered affordable. The affordability threshold is set at 4.5 times the gross median income of the relevant year.	Percentage	Municipality
11	Trust in others	The percentage of individuals aged 15 and older who agree with the statement that most people are generally trustworthy, also known as generalized trust.	Percentage	Municipality
11	Social relations	The percentage of individuals aged 15 and older who, on average, have contact with family, friends, or neighbours at least once a week.	Percentage	Municipality
11	Satisfaction with dwelling	The percentage of private households that are very satisfied or satisfied with their current dwelling.	Percentage	Municipality
11	Satisfaction with living environment	The percentage of private households that report being very satisfied or satisfied with their current living environment.	Percentage	Municipality
11	Rental burden	The average net housing expenditures of tenants, calculated as the rent minus the rent allowance.	Euro	Municipality
12	Bulky residual household waste	The average weight of non-separated collected residual waste per inhabitant, expressed in kilograms. Non-separated residual waste includes waste that is too large or too heavy to be collected in the same manner as household residual waste.	kg/inhabitant	Municipality
12	Separation of fine household waste	Percentage of fine household waste that has been successfully separated.	Percentage	Municipality
12	Separation of bulky household waste	The percentage of bulky household waste that is separated.	Percentage	Municipality
12	Fine residual household waste	The average weight of fine residual household waste per inhabitant in kilograms.	kg/inhabitant	Municipality
12	Total household waste	The average amount of household waste per capita in kilograms.	kg/inhabitant	Municipality

13	Ozone concentration	The average concentration of ozone in the air.	µg/m^3	Surface area
13	Ammonia emissions	The average ammonia emission per hectare into the air.	kg/ha	Municipality
13	Particulate matter PM2.5 emissions	The average particulate matter (PM2.5) emissions per capita from the sectors 'Consumers', 'Transport', and 'Trade, Services and Government' released into the air.	kg/inhabitant	Municipality
13	CO2 emissions	The average carbon dioxide (CO2) emissions per capita into the air.	kg/inhabitant	Municipality
13	Methane emissions	The average methane emission per hectare into the air.	kg/ha	Municipality
13	NMVOC emissions	The average emission of volatile organic compounds (VOCs) per inhabitant into the air.	kg/inhabitant	Municipality
13	Nitrogen oxides (Nox) emissions	The average emission of nitrogen oxides (expressed as NO2) per capita into the air.	kg/inhabitant	Municipality
13	Risk of flooding	The risk of flooding, caused by the sea, rivers, or precipitation, weighted by the number of inhabitants in each administrative area.	Score	Surface area
13	Heat stress	The annual average temperature difference caused by the heat island effect.	Degrees Celcius	Surface area
13	Pluvial flood nuisance	The average maximum water depth that can occur at a given location due to intense rainfall (140 mm of rainfall in 2 hours. These showers occur on average once every 1,000 years at a given location under the current climate).	Centimetre	Surface area
13	Soil sealing	The percentage of the surface that is sealed.	Percentage	Surface area
13	Particulate matter (PM2.5) concentration	The average concentration of particulate matter (PM2.5) in the air.	µg/m^3	Surface area
13	Nitrogen oxides concentration	The average concentration of nitrogen in the air.	µg/m^3	Surface area
14	Phosphorus emissions to water	The average phosphorus emission to surface water per hectare of the administrative area.	kg/ha	Water bodies
14	Nitrogen emissions to water	The average nitrogen emission to surface water, expressed per hectare of the administrative area.	kg/ha	Water bodies
14	Priority substances	Percentage of water bodies that are rated at least good in quality.	Percentage	Water bodies
14	Physio-chemical quality	The percentage of water bodies with a physio-chemical quality rated as at least good.	Percentage	Water bodies
14	Macrofauna	The percentage of water bodies that are rated as at least good quality.	Percentage	Water bodies
14	Other substances	The percentage of water bodies that are rated at least as good in quality.	Percentage	Water bodies
14	Fish stock	The percentage of water bodies that are rated at least good in quality.	Percentage	Water bodies
14	Water flora	The percentage of water bodies that are rated as at least good quality.	Percentage	Water bodies

15	Soil subsidence	The percentage of the surface experiencing subsidence greater than 2 mm per year.	Percentage	Surface area
15	Public low greenery	Percentage of public space covered by low greenery, excluding agricultural areas.	Percentage	Municipality
15	Public trees	Percentage of public space that is covered with trees, excluding agricultural areas.	Percentage	Municipality
15	Protected natural area	The percentage of the area designated as protected nature, including NNN, Natura 2000, and national parks.	Percentage	Surface area
15	Nitrogen deposition	The 95th percentile of nitrogen deposition.	mol/ha/year	Surface area
15	3 - 30 - 300	The 3-30-300 guideline by Professor Cecil Konijnendijk promotes a greener living environment. According to this guideline, there should be at least 3 trees visible from each dwelling, 30% canopy cover in each neighbourhood, and a maximum distance of 300 meters to the nearest green space. This score represents the rating for this indicator.	Score (1-5)	Municipaltiy
16	Drug offences	The number of registered drug offences per 1,000 inhabitants.	Number per 1,000 inhabitants	Municipality
16	Violent and sexual crimes	The number of registered violent and sexual crimes per 1,000 inhabitants.	Number per 1,000 inhabitants	Municipality
16	Vandalism	The number of crimes of vandalism registered by the police per 1,000 inhabitants.	Number per 1,000 inhabitants	Municipality
16	Referrals to Halt	The number of referrals to Halt per 1,000 inhabitants aged 12 to 17 years.	Number per 10,000 inhabitants	Municipality
16	Property crimes	The number of property crimes per 1,000 inhabitants.	Number per 1,000 inhabitants	Municipality
16	Perceived unsafety	Percentage of residents who feel unsafe sometimes or often.	Percentage	Municipality and police teams
16	Turnout municipal council elections	The percentage of eligible voters who participated in the municipal council elections.	Percentage	Municipality
16	Turnout House of Representatives elections	The percentage of registered voters who participated in the House of Representatives elections in the municipalities.	Percentage	Municipality
16	Trust in institutions	The percentage of the population aged 15 and older that has trust in three key institutions: the House of Representatives, the police, and the judges.	Percentage	Municipality
16	Domestic violence	The number of reported cases of domestic violence per 100,000 inhabitants. This includes child abuse, violence against parents, (ex-)partner violence, elder abuse (for individuals over 65 years old), and other forms of domestic violence.	Number per 100,000 inhabitants	Municipality

Annex C: Overview of Use of Proceeds indicators

Table 10. Descriptions of the UoP indicators

Use of Proceeds	Indicator	Calculation	Unit	Aggregation
Access to essential services	Distance to primary school	Average distance to the closest elementary school.	Kilometre	Municipality
Access to essential services	Distance to library	Average distance to a library.	Kilometre	Municipality
Access to essential services	School dropout rate	The percentage of early school leavers (vsv) in relation to the number of students enrolled at the beginning of the school year. VSV individuals are young people aged 12 to 23 who leave education without a basic qualification, such as a havo or vwo diploma, or at least an mbo-2 diploma.	Percentage	Municipality
Access to essential services	Distance to secondary education	Average distance to a school for secondary education.	Kilometre	Municipality
Access to essential services	Final exam results core subjects	The average final examination mark for the subjects Dutch, English and Mathematics	Grade	Municipality
Access to essential services	Youth unemployment	The unemployment rate of young people aged between 15 and 25 years.	Percentage	Municipality
Access to essential services	Highly Educated Residents	The percentage of highly educated population (15-75 years).	Percentage	Municipality
Access to essential services	No basic qualification	The percentage of the population (aged 15-75) without a basic qualification.	Percentage	Municipality
Access to essential services	Gini coefficient of income inequality	The Gini coefficient is a measure of income or wealth inequality. The value ranges from 0 to 1; a value of 0 indicates perfect equality, while a value of 1 signifies total inequality.	Ratio	Municipality
Access to essential services	Psychological complaints	The percentage of individuals with psychological complaints scoring 60 or lower on the Mental Health Inventory (MHI). These figures are based on the 'Mental Health Inventory 5', also known as 'MHI-5'.	Percentage	Municipality

Access to essential services	Distance to daily groceries and provisions	Average distance to a supermarket or store for daily groceries and provisions.	Kilometre	Municipality
Access to essential services	Distance to General Practioner's practice	Average distance to a general practitioner.	Kilometre	Municipality
Access to essential services	Distance to hospital	Average distance to a hospital.	Kilometre	Municipality
Access to essential services	Risky behaviour	Average percentage of excessive alcohol consumption, smokers, and severe obesity (including cigarettes and, from 2020, e-cigarettes).	Percentage	Municipality
Access to essential services	Stress	The percentage of individuals aged 18 and over who have experienced (very) high levels of stress in the past four weeks.	Percentage	Municipality
Access to essential services	Healthcare costs	Percentage of residents with healthcare costs higher than the average.	Percentage	Municipality
Access to essential services	Long-term ill and limited	The percentage of individuals aged 18 and older who report having a long-term illness and indicate being limited due to health problems.	Percentage	Municipality
Access to essential services	Sufficient physical activity	The percentage of individuals aged 18 and older who meet the physical activity guidelines.	Percentage	Municipality
Access to essential services	Activity-friendly environment	The exercise-friendly environment assesses public spaces with a score ranging from 0 to 100 based on the opportunities for people to engage in sports and physical activities.	Score	Municipality
Access to essential services	Self-rated health	The percentage of individuals aged 18 and over who respond 'very good' or 'good' to the question regarding their general health status.	Percentage	Municipality
Access to essential services	Life expectancy	The expected life expectancy in years for a person aged 0, based on the assumption that mortality rates will remain constant in the future for the entire population of men and women. A four-year average is applied.	Year	Municipality
Socioeconomic advancement	Low-income population	The percentage of households that do not have sufficient income and wealth to fully participate in society according to the NIBUD standard.	Percentage	Municipality

Socioeconomic advancement	Social-assistance benefits in labour force	The percentage of the labour force receiving social-assistance benefits under the Participation Act.	Percentage	Municipality
Socioeconomic advancement	Disposable household income	Average disposable income per household, excluding students.	1.000 Euro	Municipality
Socioeconomic advancement	Gross regional product	Gross Domestic Product per capita. Municipalities have received the figures from the COROP region due to the lack of data at the municipal level.	Euro	COROP
Socioeconomic advancement	Gender inequality - victims of violent crimes	Gender inequality in the number of victims of violent and sexual crimes. The score ranges from 0 to 1, where 0 represents complete equality and 1 represents complete inequality.	Ratio	Municipality
Socioeconomic advancement	Gender Inequality - victims of property crimes	Gender inequality in the number of victims of property crimes, where 0 represents complete equality and 1 represents complete inequality.	Ratio	Municipality
Socioeconomic advancement	Gender inequality in labour participation	Gender inequality in labour participation, measured as the share of the employed working population within the total population (including both the employed and unemployed). The score ranges from 0 to 1, where 0 represents complete equality and 1 represents complete inequality.	Ratio	Municipality
Socioeconomic advancement	Gender inequality in income	Gender inequality in average personal income, measured on a scale from 0 to 1, where 0 represents complete equality and 1 represents complete inequality.	Ratio	Municipality
Socioeconomic advancement	Gender Inequality among council members	Gender inequality among council members in a municipality, measured on a scale from 0 to 1, where 0 represents complete equality and 1 represents complete inequality.	Ratio	Municipality
Socioeconomic advancement	Gender inequality among mayors / aldermen	Gender inequality in the number of aldermen in a municipality, measured on a scale from 0 to 1, where 0 represents total equality and 1 represents total inequality.	Ratio	Municipality

Socioeconomic advancement	Domestic violence	The number of reported cases of domestic violence per 100,000 inhabitants. This includes child abuse, violence against parents, (ex-)partner violence, elder abuse (for individuals over 65 years old), and other forms of domestic violence.	Number per 100,000 inhabitants	Municipality
Socioeconomic advancement	Problematic debts	At least one person in the household meets at least one of the criteria set by CBS at the reference date of the reporting year regarding debts (see: https://dashboards.cbs.nl/v5/SchuldenproblematiekInBeeld/).	Percentage	Municipality
Socioeconomic advancement	Financial struggle	The percentage of individuals aged 18 and older who are experiencing financial difficulties.	Percentage	Municipality
Socioeconomic advancement	Financial buffer	Percentage of households with a sufficient financial buffer, taking into account the size of the households.	Percentage	Municipality
Employment generation	Work incapacity	Percentage of the labour force that receives benefits under the Disability Insurance Act (WAO) or benefits under the Return to Work (Partially Disabled Persons) Regulations (WGA) under the Work and Income according to Labour Capacity Act (WIA).	Percentage	Municipality
Employment generation	Unemployment	The percentage of the unemployed workforce relative to the total workforce (employed and unemployed) in the age group of 15 to 75 years.	Percentage	Municipality
Employment generation	Gross labour participation	The percentage of the labour force, including both employed and unemployed individuals, relative to the total population, which includes both the labour and non-labour force.	Percentage	Municipality
Employment generation	Employment opportunities	The number of available jobs in relation to the workforce.	Ratio	Municipality
Clean transportation	Charging stations	The number of (semi-)public charging stations per 1,000 vehicles.	Number per 1,000 cars	Municipality
Clean transportation	Distance to train station	Average distance to a train station.	Kilometre	Municipality
Clean transportation	Public transport accessibility	The percentage of the population that has access to a bus, metro, tram, ferry, or train within 700 meters, with these modes of transport operating at least twice per hour on weekdays.	Percentage	Surface area

Clean transportation	Noise nuisance traffic	The percentage of people experiencing noise nuisance from road traffic, aircraft, and/or train services.	Percentage	Municipality
Clean transportation	Traffic congestion	Traffic congestion measured in minutes per year per kilometre on national and provincial roads. Municipalities receive a score for the COROP.	min/year/km road	COROP
Clean transportation	Bicycle environment	A score that reflects the perceived bicycle environment, based on both survey data and objective factors.	Score	Municipality
Clean transportation	Electric business vehicles	Percentage of electric business cars.	Percentage	Municipality
Clean transportation	Privately owned electric vehicles	Percentage of electric privately owned vehicles (electric, plug in hybrid or full hybrid).	Percentage	Municipality
Green buildings	Renewable energy	Percentage of known renewable energy consumption, including renewable heat, solar power, and energy consumption on motorways.	Percentage	Municipality
Green buildings	Energy label non-residential buildings	The percentage of non-residential buildings that have an energy label of B or higher. Non-residential buildings are all structures that do not have a residential purpose, such as offices, schools, factories, shops, and healthcare institutions.	Percentage	Municipality
Green buildings	Energy label dwellings	The percentage of labelled dwellings that have an energy label of B or higher.	Percentage	Municipality
Green buildings	Gas consumption households	The average gas consumption per household.	m^3	Municipality
Green buildings	Gas consumption businesses	The average gas consumption of businesses, calculated per employee.	m^3/employee	Municipality
Green buildings	Electricity Consumption households	The average electricity consumption of households.	kWh	Municipality
Green buildings	Electricity consumption businesses	The average electricity consumption of businesses, calculated per employee.	kWh/employee	Municipality
Green buildings	Solar power	The installed capacity of solar panels per dwelling, expressed in kWp (kilowatt peak). This capacity represents the maximum amount of electricity that can be generated per unit of time by the solar panels of a solar power installation.	kWp/dwelling	Municipality

Green buildings	Green roofs	The percentage of the area of green roofs in relation to the total area of flat roofs.	Percentage	Municipality
Environmentally sustainable management of living natural resources and land use	Protected natural area	The percentage of the area designated as protected nature, including NNN, Natura 2000, and national parks.	Percentage	Surface area
Environmentally sustainable management of living natural resources and land use	Soil sealing	The percentage of the surface that is sealed.	Percentage	Surface area
Environmentally sustainable management of living natural resources and land use	Methane emissions	The average methane emission per hectare into the air.	kg/ha	Municipality
Environmentally sustainable management of living natural resources and land use	Nitrogen oxides (Nox) emissions	The average emission of nitrogen oxides (expressed as NO2) per capita into the air.	kg/inhabitant	Municipality
Environmentally sustainable management of living natural resources and land use	Phosphorus emissions to water	The average phosphorus emission to surface water per hectare of the administrative area.	kg/ha	Water bodies
Environmentally sustainable management of living natural resources and land use	Nitrogen emissions to water	The average nitrogen emission to surface water, expressed per hectare of the administrative area.	kg/ha	Water bodies
Environmentally sustainable management of living natural resources and land use	Public trees	Percentage of public space that is covered with trees, excluding agricultural areas.	Percentage	Municipality

Environmentally sustainable management of living natural resources and land use	Public low greenery	Percentage of public space covered by low greenery, excluding agricultural areas.	Percentage	Municipality
Pollution prevention and control	Ozone concentration	The average concentration of ozone in the air.	µg/m^3	Surface area
Pollution prevention and control	Particulate matter PM2.5 emissions	The average particulate matter (PM2.5) emissions per capita released into the air.	kg/inhabitant	Municipality
Pollution prevention and control	CO2 emissions	The average carbon dioxide (CO2) emissions per capita into the air.	kg/inhabitant	Municipality
Pollution prevention and control	Particulate matter (PM2.5) concentration	The average concentration of particulate matter (PM2.5) in the air.	µg/m^3	Surface area
Pollution prevention and control	Nitrogen oxides concentration	The average concentration of nitrogen in the air.	µg/m^3	Surface area
Pollution prevention and control	Separation of fine household waste	Percentage of fine household waste that has been successfully separated.	Percentage	Municipality
Pollution prevention and control	Separation of bulky household waste	The percentage of bulky household waste that is separated.	Percentage	Municipality
Pollution prevention and control	Total household waste	The average amount of household waste per capita in kilograms.	kg/inhabitant	Municipality
Sustainable water and wastewater management	Risk of flooding	The risk of flooding, caused by the sea, rivers, or precipitation, weighted by the number of inhabitants in each administrative area.	Score	Surface area
Sustainable water and wastewater management	Pluvial flood nuisance	The average maximum water depth that can occur at a given location due to intense rainfall (140 mm of rainfall in 2 hours. These showers occur on average once every 1,000 years at a given location under the current climate).	Centimetre	Surface area
Sustainable water and wastewater management	Priority substances	Percentage of water bodies that are rated at least good in quality.	Percentage	Water bodies
Sustainable water and wastewater management	Physio-chemical quality	The percentage of water bodies with a physio-chemical quality rated as at least good.	Percentage	Water bodies
Sustainable water and wastewater management	Macrofauna	The percentage of water bodies that are rated as at least good quality.	Percentage	Water bodies
Sustainable water and wastewater management	Other substances	The percentage of water bodies that are rated at least as good in quality.	Percentage	Water bodies

Sustainable water and wastewater management	Fish stock	The percentage of water bodies that are rated at least good in quality.	Percentage	Water bodies
Sustainable water and wastewater management	Water flora	The percentage of water bodies that are rated as at least good quality.	Percentage	Water bodies