



Impact Report BNG Sustainability Bonds for Dutch Municipalities

Full report

July 2024

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Impact Report BNG Sustainability Bonds for Dutch Municipalities

Full report

Colophon

Commissioned by

BNG Bank Funding & Treasury Department

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About this report

BNG Bank, 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 third performance report provides an overview of Dutch municipal SDG-spending 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: <https://www.bngbank.com/Reports-Key-Figures/ESG-bonds-impact-reports>

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More information

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1 Preface

Driven by the core values of sustainability, reliability, and professionalism, BNG Bank has set ambitious targets in its Road to Impact strategy, to increase the impact in the Dutch public sector. The UN Sustainable Development Goals (SDGs) are used as the point of reference in measuring this social impact. Our Climate Plan 'Going Green' outlines how we plan to reduce emissions from the credit portfolio and those arising from our own operations in line with the 1.5°C target of the Paris Climate Agreement in the coming years.

There is no doubt that we together face major societal challenges. In order to cope with them, everyone's contribution in society is needed. In this, specific efforts of municipalities are essential, as the topics of the global agenda for sustainable development have a local and an international dimension. All 17 SDGs contain subgoals that directly or indirectly touch upon the daily work of Dutch municipalities. Examples include the reduction of inequality, social integration, a pleasant and safe environment, sustainable production and consumption, and qualitative and participatory governance. I am proud that BNG Bank is enabling Dutch municipalities to achieve their sustainable and social objectives. We do this by not only providing funding at attractive terms and conditions but also by truly being a partner. This is reflected in the case studies of collaborations with municipalities in this report.

BNG Bank, as the market leader in financing the Dutch municipalities, started issuing sustainability bonds in 2014 and under her current Sustainable Finance Framework since 2021. We report the impact on the 17 SDGs and the proceeds categories from the ICMA GBP and SBP. Since 2014, BNG Bank has issued more than EUR 29 bn of ESG bonds in total across various currencies. A part of this is done by issuing the sustainability bonds throughout the years to support municipalities in their path to a more sustainable Dutch society. In 2023 BNG issued two new sustainability bonds with a total value of € 0.35 billion. I am pleased to present the activities financed by our sustainability bonds and their expected impact.

Olivier Labe

Acting CEO and CFO – BNG Bank

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 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 modernize the framework in 2021. As a result, the BNG Sustainable Finance Framework was launched in that year. It is under this ESG framework that BNG has issued ESG bonds for Dutch municipalities and social housing associations since 2021.

2.1 BNG Bank Sustainable Finance Framework



































































The Sustainable Finance Framework follows the four key pillars of the ICMA Green Bond Principles (GBP) and Social Bond Principles (SBP), and of the LMA Green Loan Principles (GLP): Use of Proceeds, Process for Project Evaluation and Selection, Management of Proceeds and Reporting. Given this structure, the framework is divided in two sub-frameworks that each focus on a different client group in terms of Use of Proceeds:

- Sub-framework I for loans to Dutch municipalities
- Sub-framework II for loans to Dutch social housing associations

Each transaction BNG initiates will include eligible proceeds from only one sub-framework to avoid mixed Use of Proceeds in one financial instrument.

The methodology of the municipality sub-framework maps the municipalities’ COFOG expenditures to ICMA GBP and SBP categories and to the UN SDGs (Table 1). The approach allows for the distinction between the portion of expenditures 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 Bank Sustainable Finance Framework

UoP	Eligible COFOG Tasks	SDG alignment			
Access to essential services	1.1 Crisis management and fire brigade				
	1.2 Public order and safety				
	4.1 Public primary education				
	4.2 Educational housing				
	4.3 Education policy and student affairs				
	5.2 Sports accommodations				
	5.4 Museums				
	5.5 Cultural heritage				
	6.72 Customized services 18-				
	7.1 Public health				
	8.1 Spatial planning				
Socioeconomic advancement	0.2 Civil affairs				
	6.1 Cooperation and citizen participation				
	6.2 Neighbourhood teams				
	6.3 Income plans				
	6.6 Customized facilities (WMO)				
	6.71 Customized services 18+				
	6.81 Escalated care 18+				
	6.82 Escalated care 18-				
Employment generation	3.1 Economic development				
	3.3 Business counter and business schemes				
	3.4 Economic promotion				
	6.4 Guided participation				
	6.5 Labour participation				
Clean transportation	2.5 Public transport				
Green buildings	0.3 Management of other buildings and grounds				
	3.2 Physical business infrastructure				
	8.3 Living and building				
Living Natural Resources and Land Use Projects	5.7 Public green areas and (outdoor) recreation				
	7.4 Environmental management				
Pollution prevention and control	7.3 Waste				
Sustainable water and wastewater management	7.2 Sewerage				

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.

The budget of the Dutch municipal sector is drawn up using the OECD Classification of Functions of Government (“COFOG”) codes to display the municipal expense categories. In this classification system, Dutch municipal budgets are clustered in 55 tasks. The tasks classify government budget data using the purpose for which the funds are used. The methodology of the municipality sub-framework maps the municipalities’ COFOG expenditures to ICMA GBP and SBP categories (therefore a sustainability bond) and to the UN SDGs. The approach allows for the distinction between the portion of expenditures 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.

2.3 Sustainability bonds issued under BNG Bank Sustainable Finance Framework

2023 was the third 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

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

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

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

As in previous years, the proceeds of 2023 bonds have been used to finance new loans to municipalities. Allocation of eligible loans and bond proceeds was completed in the first quarter of 2024. Like before, the amount of allocated eligible loan portion was greater than the nominal proceeds of each bond. In addition, the weighted average duration of the total allocated eligible loan portion per bond was greater than the duration of each bond’s proceeds.

With the 2023 sustainability bond proceeds, 63 new loans to 40 different municipalities were financed. This adds to the issuance in previous years (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 Set-up of this report

This full report contains additional information to the summary report. The following chapters present the results of the study. In chapter 3, an elaborate introduction is given. Chapter 4 shows in detail the results of the COFOG analysis. In chapter 5 we will present the Use of Proceeds categories analysis. In chapter 6 we will take an in-depth look at the opalization of the SDGs. The results of the SDGs analysis, as well as some examples of indicators, are presented in chapter 7. A conclusion is presented in chapter 8, and in the final chapter there is some extra information about BNG Bank and Het PON & Telos. The report also includes three annexes as well; annex A provides the data sources used for SDG indicators, annex B presents an overview of all SDG indicators, annex C does the same for the indicators that are used for the Use of Proceeds categories, and annex D provides a list of all references of this report.

3 Introduction

3.1 The role of municipalities

As of January 2023, the Netherlands has 342 municipalities. These municipalities vary in size, population, landscape, and history. As one of three layers of our public administration, they are closest to the daily lives of Dutch people and are mainly responsible for policies that directly affect their inhabitants. The municipal council decides on public green spaces, social housing, various forms of healthcare (like mental health care), the construction of (public) buildings, and infrastructure. In addition to implementing their own policies, municipalities are responsible for implementing national policies, as well as enforcing public order and safety, maintaining social services and employment opportunities, promoting economic prosperity, and good healthcare (home healthcare, care for the elderly, etc.). In short, the municipalities are responsible for a large part of the day-to-day life of the Dutch inhabitants and therefore play a crucial and important role in the well-being and quality of life in the Netherlands.

3.2 Current challenges for Dutch municipalities

The Netherlands is currently facing what can be described as a ‘polycrisis’.¹ A situation in which several complex challenges come together; also known as a perfect storm. These challenges include a transition to sustainable energy, coupled with rising energy prices, geopolitical challenges, an asylum crisis, also because of ongoing geopolitical tensions, both in Europe and globally. There is also a shortage of affordable housing, resulting in a housing market that is increasingly geared towards the higher social classes, widening the already growing gap between the ‘haves’ and ‘have-nots’.² In addition, the Netherlands must cope with extreme weather patterns; very dry summers and wet winters, resulting in heat and drought-related problems such as heat stress. The social debate on these challenges also faces its own challenges due to an increasingly polarized society and a hardening of the debate.

This means that municipalities are currently grappling with how to provide adequate shelter for asylum seekers while at the same time inhabitants have difficulties with paying their energy bills and the transition to renewable energy solutions must be made, etc. They are also looking for available land to build affordable housing, competing with the search for suitable areas for sustainable energy and the expansion of natural areas, while at the

¹ Rotmans, J. (2022). Er zijn zware jaren in aantocht, dus moet de overheid hard ingrijpen. Trouw.

² Hoff, S., Vrooman, C., Iedema, J., Boelhouwer, J., & Kullberg, J. (2021). Verschil in Nederland 2014-2020; Zes sociale klassen en hun visies op samenleving en politiek.

same time being responsible for the financial distribution of national subsidies. So, there is no shortage of challenges for local governments in the Netherlands.

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 4.0% of the EU's total population³, while the country's area is only 0.9% of the EU's total area⁴. Its GDP accounts for 6.0% of the EU total⁵. The high population density and economic output, combined with its location in a delta of several major European rivers, largely define the specific sustainability challenges faced by municipalities in the Netherlands. Throughout their history, the Dutch have struggled to gain land from the sea; so spatial planning and water security have been high policy priorities for centuries. Another characteristic of Dutch municipalities is their relatively large number and small size.

Most municipalities in the Netherlands are rather small to very small. More than half of the municipalities have between 20,000 and 50,000 inhabitants. This means that metropolis-like sustainability problems, such as those found in Paris, London, Rome, Hamburg, Vienna and Barcelona, all of which have more than 1 million inhabitants, are less intense in Dutch cities. The largest, Amsterdam and Rotterdam, have less than 1 million inhabitants.

However, factors other than municipality size, such as GDP/capita, high density of economic activities (including intensive livestock farming) per km², 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 specialization in an environment of close neighbours and the need to offer their inhabitants a high potential of environmental, social, and economic qualities.

3.4 The role of municipalities in climate policy

Municipalities play a crucial role in the implementation of the Dutch climate accord. Based on this agreement, municipalities have got a considerable number of tasks in addition to their normal responsibilities. These tasks include (but are not limited to): developing a

³ Eurostat. (2024, May 21). Population change - Demographic balance and crude rates at national level. Retrieved on 10 June 2024 from https://ec.europa.eu/eurostat/databrowser/view/DEMO_GIND__custom_7680622/bookmark/table?lang=en&bookmarkId=edacacb0-acad-4876-859f-9549d766826b

⁴ Eurostat. (2024, April 29). Area by NUTS 3 region. Retrieved on 10 June 2024 from

https://ec.europa.eu/eurostat/databrowser/view/reg_area3/default/table?lang=en

⁵ Eurostat. (2024, June 10). Main GDP aggregates per capita. Retrieved on 10 June 2024 from

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regional energy strategy with other municipalities, supporting agricultural businesses, promoting sustainable transport and developing plans for this, tackling food waste and increasing the natural area in municipalities. In total, the Board of Public Administration (Raad voor Openbaar Bestuur (ROB))⁶ found that the intensified tasks in the climate accord would require on average 14-17 additional full-time employees per municipality. Note that, if the size of the municipality is considered, this means about 86-100 for G4-municipalities, 39-43 for G40, 17-19 for average-sized municipalities and 8-9 for smaller municipalities. In addition, according to the ROB, municipalities must cope with additional material costs, mainly for research.⁷ This poses a challenge, to the capacity and financial resources of municipalities to meet their responsibilities under the climate accord.

3.5 Introduction of Sustainable Development Goals

As of 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 recognize 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) to adopt the SDGs in their local agendas, believing that “local governments are key actors in the new development agenda. Goal 11 ‘Sustainable cities and communities’ occupies a central position in the everyday practice of municipalities. However, all the goals are – to some extent- local goals, which means that local governments can contribute to each one of them.”⁸

⁶ Felix, A. E. (2020). Uitvoeringskosten van het Klimaatakkoord voor decentrale overheden in 2022-2030. GR142/eindrapport (Dutch).

⁷ Felix, A. E. (2020). Uitvoeringskosten van het Klimaatakkoord voor decentrale overheden in 2022-2030. GR142/eindrapport (Dutch).

⁸ VNG. (n.d.). Sustainable development goals. Retrieved October 26, 2022, from <https://www.vng-international.nl/sustainable-development-goals>

3.6 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, national, regional, 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 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, urbanization, transport, science and technology. To make the 2030 Agenda a reality, broad ownership of the SDGs must be translated into a strong commitment by all stakeholders to implement the global goals.

Figure 1 SDG overview



4 COFOG

Not all SDGs are equally applicable to municipalities. In order to align the Sustainable Development Goals with the framework that BNG Bank uses to finance the entire Dutch municipal budget, the municipal tasks identified by the OECD Classification of Functions of Government (COFOG) were linked to the 17 SDGs. Subsequently, all COFOG tasks linked to the SDGs were categorized using the Green Bond Principles (GBP) and the Social Bond Principles (SBP). Finally, each COFOG code is identified with the main SDG. 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 carried out a baseline study, which as a standard presents an overview of the municipal expenditure 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 (2024) is presented. There have been no significant changes in the COFOG tasks since last year. The results are shown in table 3.

Table 3 Summary overview of the share of eligible activities in municipal budgets 2017 – 2024

Year	Percentage SDG-related municipal spending	SDG-related municipal spending in bn €
2017	66.4	€ 37.8
2018	66.5	€ 38.5
2019	67.3	€ 40.5
2020	67.5	€ 42.4
2021	68.2	€ 44.0
2022	68.4	€ 45.2
2023	67.2	€ 47.6
2024	67.7	€ 52.2

The links between Use of Proceeds categories, COFOG task fields and the SDGs are unambiguous, recognizable to third parties, practically manageable, and easy to apply to municipal budget figures. The calculations and analyses carried out show stable and explainable results that develop steadily over time.

The share of SDG-related municipal spending is higher than last year (67.7% vs. 67.2%), indicating that municipalities are spending relatively more of their budget on SDG-related tasks.

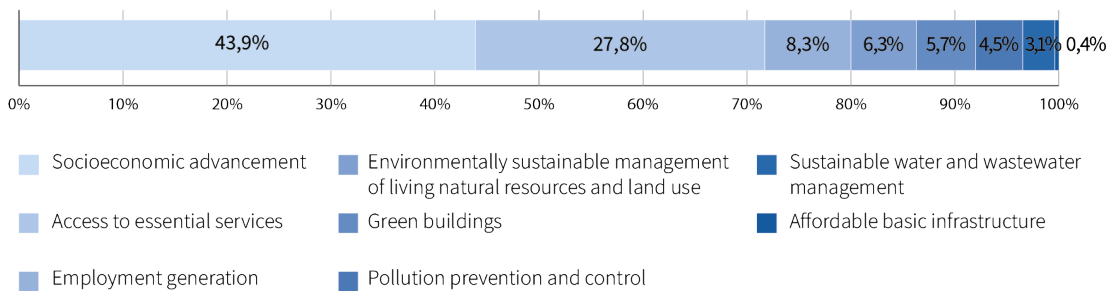
As mentioned above, a methodology to identify all SDG-related expenditures was used to categorize expenditure using the ICMA Green Bond Principles (GBPs) and Social Bond

Principles (SBPs) Use of Proceeds categories. Municipalities increased their SDG-related budget by 9.8%, compared to 2023. Most of the budget is allocated to the Use of Proceeds categories 'Access to essential services' and 'Socioeconomic advancement'. These together account for 71.7% of the total SDG-related budget. The distribution of the budget reflects the core responsibilities of the municipality. Table 4 and Figure 2, show the composition of the eligible activities by Use of Proceeds categories and the breakdown of the Use of Proceeds categories can be found.

Table 4 Summary overview of the UoP activities in municipal budgets 2017 – 2024

Use of proceeds categories (in bn €)	2017	2018	2019	2020	2021	2022	2023	2024
Access to essential services	9.7	9.8	10.7	11.5	12.2	12.3	13.1	14.5
Socioeconomic advancement	17.0	17.6	18.3	18.9	19.3	20.0	20.9	23.0
Employment generation	3.9	3.8	3.8	3.8	3.9	4.0	4.0	4.3
Affordable basic infrastructure	0.5	0.3	0.3	0.3	0.3	0.2	0.2	0.2
Green buildings	2.0	2.1	2.3	2.4	2.5	2.7	2.9	3.0
Environmentally sustainable management of living natural resources and land use	1.8	1.8	2.0	2.2	2.3	2.5	2.8	3.3
Pollution prevention and control	1.6	1.6	1.7	1.9	2.0	2.0	2.2	2.3
Sustainable water and wastewater management	1.3	1.3	1.4	1.4	1.4	1.4	1.5	1.6
Total SDG-related	37.8	38.5	40.5	42.4	44.0	45.2	47.6	52.2






















































Figure 2 Composition of the eligible activities by UoP Category
















5 Use of Proceeds

This chapter discusses an examination of the results of the sustainability scores for the Use of Proceeds categories. The results are presented for each of the eight ICMA UoP categories identified in the Framework for the BNG Bank Sustainability Bond, see Table 5.

Table 5 Municipal COFOG tasks and their accompanying SDG based on a framework by the BNG Bank

UoP	Eligible COFOG Tasks	SDG alignment			
Access to essential services	1.1 Crisis management and fire brigade				
	1.2 Public order and safety				
	4.1 Public primary education				
	4.2 Educational housing				
	4.3 Education policy and student affairs				
	5.2 Sports accommodations				
	5.4 Museums				
	5.5 Cultural heritage				
	6.72 Customized services 18-				
	7.1 Public health				
8.1 Spatial planning					
Socioeconomic advancement	0.2 Civil affairs				
	6.1 Cooperation and citizen participation				
	6.2 Neighbourhood teams				
	6.3 Income plans				
	6.6 Customized facilities (WMO)				
	6.71 Customized services 18+				
	6.81 Escalated care 18+				
6.82 Escalated care 18-					
Employment generation	3.1 Economic development				
	3.3 Business counter and business schemes				
	3.4 Economic promotion				
	6.4 Guided participation				
	6.5 Labour participation				
Clean transportation	2.5 Public transport				
Green buildings	0.3 Management of other buildings and grounds				
	3.2 Physical business infrastructure				
	8.3 Living and building				

Living Natural Resources and Land Use Projects	5.7 Public green areas and (outdoor) recreation				
	7.4 Environmental management				
Pollution prevention and control	7.3 Waste				
Sustainable water and wastewater management	7.2 Sewerage				

5.1 General performance of municipalities applying Use of Proceeds categories

Table 6 summarizes the results of the Use of Proceeds category performance scores for the years 2016 to 2024. The general trend is that the overall scores are either relatively stable or show an improvement over time. The exception is the category ‘Access to essential services’, which shows a small annual decline since 2019. This is likely due to the higher school drop-out rates due to the attractive labour market in the current economic climate, and high house prices due to the housing shortage. High house prices have increased wealth inequality between owner-occupied and non-owner-occupied households. ‘Employment generation’ shows a strong upward trend which, apart from the one-off lower score in 2021, is also due to the current positive economic climate with very low unemployment. Other UoP categories that have improved over the years are ‘Socioeconomic advancement’, ‘Pollution prevention and control’ and ‘Affordable basic infrastructure’. The latter UoP category shows the biggest improvement over the previous year, with an increase of 2.9 percentage points. ‘Green buildings’ and ‘Environmentally sustainable management of living natural resources and land use’, have remained the same, with no real developments over the last 9 years. The categories are discussed in more detail in the following paragraph, and Annex C provides an overview of the indicators used for the Use of Proceeds.

Table 6 Sustainability performance applying Use of proceeds categories

Use of Proceeds category	2016	2017	2018	2019	2020	2021	2022	2023	2024
Access to essential services	49.4	49.8	49.8	50.6	50.0	49.7	49.1	49.0	48.0
Socioeconomic advancement	43.3	44.1	45.3	46.8	47.3	48.2	48.5	50.0	50.4
Employment generation	38.8	40.7	44.5	49.0	51.6	48.8	52.9	56.3	57.1
Affordable basic infrastructure	33.6	34.2	34.9	36.1	38.7	41.0	42.3	43.3	46.3
Green buildings	25.0	25.0	25.0	25.0	25.0	25.1	25.1	25.2	25.2
Environmentally sustainable management of living natural resources and land use	39.6	39.6	39.6	39.6	40.1	40.1	40.1	40.1	40.4
Pollution prevention and control	40.3	40.8	41.3	42.3	43.0	44.6	44.6	45.4	47.2
Sustainable water and wastewater management	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1

5.2 In-depth look Use of Proceeds categories

This paragraph provides a detailed description of the Use of Proceeds categories and contains explanatory data at the indicator level to 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.

Municipalities are responsible for the public health of its inhabitants, usually municipalities delegate most of this task to the Gemeentelijke Gezondheidsdiensten (GGD, the Municipal Health Services). Life expectancy in the Netherlands continues to rise. Average life expectancy is 81.8 years, but on average women live three years longer than men. Despite this, both men and women live about the same length of time in good health⁹. The increase in life expectancy is mainly due to a decrease in mortality from cardiovascular disease. Furthermore, over 97 percent of the population has access to a general practitioner. Through the provision of primary education, educational housing and educational policy, municipalities play an important role in promoting education. The proportion of the labour force without tertiary education is gradually decreasing. The current level of 26.3 percent is mostly dominated by the older population. There are more than 7,300 educational institutions in the Netherlands. Over the past ten years, the number of unemployed young

⁹ Volksgezondheid En Zorg. (2023, July 18). Levensverwachting | Leeftijd en geslacht. <https://www.vzinfo.nl/levensverwachting/leeftijd-en-geslacht>

people has gradually decreased from a starting point of 13% to 8.2% and the school drop-out rate has increased from 1.7% in 2015 to 2.4%. This is mainly due to the economic boom. The financial situation of Dutch households has developed positively. The average household savings increased from €18,400 to €20,100 last year. Moreover, the Gini coefficient (a measure of income inequality, between 0 and 1, where 0 means equal) is 0.285, compared to 0.292 last year. The increase in income equality is mainly due to the positive economic situation, with the number of benefit recipients continuing to fall.

5.2.2 Socioeconomic advancement

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

Women have become slightly more likely to feel unsafe in recent years. In 2021, 42% of women felt generally unsafe at times, compared to 44% in 2023. This is probably due to 'renewed' social life since the Covid-19 pandemic, but also to the increased focus on violence against women because of the #MeToo movement.

In terms of social inclusion, one of the municipal tasks is to provide income and welfare support to vulnerable residents. The number of people receiving social assistance has, in absolute terms, fallen from 406,000 to 397,000 last year. The number of poor households has fallen slightly by 0.1%. GDP per inhabitant has increased by €5,000 and the median yearly disposable income of residents has also increased by €2,000. This is mainly due to the many wage negotiations because of rising inflation. However, due to high inflation, more and more families are struggling to make ends meet. This percentage has risen from 12.7% to 18.8%. Although income inequality in the Netherlands has declined, wealth inequality has increased. This is mainly due to rising housing prices and the widening gap between homeowners and non-homeowners¹⁰.

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. First, having a job provides an income. 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, compared to 90.9% the previous year. Municipalities have an important

¹⁰ CBS. (2023, November 2). Vermogen van huishoudens opnieuw gestegen. *Centraal Bureau Voor De Statistiek*. <https://www.cbs.nl/nl-nl/nieuws/2023/44/vermogen-van-huishoudens-opnieuw-gestegen>

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 rose from 72.2% in 2022 to 73.1% in 2023, while the unemployment rate also rose slightly (by 0.1%), to 3.6%.

5.2.4 Affordable basic infrastructure

Mobility, and therefore good infrastructure, is essential for full participation in society. It allows people to develop and relax and is also important for the economic functioning of society. People travel for a variety of reasons, including work, social contacts, sport, and leisure. In addition to the mobility of people, the transport of goods is of great economic importance in the Netherlands. A good infrastructure makes a positive contribution in this regard.

Sustainable transport is also very important. On a scale of 0 to 4 representing the cycling climate (combination of safety, congestion on cycle paths, insufficient bicycle parking spaces or traffic jams in front of traffic lights), the Netherlands scored 3.47 in 2022, compared to 3.40 two years prior. The average distance to a train station is 5.3 km, but the average distance to other means of public transport is closer. The number of electric cars for private use has risen to 5.8% and for companies to 1.2%, with a steady increase in recent years. More and more people are becoming aware of the benefits of clean mobility. By providing public charging stations, municipalities can encourage residents to switch to electric cars even more.

Looking at the reduction of emissions, we see an improvement in particulate matter. The government, companies, and residents have made great efforts in recent years. Carbon dioxide emissions decreased between 2021 and 2022. This is mainly because less natural gas was used in industry, the built environment, and agriculture¹¹.

5.2.5 Green buildings

If we are to achieve a zero-energy society by 2050, we need sustainable buildings. Both new buildings to be constructed and existing buildings are important in achieving this goal.

CO₂ emissions from the total built environment in the Netherlands have fallen sharply in recent years. In 2022, emissions were 35,984 kton, down from 35,894 kton two years earlier. Higher natural gas prices have led to significant reductions in natural gas consumption. In addition, the weather was milder last year, so less natural gas was used to heat homes and offices. The annual energy consumption of public buildings has decreased. Electricity consumption increased slightly, but gas consumption decreased significantly. The annual consumption of public buildings is 9,218 GWh of electricity and 1.3 billion m³ of gas. Once again, this is partly due to the mild winter and the savings made because of the sharp rise in

¹¹ CBS. (2023, March 14). Uitstoot broeikasgassen 9 procent lager in 2022. *Centraal Bureau Voor De Statistiek*. <https://www.cbs.nl/nl-nl/nieuws/2023/11/uitstoot-broeikasgassen-9-procent-lager-in-2022>

prices. However, increased awareness and insulation measures have also made a positive contribution. Both can be influenced by municipalities, for example by offering subsidies to homeowners to make their homes more sustainable. Finally, there was a strong increase in both the number of electric vehicles (as mentioned above) and the number of electric charging points, possibly partly due to the major efforts made by municipalities to install public charging points.

5.2.6 Environmentally sustainable management of living natural resources and land use

Living natural resources are understood in terms of a wide variety of plants, animals, and micro-organisms, and also in terms of the ecosystem services they provide.

The use of pesticides affects water, soil and air quality. Pesticide usage is one of the main causes of biodiversity decline.¹² One of the municipal responsibilities is to protect and restore the quality of soil and air. In recent years, pesticide sales in the Netherlands have decreased from 9.9 million kilos to 9.4 million kilos. In particular, sales of pesticides for fungi have decreased. The majority (35%) of the pesticides sold in 2021 were used to control fungi and bacteria. 28% were used to control weeds and foliage, and another 28% were used to control insects and mites.

Agricultural landscapes can contribute to the maintenance and restoration of (specific) biodiversity. The Netherlands strive for 'green-blue networks' in their agricultural landscape. These networks provide, for instance, space for biodiversity, reduce pests and contribute to pollination.

Protecting natural areas is one of the most successful ways to maintain and restore biodiversity: 9% of the total area in the Netherlands is protected nature under EU-legislation (Natura 2000). The share of Natura 2000 sites in coastal and marine waters is 26% of the water surface (including the Wadden Sea), and the share of sites protected under the Marine Strategy Framework Directive (MSFD) is 31%. For coastal and marine waters, the Netherlands meet the international target of 30% protected areas by 2030¹³.

¹² WUR. (2023, september 18). Succesvolle bescherming van biodiversiteit vereist adequate indicatoren voor vervuiling door pesticiden en nutriënten. WUR. <https://www.wur.nl/nl/nieuws/succesvolle-bescherming-van-biodiversiteit-vereist-adequate-indicatoren-voor-vervuiling-door-pesticiden-en-nutriënten.htm>

¹³ Compendium voor de leefomgeving (2023, December 12). Aandeel beschermd natuurgebieden in Nederland, 2022. <https://www.clo.nl/indicatoren/nl142505-aandeel-beschermd-natuurgebieden-in-nederland-2022>

5.2.7 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 CO₂ emissions (less incineration of residual waste) and fossil fuel consumption and preserves forests and nature.

The target in the Netherlands was to achieve 75% waste separation and a maximum of 100 kg residual waste per inhabitant by 2020. This was not achieved. However, municipalities have taken significant steps to improve household waste separation. For example, 24% of the municipalities achieved 75% (or higher) waste separation in 2022, compared to 7% in 2015¹⁴. More than 26% of municipalities had less than 100 kg of residual waste per inhabitant, and the amount of residual waste fell from 240 kg to 163 kg per inhabitant per year. Waste separation for all municipalities increased from 50% to 60%.

In the Netherlands, a downward trend in the concentrations of particulate matter has been observed for many years. The use of filters in many production processes and in the transportation, sector has reduced the concentration of particulate matter, but the measured concentrations of particulate matter can vary considerably from year to year due to weather conditions. The slight increase in nitrogen oxide is probably due to the large difference in traffic during the quieter corona period in 2021 and busier period thereafter in 2022.

5.2.8 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.

The total volume of wastewater treated by water treatment facilities in the Netherlands fell from 93 million in 2021 to 86 million in 2022. In addition, more than 98% of the wastewater discharged by all water boards meets quality requirements. The total amount of supplied drinking water has decreased from 1.125 bn m³ to 1.117 bn m³ in 2022. Despite the slight decrease, the drinking water usage is expected to increase until 2040¹⁵.

Current water management, increased water usage and the increased demand for (drinking)water due to climate change increasingly pose risks to (drinking)water availability.

¹⁴ Rijksoverheid. (2024, April 8). Huishoudelijk afval scheiden en recyclen. Afval | Rijksoverheid.nl.

<https://www.rijksoverheid.nl/onderwerpen/afval/huishoudelijk-afval>

¹⁵ Vewin. (2022, September 19). Prognose tot 2040: toename drinkwatergebruik. https://www.vewin.nl/nieuws/paginas/prognose_tot_2040_toename_drinkwatergebruik_1292.aspx

Dutch municipalities can aid in the storage of water by implementing infiltrations grounds for rainwater, and prevent water contamination by sewage overflows with proper sewage systems.

When it comes to surface waters, the Netherlands must comply with the European Water Framework Directive. Water quality in the Netherlands is improving on some aspects, such as the biological standards, but many water bodies are not expected to meet the requirements by 2027. Although the main responsibility for the management and quality of Dutch waters lies with national and provincial governments and waterboards, municipalities are to a large extent responsible for the water management in (and under) municipal grounds. The quality of swimming water in the Netherlands is good.

6 Operationalization SDG performance score

In 2018, Our World in Data published its SDG tracker¹⁶ on the Sustainable Development Goals. 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, 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

6.1 Sustainable development from an SDG perspective

The Sustainable Development Goals are not a new way of thinking about sustainable development. They build upon a long tradition of inciting change in sustainable ways, which can be traced back to the UN Conference on the Human Environment in 1972, as mentioned in Chapter 2. What *is* different, is that the SDGs focus on transformation. Achieving the desired outcomes on the required scale¹⁷ requires intentional change, based on societal agreement and factual understanding.

Although the framework of the SDGs can be traced back to several other goals agreed by the UN and a tradition of thinking about sustainable development, the SDGs bring a new framework that provides an indivisible and universal whole. A framework with goals and targets and an explicit interaction between them. The focus on interaction is strongly influenced by our current understanding of the Earth as a closely linked human-

¹⁶ Roser, M. (2023, December 28). *SDG Tracker: Measuring progress towards the Sustainable Development Goals*. Our World in Data. <https://sdg-tracker.org/>

¹⁷ Independent Group of Scientists appointed by the Secretary-General, *Global Sustainable Development Report 2019: The Future is Now – Science for Achieving Sustainable Development*, (United Nations, New York, 2019).

environment system.¹⁸ Gains in human well-being, past and present, have almost always come at the expense of the Earth's resources. From land degradation to the release of waste into the air.

The framework also recognizes that our increasing (overall) prosperity is not evenly distributed. Some people are enjoying a high(er) standard of living, while others are not even living at our own defined minimum standards. However, the aggregated environmental costs are shared by all. Sustainable development is therefore about ensuring human well-being in a way that is safe within the limits of the Earth system, but it is also about being equitable development. 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.”*¹⁹

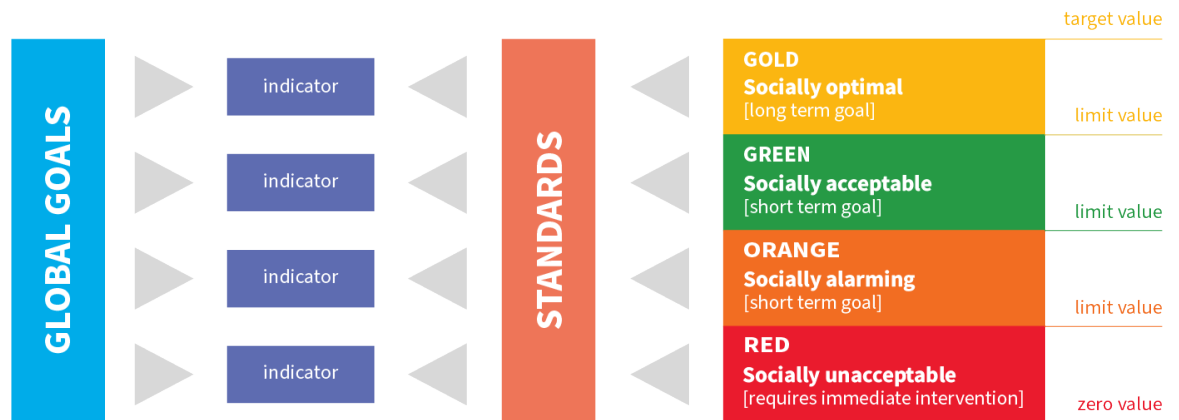
6.2 Norms used for the indicators and aggregation to the goal score

In order to transform individual indicator scores into a uniform system of sustainability scores, Het PON & Telos developed an approach using sustainability norms for each indicator by which ranges of sustainability goal achievement are defined (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 below. Determining the target values is a part of the method that is intended to generate a lot of discussion. In order to determine these target values, legislation, policy documents, comparisons over time, comparisons with other regions and the results of social discussions are used.

¹⁸ Ibid.

¹⁹ Ibid.

Figure 3 Flowchart goal achievement and norms



Once goal achievement scores of indicators have been derived, these are aggregated by giving them equal weight to goal scores. Table 7 provides 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 %	angle
SDG X	Indicator 1	50.00	180
	Indicator 1	50.00	180
SDG Y	Indicator 3	33.33	120
	Indicator 4	33.33	120
	Indicator 5	33.33	120

7 Sustainable Development Goals results overview

Figure 4 shows the SDG scores over time. We will briefly discuss the developments over time and then take a closer look at SDGs 3, 4, 7, 11, and 13. Although the SDGs have many synergies with each other, the ability to achieve goals depends on achieving other goals, BNG Bank has a special focus on the aforementioned SDGs related to municipalities, as they correspond closely to the activities financed by the bank.²⁰ First the development of all SDGs overtime is described, second SDGs 3, 4, 7, 11, and 13 will be described in depth. Finally, a brief look at the other SDGs is provided.

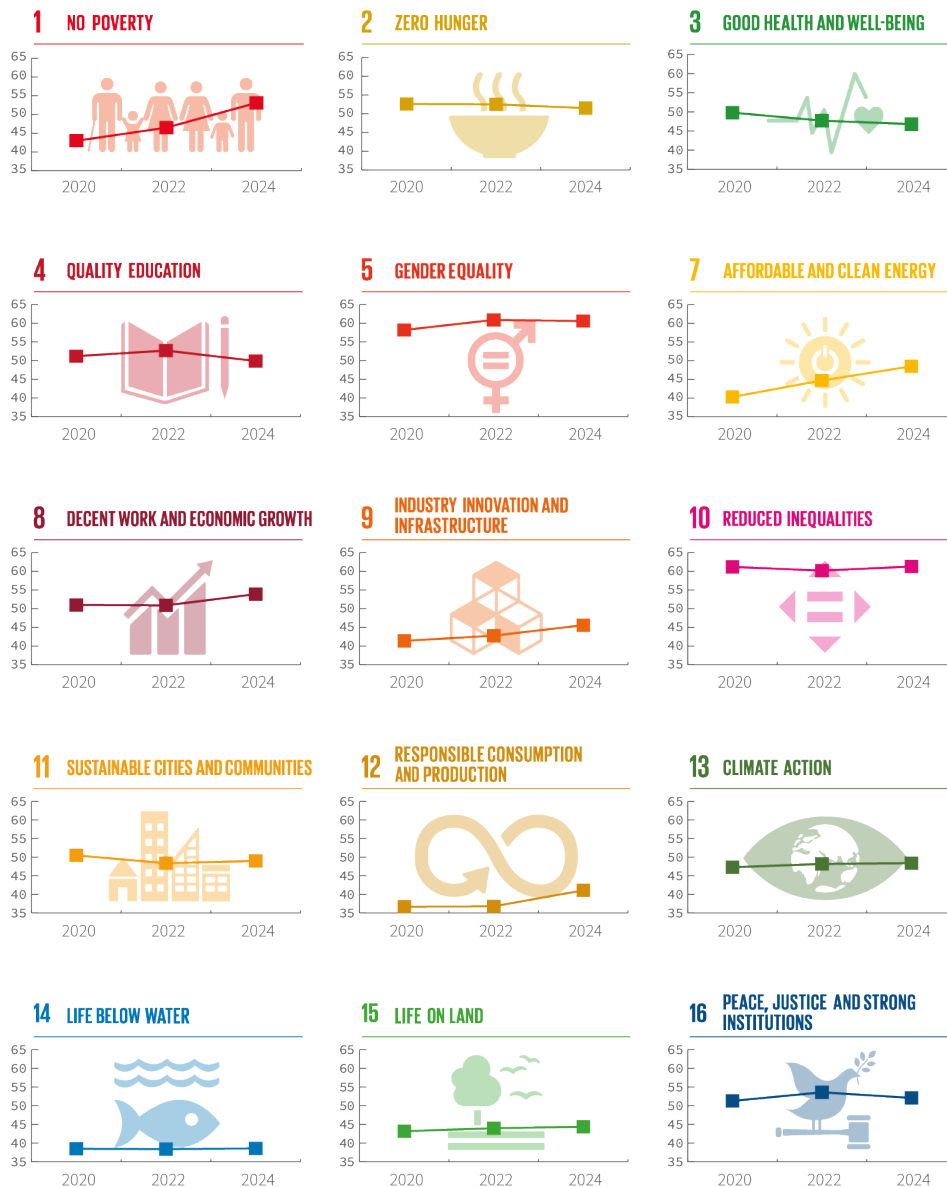
7.1 SDGs over time

Looking at the development of the scores over time, most of the SDGs have had a positive development since the reporting year 2020. The SDG with the largest increase over the last five years is SDG 1 No poverty, with an increase of 10.1 percentage points. The second largest increase was 4.4 percentage points for SDG 7 Affordable and clean energy. Not all SDGs have improved over this period, with scores decreasing for SDG 2 (Zero hunger), SDG 3 (Good health and well-being), SDG 4 (Quality education), and SDG 11 (Sustainable cities and communities) have decreased. The largest decrease was 3.0 percentage points for SDG 3 Good health and well-being.

The SDGs with the highest scores over the last five years are SDG 5 Gender equality and SDG 10 Reduced inequalities.

²⁰ BNG Bank (2021). Sustainable Finance Framework. Retrieved from <https://www.bngbank.com/sustainability>

Figure 4 Development in time of the SDG scores



7.2 Results SDGs in depth

In its company strategy, BNG Bank focuses specifically on five SDGs that correspond closely to the activities that the bank finances. BNG Bank has developed an engagement plan that will help steer the activities of its clients and support them in their efforts to act on the SDGs. To transform individual indicator scores into a uniform system of sustainability scores, Het PON & Telos has developed an approach using sustainability norms for each indicator by which ranges of sustainability goal achievement are defined. Once goal achievement scores of indicators have been derived, these are aggregated by giving them equal weight to goal scores.

7.2.1 SDG 3 Good health and well-being



Over the past few years, we observe a slight decrease in the score for SDG 3. Several factors have contributed to the decline in health scores. The main reason is the increasing ageing of the Dutch population. Research shows that older people tend to rate their own health lower. This is also reflected in the numbers, in 2020 79.1% rated their own perceived health good or very good while this declined to 70.0% in 2022. The number of people who are sick for a long time or have problems with their daily activities has risen from 24.2% in 2016 to 30.2% in 2022. Here too, the increased ageing of the Dutch population is the explanation. 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. Finally, the number of smokers has fallen in recent years. This is probably due to greater awareness, but also to the reduced social life because of the Covid-19 pandemic. On the other hand, we see more and more young people who 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.

7.2.2 SDG 4 Quality education



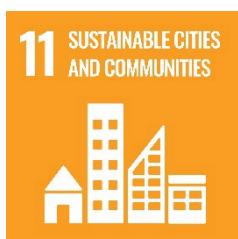
The quality and accessibility of Dutch education has remained stable in recent years, especially when compared internationally. Through the provision of primary education, educational housing and educational policy, municipalities play an important role in promoting education. The number of people with a low level of education is steadily decreasing and the average completion rate of secondary education is also increasing. The percentage of young adults (between 12 and 23 years old) leaving school before obtaining a basic qualification rose to 2.4%, 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 than in school. However, the general educational level of Dutch inhabitants has experienced growth, with more individuals completing degrees after secondary school: the rate increased from 72% to 74% in five years. Equality and access to education are well regulated in the Netherlands. However, in recent years, especially in the larger cities, there have been waiting lists for many schools, and pupils must travel a little further or have less freedom of choice in choosing a suitable education.

7.2.3 SDG 7 Affordable and clean energy



SDG 7 shows a positive trend in recent years, especially in the last few years, where the growth of renewable energy has been significant. In the most recent year measured, 12.0% of the total energy generated by all municipalities in the Netherlands came from renewable sources, compared to 6.3% in 2016. In addition, the amount of solar energy generated per square kilometer has increased from around 51 kWh in 2016 to 539 kWh in the most recently measured year, and the total amount of wind energy generated has also increased significantly. Surely the main reason is the energy transition that has been strongly promoted by the government, businesses, and households alike. It is not only important to be green, but it is also important to save energy. Gas consumption by both households and businesses fell dramatically. For businesses, gas consumption fell from 3,676 m³ per employee to 2,644 m³ per employee in five years' time. Household annual gas consumption fell from 1,270 m³ to 980 m³ over the same period. Again, much of this can be explained by the energy transition that is going on in the Netherlands. But last year's gas crisis also played a role. In particular, rising prices and increasing gas shortages led many households and businesses to reduce their consumption. Despite the reduction in energy consumption, 5.4% of Dutch households are struggling with an energy bill that exceeds 10% of their household income.

7.2.4 SDG 11 Sustainable cities and communities



Sustainable cities and communities related indicators have shown a quite stable picture over the last years. The number of affordable owner-occupied homes has fallen sharply. The Netherlands is experiencing a so-called housing market crisis. There is a huge shortage 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 housing, households are very satisfied with the house they live in and their living environment, with over 85% of households saying they are satisfied. Focusing on the more social aspects of this SDG, the general trust that individuals have in their fellow human beings has increased, and the number of social contacts a person has and the social cohesion in the living environment is stable. Despite this stability, the number of people who often feel lonely has increased significantly. This is probably due to more people working from home, more people socializing via social media rather than offline, and an increase in the number of lonely older people. Municipalities can invest in community buildings and initiatives to make it easier for people to meet. Furthermore, the housing market situation means that older people often must stay at home longer, because there is no room in nursing homes and become more isolated as a result.

7.2.5 SDG 13 Climate action



The Netherlands is among the top 10 greenhouse gas emitters in Europe, which contributes to its lower score on SDG 13. Therefore, a decrease in emissions is very important for the Netherlands. Fortunately, we have seen improvements in several areas in recent years, as the strong decrease in the concentration and emission levels of nitrogen over the last years: the concentration of nitrogen dropped from 28.0 $\mu\text{g}/\text{m}^3$ in 2016 to 17.8 $\mu\text{g}/\text{m}^3$ in the most recently measured year and the emission decreased from 16.9 kg per capita in 2015 to 13.0 kg per capita in 2023. The concentrations and emissions of particulate matter have also decreased. In 2022, greenhouse gas emissions²¹ are 158 megatons of CO₂ equivalent. This is 8% lower than in 2021 and 31% lower than in 1990. On the other hand, the emission of NMVOS has increased back to levels seen in 2014, after showing lower levels in between. The level was 16.2 kg per capita in the most recently measured year, compared to 14.0 kg per capita in 2019. In addition, heat stress is on the rise, something that municipalities can influence by providing more public green spaces and encouraging residents to create and maintain green(er) gardens.

²¹ CBS. (n.d.). *Hoe groot is onze broeikasgasuitstoot?* Centraal Bureau Voor De Statistiek. Retrieved 2024, June 10. <https://www.cbs.nl/nl-nl/dossier/dossier-broeikasgassen/hoegrootis onze broeikasgasuitstoot wat is het doel>

7.3 All goals, targets, and indicators

In this paragraph the other SDGs are briefly discussed. In doing so, the purpose of the SDGs will be held in the light of the Dutch context and situation. The indicators used to measure these SDGs are described in Annex B.

SDG 1: No poverty

SDG 1 aims to reduce poverty in all its forms. This means poverty in financial terms, as well as the impact of poverty on people's lives. By 2025, the government wants half as many children to grow up in poverty as in 2015.²² Second by 2030, the Dutch government wants to ensure that half as many people live in poverty as in 2015. In the Netherlands, 4.4 per cent of households are at risk of poverty, down from 6.3 per cent a year earlier. In addition, the number of households receiving social benefits is the lowest it has been since 2013.²³ The main reasons for this are new measures taken by national and local governments and the current positive situation in the labour market. It should be noted, however, that an increasing number of households are expected to face financial difficulties in the short term due to the recent high inflation.

SDG 2: End hunger, achieve food security and improved nutrition, and promote sustainable agriculture

Malnutrition in the Netherlands is most pronounced among the elderly. In a 2014 report, Kok & Scholte estimated that one in five elderly people living in nursing homes is malnourished.²⁴ As a country with a very high livestock density and intensive agricultural practices, the Netherlands has a big task ahead of it in terms of sustainable forms of agriculture. The National Review on the Sustainable Development Goals shows that circular agriculture is closely linked to restoring nature and biodiversity (SDGs 14 and 15) and ensuring a healthy food system for all (SDGs 2, 3 and 12). Although the Netherlands generally scores well on this goal, organic production is still small compared to other European countries. The main challenge is nitrogen deposition in the environment, which directly leads to a poor score on SDG 15.²⁵

²² Rijksoverheid (2024).

<https://www.rijksoverheid.nl/onderwerpen/armoedebestrijding/armoede-verminderen>

²³ CBS (2023). *Nog steeds minder dan 400 duizend mensen in de bijstand*.

<https://www.cbs.nl/nl-nl/nieuws/2023/22/nog-steeds-minder-dan-400-duizend-mensen-in-de-bijstand>

²⁴ Kok, L., & Scholte, R. (2014). *Ondervoeding onderschat: De kosten van ondervoeding en het rendement van medische voeding*. SEO-rapport, (2014-11).

²⁵ Rijksoverheid. 2022. *Voluntary National Review on the Sustainable Development Goals*. Ministerie van Buitenlandse zaken. Den Haag.

SDG 5: Achieve gender equality and empower all women and girls

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 only about a third of the newly appointed councillors in municipalities in 2022 were women.²⁶ In addition, violence against women is a widespread and persistent problem²⁷.

SDG 6: Ensure availability and sustainable management of water and sanitation for all

The Netherlands has a long history as a water-rich country, with abundant drinking water from both ground and surface water sources. The quality and accessibility of the water has been well maintained, and drinking water has always been naturally available. However, due to historical processes and the effects of climate change, the clear accessibility of abundant drinking water is now under threat. Unfortunately, there is currently insufficient sub-national data available to accurately measure the impact of this goal. The impact of this SDG is therefore missing from the otherwise comprehensive analysis.

SDG 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

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. Income and wealth inequality have increased in recent years, and the COVID-19 pandemic has exacerbated these issues.²⁸ There is some tension on the labour market today. For the tenth consecutive quarter, there are more job vacancies than unemployed people.²⁹

²⁶ Nederlandse Vereniging voor Raadsleden. (2023, November 15). Krap derde geïnstalleerde raadsleden is vrouw. *Nederlandse Vereniging Voor Raadsleden*. <https://www.raadsleden.nl/actueel/nieuws/krap-derde-geinstalleerde-raadsleden-is-vrouw>

²⁷ Ministerie van Justitie en Veiligheid. (2024, March 7). *Hoe gender(on)gelijk is Nederland? We blikken terug, en vooruit*. Nieuwsbericht | College Voor De Rechten Van De Mens. <https://www.mensenrechten.nl/actueel/nieuws/2023/12/08/hoe-genderongelijk-is-nederland-we-blikken-terug-en-vooruit>

²⁸ Van Bavel, B. (2020, May 20). *Door de coronacrisis wordt de kloof tussen arm en rijk weer groter*. Universiteit Utrecht. <https://www.uu.nl/in-de-media/door-de-coronacrisis-wordt-de-kloof-tussen-arm-en-rijk-weer-groter>

²⁹ CBS (2024, June 12). *Spanning op de arbeidsmarkt*. <https://www.cbs.nl/nl-nl/visualisaties/dashboard-arbeidsmarkt/spanning-op-de-arbeidsmarkt>

SDG 9: Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation

The physical infrastructure in the Netherlands is highly developed. Mobility and infrastructure enable people to move around, for example to and from work to transport goods, keep in touch with each other and pursue activities in their leisure time. However, a highly developed infrastructure also has detrimental effects on society and the environment: people get stuck in traffic jams, road safety decreases and pressure on the environment increases. However, recent data shows promise. For example, in the first quarter of 2024, the heaviness of traffic jams (length x duration) has decreased with 4% compared to 2023.³⁰ Furthermore, the number of deaths due to traffic incidents has decreased in 2023 compared to 2022.³¹ The outbreak of the coronavirus and the subsequent measures had a major impact on mobility in 2020 and 2021. The pandemic decreased some of the transport-related emissions, but recent data shows that we are almost back to pre-pandemic levels.

SDG 10: Reduce inequality within and among countries

This goal is aimed at inequality between countries but is also aimed at the social cohesion within countries. A lack of social cohesion is detrimental to the functioning of society. It is important that everyone has equal opportunities to take part in and make use of the social infrastructure.³² Reducing inequality is also crucial to ensure fair transitions in the challenges the Netherlands are facing. The trust in the (national) government is, however, historically low. Recent data shows that only 29% of the Dutch residents have trust in the Tweede Kamer (House of Representatives). Trust in the European Union is slightly higher (47%).³³ In recent years, people have been spending less time with family and friends and doing less voluntary work.³⁴ And where income inequality is a challenge for the Netherlands, wealth inequality is especially unequally divided.

³⁰ ANWB (2024, April 2). *Filezwaarte eerste kwartaal vier procent gedaald*. <https://www.anwb.nl/verkeer/nieuws/nederland/2024/april/filezwaarte-eerste-kwartaal-2024>

³¹ CBS (2024, April 10). *684 verkeersdoden in 2023*. <https://www.cbs.nl/nl-nl/nieuws/2024/15/684-verkeersdoden-in-2023>

³² SDG Nederland. (2022). *DE 17 SDGs*. SDG Nederland. Retrieved October 26, 2022, from <https://www.sdgnerland.nl/de-17-sdgs/>

³³ CBS (2024, May 14). *Nederlanders heeft meer vertrouwen in de EU dan in de Tweede Kamer*. <https://www.cbs.nl/nl-nl/nieuws/2024/20/nederlander-heeft-meer-vertouwen-in-de-eu-dan-in-de-tweede-kamer>

³⁴ Rijksoverheid. (2022). *Voluntary National Review on the Sustainable Development Goals*. Ministerie van Buitenlandse zaken. Den Haag.

SDG 12: Ensure sustainable consumption and production patterns

Producing and consuming sustainably, whilst accounting for the preciousness of raw materials is key to reduce the pressure on our environment and limit our dependence on those raw materials. The Netherlands aim to be a fully circular economy by 2050, to prevent the depletion of raw materials and energy supply security risks. The Netherlands is doing relatively well on the separation of waste, and the ability to recycle. The amount of waste in 2022 has been the lowest in almost 30 years, with 461 kg per inhabitant.³⁵ This shows great promise.

SDG 14: Conserve and sustainably use the oceans, seas and marine resources for sustainable development

In-land water quality is a major challenge for the Netherlands. Currently, only roughly 2% of all the in-land waters complies with EU-standards as legally defined in the Water Framework Directive (WFD). Especially pollution, land degradation and effects of climate change are detrimental to the quality of water ways and the ecosystems they support. Small steps are being made with for instance the river basin project (*'Ruimte voor de Rivier'*).³⁶ By 2027, about 35-65% of regional waters are expected to fully achieve the biological targets of the WFD.³⁷ At the current pace, the Netherlands still have a long way to go to meet the WFD standards. T

SDG 15: Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss

Aimed at restoring, protecting and sustainably maintaining the life on the land, goal 15 encompasses the restoration of ecosystems and biodiversity to strengthen the resilience of society against demographic pressure, intensified land use and climate change. Land use is a challenging factor for the Netherlands, as the space is scarce, the population is growing and there is need for an increase in the amount of natural area. The Netherlands is not on track to meet the 2030 biodiversity targets. For example, to determine whether pollinators are recovering, scientists look at the numbers of diurnal butterflies in grasslands, and these numbers have declined.³⁸

³⁵ CBS (2023, July 6). *Huishoudelijk afval per inwoner op laagste niveau in bijna 30 jaar*. <https://www.cbs.nl/nl-nl/nieuws/2023/27/huishoudelijk-afval-per-inwoner-op-laagste-niveau-in-bijna-30-jaar>

³⁶ Rijkswaterstaat. (2024, April 18). *Ruimte voor de rivieren*. <https://www.rijkswaterstaat.nl/water/waterbeheer/bescherming-tegen-het-water/maatregelen-om-overstromingen-te-voorkomen/ruimte-voor-de-rivieren>

³⁷ Kenniscentrum Europa Decentraal (2024, May 30). *Hoe staat het met de voortgang van de Kaderrichtlijn Water in Nederland?*

<https://europadecentraal.nl/praktijkvraag/voortgang-kaderrichtlijn-water/>
³⁸ NOS (2024, May 22). *Biodiversiteitsdoelen niet binnen bereik, toont nieuw dashboard*. <https://nos.nl/artikel/2521411-biodiversiteitsdoelen-niet-binnen-bereik-toont-nieuw-dashboard>

SDG 16: Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels

Trust in institutions, which take responsibility and are transparent are detrimental to a prosperous society. Both feelings of distrust and unsafety can have a major impact on society. On SDG 16, the Netherlands are facing some challenges. There is an historically low trust in politics (24%) and one third of society expresses some feelings of unsafety.³⁹ The likelihood for a terroristic attack has also increased, raising the threat level from level 3 to level 4 (significant).⁴⁰

SDG 17: Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development

The final goal is to collaborate at international level and ensure international accountability for the sustainability agenda. Due to the nature of this goal, there is no impact measurement on the local level, this SDG is therefore missing from the otherwise comprehensive analysis.

³⁹ CBS (2024, March 1). *Veiligheidsmonitor 2023*. <https://www.cbs.nl/nl-nl/longread/rapportages/2024/veiligheidsmonitor-2023/3-veiligheidsbeleving>

⁴⁰ Rijksoverheid (2024, June 11). *Terroristische dreiging licht toegenomen: kans op aanslag in Nederland is reëel*. [https://www.rijksoverheid.nl/actueel/nieuws/2024/06/11/terroristische-dreiging-licht-toegenomen-kans-op-aanslag-in-nederland-is-reeel#:~:text=Dit%20staat%20in%20het%20vandaag,naar%20niveau%204%20\(substantieel\)](https://www.rijksoverheid.nl/actueel/nieuws/2024/06/11/terroristische-dreiging-licht-toegenomen-kans-op-aanslag-in-nederland-is-reeel#:~:text=Dit%20staat%20in%20het%20vandaag,naar%20niveau%204%20(substantieel)).

8 Conclusion

In the preceding chapters, we have extensively covered the various aspects of the COFOG, Use of Proceeds and Sustainable Development Goals. This full report gives additional information that adds further detail to the summary report⁴¹. 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 total budget with 9.8%, compared to 2023, to a total of €52.2 bn euro. Most of the budget is allocated to the Use of Proceeds Categories 'Access to essential services' and 'Socioeconomic advancement'. Combined these encompass 71.7% of the total SDG-related budget. The distribution of budget reflects the municipality's core responsibilities.

The sustainability scores for the Use of Proceeds categories have increased in recent years. The exception is 'Access to basic services', where scores have fallen slightly. The largest increases (of more than 5 percentage points) over the last five years have been in 'Employment generation' and 'Affordable basic infrastructure'. Employment opportunities are high due to the economic boom, there are more job vacancies than unemployed people today. And as for 'Affordable basic infrastructure', we see an increase in the number of electric vehicles in the Netherlands.

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. Although the Netherlands perform quite well from an international perspective, the overall scores of municipalities in the Netherlands generally remain around 50 out of 100.

Notable observations include

- Overall perceived health is high, but there are health inequalities based on socioeconomic status.
- Gender equality has progressed, but gaps remain in economic independence, pay, and representation in public administration.
- Renewable energy has increased, but affordability and energy poverty are concerns.
- Affordable housing is in short supply, especially for starters, and available land for building is scarce. Inclusiveness is a challenge across the SDGs.
- The Netherlands excel in household waste separation and recycling, and the country aims to become a fully circular economy, which remains a challenge.
- The Netherlands face severe impacts of climate change, such as floods and droughts, and is focusing on adaptation and mitigation.

⁴¹ <https://www.bngbank.com/Reports-Key-Figures/ESG-bonds-impact-reports>

- Biodiversity is declining, and nature is under pressure, making it difficult to achieve the 2030 biodiversity targets.
- The quality of our water is low, and the Netherlands has a long way to go in order to meet the Water Framework Directive (WFD) by 2027.
- Trust in politics is low and feelings of unsafety are still an issue. The threat level has risen to level 4 (significant).

9 About BNG Bank and Het PON & Telos

About BNG Bank

BNG Bank (“BNG”) is a Dutch promotional bank and 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 got the highest credit ratings by all three major credit ratings agencies (Moody’s: Aaa; FitchRatings: AAA; S&P Global: AAA).

BNG’s mission statement is ‘Driven by social impact’. This purpose is leading for all BNG’s activities. Instead of maximizing profits, its priority is to maximize the social impact of its activities. Part of the ‘Road to Impact’ strategy is to demonstrably empower clients to make an impact by financing sustainable projects and activities. In measuring social impact, the UN Sustainable Development Goals (SDGs)⁴² are used as the point of reference. BNG will continue to build on the demonstrability of its impact in 2024. BNG also launched its Climate Plan ‘Going Green’, which outlines how the bank plans to reduce emissions from the credit portfolio and those arising from its own operations in line with the 1.5°C target of the Paris Climate Agreement⁴³ in the coming years. Every year the bank measures and reports on the progress (see <https://www.bngbank.com/Sustainability/Climate-action>).

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 have to cope with. BNG has a long-term loan portfolio that has grown steadily over recent years, to amount to a total of EUR 89 billion per year-end 2023.

⁴² United Nations. (n.d.). The 17 goals | sustainable development. United Nations. Retrieved from <https://SDGs.un.org/goals>

⁴³ United Nations (n.d.). The Paris Agreement. Retrieved from <https://unfccc.int/process-and-meetings/the-paris-agreement>

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 organizations, 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 organizations, non-profit organizations, 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 organizations navigate the complexities of sustainable development and make informed decisions that balance environmental, social, and economic stakes.

Annex A – Sources

Sources of data on indicators

Indicator values for the municipalities have been retrieved from several sources, which are listed in Table 8.

Table 8 All sources used to obtain indicator values

Capital	Sources
SDG 2-7-12-13-14-15	Centraal Bureau voor de Statistiek, CBS microdata, GGD, RIVM, Windstats, Klimaatmonitor, Afvalmonitor, Emissieregistratie, IPO, EEA, Deltares, Informatiehuis Water, Klimateffectatlas, PDOK/ verantwoordelijke overheden, Nationale Databank Flora en Fauna, SkyGeo en NCG (Nederlands centrum voor geodesie en geo-informatica)
SDG 8-9-10	Centraal Bureau voor de Statistiek, CBS-microdata, OVapi, Fietsersbond, Rijkswaterstaat, Ecomovement, RVO, IBIS, Kamer van Koophandel, LISA
SDG 1-3-4-5-11-16	Centraal Bureau voor de Statistiek, CBS-microdata, GGD, RIVM, Elsevier, Mulier Instituut, DUO/Ingrado, Nederlandse Vereniging voor Raadsleden, CBS/WSW – Lokale Monitor Wonen (edited by ABF-research), Kie spraad, Stichting Halt, dataportaal van de Politie

Table 9 All extra sources used to describe the Use of Proceeds chapter

UoP	Sources
Access to essential services	Centraal Bureau voor de Statistiek, Vektis, DUO/Ingrado
Socioeconomic advancement	Centraal Bureau voor de Statistiek, RIVM, CPB
Employment generation	Centraal Bureau voor de Statistiek
Affordable basic infrastructure	Centraal Bureau voor de Statistiek, Emissieregistratie, RVO, Fietsersbond
Waste Management and Resource Efficiency	Afvalmonitor, RIVM
Green buildings	Emissieregistratie, Ecomovement, Klimaatmonitor
Living natural resources and land use projects	Centraal Bureau voor de Statistiek, CLO Compendium voor de Leefomgeving
Sustainable water and wastewater management	Waves, Vewin, CBS, Informatiehuis Water

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

- ‘Distance to general practitioner’, ‘Distance to hospital’, ‘Stress’, ‘Medicine use’, ‘Vaccination rate’ and ‘healthcare costs’ have been added to SDG 3.
- ‘VMBO-T final exam results’ has been added to SDG 4, due to new insights.
- ‘Energy consumption mobility’ has been added to SDG 7.
- ‘Youth unemployment’ has been added to SDG 8.
- ‘Affordable rental housing’ has been added to SDG 11.
- ‘Phosphorous emissions on water’ and ‘Nitrogen emissions to water’ have been added to SDG 14.
- ‘Nitrogen deposition’ has been added to SDG 15.
- ‘Turnout House of Representatives elections’ has been added to SDG 16.

Removed indicators

- ‘Biological agriculture’ has been removed from SDG 2 as the data are no longer being updated.
- ‘Suicides’ and ‘Drug use’ have been removed from SDG 3.
- ‘Diploma without delay’ has been removed from SDG 4.
- ‘Satisfaction with elementary school’ and ‘Satisfaction with secondary education’ have been removed from SDG 4 as the data quality were insufficient.
- ‘Fiber optics connection’ has been removed from SDG 9.
- ‘Participation in association’ and ‘Satisfaction with family life’ have been removed from SDG 11, due to insufficient data quality.
- ‘Satisfaction with local shops’ and ‘Shortages in housing’ have been removed from SDG 11.
- ‘Green roofs’ has been removed from SDG 13.
- ‘Landscape aesthetic value’ has been removed from SDG 15.

- ‘Politically active residents’ and ‘Trust in politics’ have been removed from SDG 16 due to insufficient data quality.
- ‘Victims’ has been removed from SDG 16.

Changed indicators

- ‘Household capital’ in SDG 1 has changed to ‘Financial buffer’ as the definition of the indicator changed; we have adjusted the buffer due to new insights and have adjusted this for inflation.
- The definition of ‘Unhealthy food suppliers’ in SDG 2 has changed. We now consider the following food locations as unhealthy: Confectionery, Pancakes, Delivery/pick-up, fast food, grill room/shoarma, ice cream shops, crepes/waffles/donuts.
- ‘Chronically ill’ has been changed to ‘Long-term sick and limited’ in SDG 3, due to new insights.
- ‘Mental health care costs’ has been changed to ‘Mental health’ in SDG 3 as this more accurately reflects what we want to measure.
- ‘Substance use’ has been changed to ‘Risky behaviour’ in SDG 3. We have added ‘severe obesity’ to smoking and drinking in the definition of the indicator.
- ‘Loneliness’ has been removed from SDG 3 and has been added to SDG 11.
- The definitions of the indicators ‘Energy label utility buildings’ and ‘Energy label homes’ in SDG 7 have been changed due to a change in source with better data quality.
- ‘Dangerous waste’, ‘Plastic waste’, ‘Paper/cardboard waste’, and ‘Compostable waste’ of SDG 12 have been changed to ‘Fine household residual waste’ and ‘Bulky household residual waste’.
- ‘Soil subsidence’ has been moved from SDG 14 to SDG 15, as this SDG matches the indicator better.
- ‘Violent crimes’ and ‘sexual offences’ have been merged into one indicator: ‘Violence and sexual offences’, in SDG 16.
- ‘Child abuse’ has been changed to ‘Domestic violence’ in SDG 16.

Table 10 Descriptions of the SDG indicators

SDG	Indicator	Calculation	Unit	Aggregation
SDG 1	Disposable income	Average disposable income per household.	1.000 Euro	Municipality
	Government support	Average number of inhabitants receiving state benefits.	Percentage	Municipality
	Financial buffer	Percentage of households with sufficient financial reserves.	Percentage	Municipality
	Children in poverty	Percentage of minors (<18 years old) living in a household below the low-income threshold.	Percentage	Municipality
	Long-term poor households	Share of households with an income to 105% of the social minimum over a span of at least 4 years.	Percentage	Municipality
	Long term debts	Share of households with a debt of €1000,- or more for at least 3 consecutive years.	Percentage	Municipality
	Financial struggle	Percentage of people (>18 years) who reported having difficulties making ends meet in the last 12 months.	Percentage	Municipality
	Debt restructuring	Percentage of residents with a debt rescheduling administrator.	Number per 100 inhabitants	Municipality
	Defaulters	Share of defaulters compared to the total number of people in the Dutch 18+ population.	Percentage	Municipality
SDG 2	Distance to daily groceries and provisions	Average distance per inhabitant to a supermarket or other store for daily groceries and provisions.	km	Municipality
	Unhealthy food suppliers	Number of unhealthy food suppliers per 1000 inhabitants.	Number per 1.000 inhabitants	Municipality
SDG 3	Distance to general practitioner	Average distance per inhabitant to a general practitioner.	km	Municipality
	Distance to hospital	Average distance per inhabitant to a hospital.	km	Municipality
	Perceived health	Percentage of inhabitants who rate their own health as 'good' or 'very good'.	Percentage	Municipality
	Exercise friendly environment	Exercise friendly environment consists of several sub indicators (amount of public sport accommodations, sport- and playfields, sport, play and exercise areas, routes, rural area, distance to recreational facilities) that together make up the score for exercise friendly environment.	Score	Municipality

	Hospital quality	Quality score of hospitals.	Score (0-4)	Hospitals
	Long-term sick and limited	The percentage of people aged 18 and over who have a long-term illness and are limited due to health problems.	Percentage	Municipality
	Life expectancy	Life expectancy at birth.	Year	Municipality
	Medicine use	The average medicine use per inhabitant.	Count	Municipality
	Insufficient exercise	Share of the inhabitants not meeting the requirements for sufficient physical activity.	Percentage	Municipality
	Mental health	Percentage of people with mental health problems scoring 60 or below 60 on the Mental Health Inventory (MHI).	Percentage	Municipality
	Risky behaviour	Average percentage of excessive alcohol consumption, smoking and severe obesity.	Percentage	Municipality
	Stress	Percentage of people aged 18 or 18+ who have experienced (a lot of) stress in the past 4 weeks.	Percentage	Municipality
	Vaccination rate	The percentage of 2-year-olds without vaccination.	Percentage	Municipality
	Healthcare costs	Average healthcare costs (basic and specialized) per inhabitant.	Euro	Municipality
SDG 4	Distance to elementary school	Average distance per inhabitant to the closest elementary school.	km	Municipality
	Distance to vocational college	Average distance per inhabitant to vocational college.	km	Municipality
	Distance to secondary education	Average distance per inhabitant to a school for secondary education.	km	Municipality
	VMBO-T final exam results	The average final examination mark for the subjects Dutch, English and Mathematics for VMBO-T.	Grade	Municipality
	Lower educated people	The total share of lower educated people.	Percentage	Municipality
	School dropout rate	The share of people that leaves the education circuit without a diploma.	Percentage	Municipality
SDG 5	Gender inequality in labour participation	Gender inequality in labour participation.	Ratio	Municipality
	Gender inequality in income	Gender inequality in income.	Ratio	Municipality
	Gender inequality life expectancy	Gender inequality in life expectancy.	Ratio	Municipality

	Gender inequality in medicine use	Gender inequality in total medication use.	Ratio	Municipality
	Gender inequality in violent crimes	Gender inequality in the number of victims of violent and sexual crimes.	Ratio	Municipality
	Gender inequality in property crimes	Gender inequality in the number of victims of property crimes.	Ratio	Municipality
	Gender inequality among mayors / aldermen	Gender inequality among mayors / aldermen in a municipality.	Ratio	Municipality
	Gender inequality in healthcare costs	Gender inequality in healthcare costs.	Ratio	Municipality
	Gender inequality among councillors	Gender inequality among councillors.	Ratio	Municipality
	Gender inequality in self-reliance	Gender inequality in self-reliance.	Ratio	Municipality
SDG 7	Electricity consumption industry	Electricity consumption industry.	KWh/employee	Municipality
	Electricity consumption households	Electricity consumption households.	KWh	Municipality
	Energy label utility buildings	Percentage of utility buildings with energy label B or higher.	Percentage	Municipality
	Energy label homes	Percentage of homes with energy label B or higher.	Percentage	Municipality
	High energy burden	The percentage of low-income households with high energy bills, as per LIHE definition.	Percentage	Municipality
	Energy quote	The percentage of households spending more than 10% of income on energy costs.	Percentage	Municipality
	Energy consumption mobility	CO ₂ emissions Traffic and transport excl. electricity consumption traffic (fossil fuels).	Tonnes of CO ₂	Municipality
	Gas consumption industry	Average gas consumption industry in m ³ gas equivalents per employee.	m ³ /employee	Municipality
	Gas consumption households	Average gas consumption households in m ³ gas.	m ³	Municipality
	Renewable energy	Percentage of renewable energy per municipality.	Percentage	Municipality
	Wind energy	The capacity of wind energy on land.	MW	Municipality
	Solar energy	The capacity of solar panels (homes and businesses) divided by the total area of a municipality.	KWh/km ²	Municipality
SDG 8	Gross regional product	The total regional production divided by the number of inhabitants resulting in a	Euro	COROP

		regional version of gross domestic product (GDP).		
	Demographic pressure	The ratio of the number of persons aged 0 to 20 years and 65 years or older to those in the so-called "productive" age group of 20 to 65 years old.	Percentage	Municipality
	Youth unemployment	Unemployment rate of young people aged 15 to 25.	Percentage	Municipality
	Office vacancy	Share of vacant offices.	Percentage	Municipality
	Vacant retail space	Share of vacant retail space.	Percentage	Municipality
	Net labour force participation	The share of people in the population (15-75 years old) that are active in the labour force.	Percentage	Municipality
	Deprecated business parks	Percentage of deprecated business parks compared to the total (gross) area of business parks.	Percentage	Business parks
	Business park stock	Percentage of business parks that can be issued immediately compared to the total (gross) area of business parks.	Percentage	Business parks
	Employment opportunities	The number of jobs relative to the number of people between 15 and 75 years old (the active labour force).	Percentage	Municipality
	Unemployment rate	Percentage of unemployed people in the potential labour force.	Percentage	Municipality
SDG 9	Distance to public transport (bus, tram, metro)	Average distance per inhabitant to a bus, metro or tram stop.	metre	Municipality
	Distance to main road	Average distance per inhabitant to the nearest main road.	km	Municipality
	Distance to train station	Average distance per inhabitant to a train station.	km	Municipality
	Perceived bicycle environment	The perceived bicycle environment is determined through a couple of indicators: ability to cycle for 8- and 80-year-olds, experience, maintenance, network, infrastructure, detour factor, roundabouts, 50 km/h roads and urban density.	Score	Municipality
	Traffic jams	Congestion severity in minutes per year per kilometre of national and provincial roads at COROP level.	Minutes/year	COROP
	High-medium Tech	Percentage of employees working in the high and	Percentage	Municipality

		medium tech sector relative to the labour force.		
	Charging stations	Total number of (semi-)public charging stations for electronic vehicles.	Number per 1.000 cars	Municipality
	Accessibility business parks	Accessibility to business parks through parking, rail and water access.	Score	Business parks
	Electric business vehicles	Share of fossil free business cars (electric, plug in hybrid or full hybrid).	Percentage	Municipality
	Privately owned electric vehicles	Share of fossil free privately owned vehicles (electric, plug in hybrid or full hybrid).	Percentage	Municipality
	Starting companies	Share of starting companies.	Percentage	Municipality
	Traffic safety	The number of traffic accidents per kilometre road.	Traffic accidents per km road	Municipality
SDG 10	Gini index	The Gini coefficient is a measure of income or wealth inequality.	Ratio	Municipality
	Income inequality - migration background	Difference between the average income of people who are born in the Netherlands and people who are not born in the Netherlands.	Ratio	Municipality
SDG 11	Affordable rental housing	Paid rent for social housing minus ineligible service costs.	Percentage	Municipality
	Affordable owned housing	Percentage of affordable owned housing. The affordability threshold is determined by 4.5 times the gross median income per household for the year in question.	Percentage	Municipality
	Loneliness	Percentage of population with a high emotional or social loneliness score (adults over 19).	Percentage	Municipality
	Noise disturbance neighbours	Percentage of residents experiencing excessive noise disturbance from neighbours.	Percentage	Municipality
	Noise disturbance traffic	Percentage of the population that experiences severe noise disturbance due to traffic, airplanes or trains.	Percentage	Municipality
	Vacant properties	Share of empty homes.	Percentage	Municipality
	Social cohesion	A score that indicates the social cohesion within a certain region.	Score (1-10)	Municipality and police teams
	Social relations	Percentage of population that regularly is in contact with friends, family or neighbours.	Percentage	Municipality

	Home satisfaction	Percentage of the population that is satisfied or very satisfied with their home.	Percentage	Municipality
	Satisfaction with living conditions	Percentage of the population that is satisfied or very satisfied with their living conditions.	Percentage	Municipality
	Trust in others	Proportion of people aged 15 and older who agree with the statement that most people are generally trustworthy.	Percentage	Municipality
	Volunteering	The share of people that was enrolled in any form of volunteer work.	Percentage	Municipality
SDG 12	Fine household residual waste	Fine household residual waste.	kg/inwoner	Municipality
	Bulky household residual waste	Residual waste not separately collected that is too large or heavy to be disposed of in the same way as household residual waste.	kg/inwoner	Municipality
	Separation of fine household waste	Share of separated fine household waste.	Percentage	Municipality
	Separation of bulky household waste	Share of separated bulky household waste.	Percentage	Municipality
	Total amount of waste	Total amount of waste in kg/per inhabitant.	kg/inhabitant	Municipality
SDG 13	Particulate matter concentration	The average concentration of particulate matter (PM2.5) in the air.	µg/m ³	Surface area
	Ozone concentration	The average concentration of ozone in the air.	µg/m ³	Surface area
	Nitrogen concentration	The average concentration of nitrogen in the air.	µg/m ³	Surface area
	Ammonia emissions	Emission of ammonia per inhabitant.	kg/inhabitant	Municipality
	Particulate matter emissions	Emission of particulate matter per inhabitant.	kg/inhabitant	Municipality
	CO2 emissions	Emission of CO2 per inhabitant.	kg/inhabitant	Municipality
	Methane emissions	Emission of methane per inhabitant.	kg/inhabitant	Municipality
	Emission of volatile organic substances	Emission of volatile organic substances per inhabitant.	kg/inhabitant	Municipality
	Nitrogen emissions	Emission of nitrogen per inhabitant.	kg/inhabitant	Municipality
	Heat stress	Average annual temperature difference due to the heat island effect.	°C	Surface area
	Risk of flooding	Number of probable victims in case of a flood with a medium chance.	Number of probable victims	Surface area
	Surface hardening	Percentage of surface area that is hardened.	Percentage	Surface area

	Flooding	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).	Cm	Surface area
SDG 14	Phosphorous emissions on water	Average emission of phosphorus (on surface water), per hectare of surface area of municipality.	kg/ha	Water bodies
	Physio-chemical quality WFD	Percentage of water bodies whose quality is at least good.	Percentage	Water bodies
	Macro fauna	Percentage of water bodies whose quality is at least good.	Percentage	Water bodies
	Other toxic substances	Percentage of water bodies whose quality is at least good.	Percentages	Water bodies
	WFD priority substances	Percentage of water bodies whose quality is at least good.	Percentage	Water bodies
	Nitrogen emissions to water	Average emission of nitrogen (on surface water), per hectare of surface area of municipality.	kg/ha	Water bodies
	Fish stock	Percentage of water bodies whose quality is at least good.	Percentage	Water bodies
	Water flora	Percentage of water bodies whose quality is at least good.	Percentage	Water bodies
	Quality swimming water	Quality score of swimming waters (excluding oceans).	Score 1-4	Municipality
SDG 15	Protected natural area	The percentage of protected nature reserves (Natura 2000, Nature Network Netherlands, National Park).	Percentage	Surface area
	Soil subsidence	The percentage of areas with subsidence greater than 2 mm/year.	Percentage	Surface area
	Public trees	Percentage of the area of a neighbourhood that is covered with trees, excluding agriculture.	Percentage	Municipality
	Public green space	Percentage of the area of a neighbourhood covered by low greenery, excluding agriculture.	Percentage	Municipality
	Red list species	Red list species observed in a municipality over a period 10 years.	Count/km2	Surface area
	Species diversity	Total number of species observed in the area over a 10-year period.	Count/km2	Surface area
	Nitrogen deposition	The 95th percentile of nitrogen deposition.	mol/ha/year	Surface area

SDG 16	Violence and sexual offences	The number of registered violent and sexual offences per 1,000 inhabitants.	Number per 1,000 inhabitants	Municipality
	Domestic violence	The number of cases with reports of domestic violence per 100,000 inhabitants. This includes child abuse, violence against parents, (ex-)partner violence, elder abuse (over 65) and others.	Number per 100,000 inhabitants	Municipality
	Youth crime	Referrals of youths (aged 12 to 17) to the bureau for youth criminal per 10.000 inhabitants.	Number per 10,000 inhabitants	Municipality
	Feeling unsafe	Percentage of inhabitants that sometimes or often feels unsafe.	Percentage	Municipality and police teams
	Turnout municipal elections	The average turnout at municipal elections.	Percentage	Municipality
	Turnout House of Representatives elections	The average turnout at the House of Representatives elections.	Percentages	Municipality
	Vandalism	The number of crimes of vandalism registered by the police per 1,000 inhabitants.	Number per 1.000 inhabitants	Municipality
	Property crimes	Annual number of property crimes registered by the police per 1,000 inhabitants.	Number per 1.000 inhabitants	Municipality
	Trust in institutions	Percentage of people aged 15 and over who trust three institutions (House of Representatives, police, and judges).	Percentage	Municipality

Annex C – Overview of Use of Proceeds indicators

Table 11 Descriptions of the UoP indicators

Use of Proceeds	Indicator	Calculation	Unit	Aggregation
Access to essential services	Distance to daily groceries and provisions	Average distance per inhabitant to a supermarket or other store for daily groceries and provisions.	km	Municipality
	Distance to elementary school	Average distance per inhabitant to the closest elementary school.	km	Municipality
	Distance to general practitioner	Average distance per inhabitant to a general practitioner.	km	Municipality
	Distance to hospital	Average distance per inhabitant to a hospital.	km	Municipality
	Distance to secondary education	Average distance per inhabitant to a school for secondary education.	km	Municipality
	Exercise friendly environment	Exercise friendly environment consists of several sub indicators (amount of public sport accommodations, sport -and playfields, sport, play and exercise areas, routes, rural area, distance to recreational facilities) that together make up the score for exercise friendly environment.	Score	Municipality
	Healthcare costs	Average healthcare costs (basic and specialized) per inhabitant.	Euro	Municipality
	Hospital quality	Quality score of hospitals.	Score (0-4)	Hospitals
	Insufficient exercise	Share of the inhabitants not meeting the requirements for sufficient physical activity.	Percentage	Municipality
	Life expectancy	Life expectancy at birth.	Year	Municipality
	Long-term sick and limited	The percentage of people aged 18 and over who have a long-term illness and are limited due to health problems.	Percentage	Municipality
	Lower educated people	The total share of lower educated people.	Percentage	Municipality
	Medicine use	The average medicine use per inhabitant.	Count	Municipality
	Mental health	Percentage of people with mental health problems scoring 60 or below 60 on the Mental Health Inventory (MHI).	Percentage	Municipality
	Perceived health	Percentage of inhabitants who rate their own health as 'good' or 'very good'.	Percentage	Municipality
	Risky behaviour	Average percentage of excessive alcohol consumption, smoking and severe obesity.	Percentage	Municipality

	School dropout rate	The share of people that leaves the education circuit without a diploma.	Percentage	Municipality
	Stress	Percentage of people aged 18 or 18+ who have experienced (a lot of) stress in the past 4 weeks.	Percentage	Municipality
	Highly educated people	Share of highly educated population (15-75 years).	Percentage	Municipality
	Distance to museums	Average distance per inhabitant to a museum.	km	Municipality
	Distance to performing arts & cinema's	Average distance per inhabitant to for instance a theatre or cinema.	km	Municipality
	Distance to library	Average distance per inhabitant to a library.	km	Municipality
	Protected town and village sites	Designated protected town and village sites.	Count	Municipality
	Municipal monuments	Number of municipal monuments per 1,000 inhabitants.	Number per 1,000 inhabitants	Municipality
	National monuments	Number of national monuments per 1,000 inhabitants.	Count	Municipality
Socioeconomic advancement	Debt restructuring	Percentage of residents with a debt rescheduling administrator.	Number per 100 inhabitants	Municipality
	Disposable income	Average disposable income per household.	1.000 Euro	Municipality
	Domestic violence	The number of cases with reports of domestic violence per 100,000 inhabitants. This includes child abuse, violence against parents, (ex-)partner violence, elder abuse (over 65) and others.	Number per 100,000 inhabitants	Municipality
	Feeling unsafe	Percentage of inhabitants that sometimes or often feels unsafe.	Percentage	Municipality and police teams
	Financial buffer	Percentage of households with sufficient financial reserves.	Percentage	Municipality
	Financial struggle	Percentage of people (>18 years) who reported having difficulties making ends meet in the last 12 months.	Percentage	Municipality
	Gender inequality in income	Gender inequality in income.	Ratio	Municipality
	Gini index	The Gini coefficient is a measure of income or wealth inequality.	Ratio	Municipality
	Government support	Average number of inhabitants receiving state benefits.	Percentage	Municipality
	Loneliness	Percentage of population with a high emotional or social loneliness score (adults over 19).	Percentage	Municipality
	Long term debts	Share of households with a debt of €1000,- or more for at least 3 consecutive years.	Percentage	Municipality

	Long-term poor households	Share of households with an income to 105% of the social minimum over a span of at least 4 years.	Percentage	Municipality
	Property crimes	Annual number of property crimes registered by the police per 1,000 inhabitants.	Number per 1.000 inhabitants	Municipality
	Social cohesion	A score that indicates the social cohesion within a certain region.	Score (1-10)	Municipality and police teams
	Social relations	Percentage of population that regularly is in contact with friends, family or neighbours.	Percentage	Municipality
	Trust in institutions	Percentage of people aged 15 and over who trust three institutions (House of Representatives, police, and judges).	Percentage	Municipality
	Trust in others	Proportion of people aged 15 and older who agree with the statement that most people are generally trustworthy.	Percentage	Municipality
	Turnout House of Representatives elections	The average turnout at the House of Representatives elections.	Percentages	Municipality
	Turnout municipal elections	The average turnout at municipal elections.	Percentage	Municipality
	Vandalism	The number of crimes of vandalism registered by the police per 1,000 inhabitants.	Number per 1.000 inhabitants	Municipality
	Violence and sexual offences	The number of registered violent and sexual offences per 1,000 inhabitants.	Number per 1,000 inhabitants	Municipality
	Volunteering	The share of people that was enrolled in any form of volunteer work.	Percentage	Municipality
	Youth crime	Referrals of youths (aged 12 to 17) to the bureau for youth criminal per 10.000 inhabitants.	Number per 10,000 inhabitants	Municipality
Employment generation	Employment opportunities	The number of jobs relative to the number of people between 15 and 75 years old (the active labour force).	Percentage	Municipality
	Gross regional product	The total regional production divided by the number of inhabitants resulting in a regional version of gross domestic product (GDP).	Euro	COROP
	High-medium Tech	Percentage of employees working in the high and medium tech sector relative to the labour force.	Percentage	Municipality
	Net labour force participation	The share of people in the population (15-75 years old) that are active in the labour force.	Percentage	Municipality

	Unemployment rate	Percentage of unemployed people in the potential labour force.	Percentage	Municipality
	Youth unemployment	Unemployment rate of young people aged 15 to 25.	Percentage	Municipality
	Inability to work	Percentage of the population that is unable to work due to a disability and is therefore experiencing 'loss of earning capacity'.	Percentage	Municipality
Affordable basic infrastructure	Charging stations	Total number of (semi-)public charging stations for electronic vehicles.	Number per 1.000 cars	Municipality
	Distance to main road	Average distance per inhabitant to the nearest main road.	km	Municipality
	Distance to public transport (bus, tram, metro)	Average distance per inhabitant to a bus, metro or tram stop.	metre	Municipality
	Distance to train station	Average distance per inhabitant to a train station.	km	Municipality
	Electric business vehicles	Share of fossil free business cars (electric, plug in hybrid or full hybrid).	Percentage	Municipality
	Electricity consumption households	Electricity consumption households.	KWh	Municipality
	Electricity consumption industry	Electricity consumption industry.	KWh/employee	Municipality
	Energy label homes	Percentage of homes with energy label B or higher.	Percentage	Municipality
	Energy label utility buildings	Percentage of utility buildings with energy label B or higher.	Percentage	Municipality
	Gas consumption households	Average gas consumption households in m3 gas.	m ³	Municipality
	Gas consumption industry	Average gas consumption industry in m3 gas equivalents per employee.	m ³ /employee	Municipality
	Perceived bicycle environment	The perceived bicycle environment is determined through a couple of indicators: ability to cycle for 8- and 80-year-olds, experience, maintenance, network, infrastructure, detour factor, roundabouts, 50 km/h roads and urban density.	Score	Municipality
	Privately owned electric vehicles	Share of fossil free privately owned vehicles (electric, plug in hybrid or full hybrid).	Percentage	Municipality
	Renewable energy	Percentage of renewable energy per municipality.	Percentage	Municipality
	Solar energy	The capacity of solar panels (homes and businesses) divided by the total area of a municipality.	KWh/km ²	Municipality

	Starting companies	Share of starting companies.	Percentage	Municipality
	Traffic jams	Congestion severity in minutes per year per kilometre of national and provincial roads at COROP level.	Minutes/year	COROP
	Traffic safety	The number of traffic accidents per kilometre road.	Traffic accidents per km road	Municipality
	Wind energy	The capacity of wind energy on land.	MW	Municipality
Green buildings	Surface hardening	Percentage of surface area that is hardened.	Percentage	Surface area
	Green roofs	Total coverage of green roofs relative to the total surface of flat roof.	Percentage	Municipality
Environmentally sustainable management of living natural resources and land use	Nitrogen emissions to water	Average emission of nitrogen (on surface water), per hectare of surface area of municipality.	kg/ha	Water bodies
	Phosphorous emissions on water	Average emission of phosphorus (on surface water), per hectare of surface area of municipality.	kg/ha	Water bodies
	Protected natural area	The percentage of protected nature reserves (Natura 2000, Nature Network Netherlands, National Park).	Percentage	Surface area
	Public green space	Percentage of the area of a neighbourhood covered by low greenery, excluding agriculture.	Percentage	Municipality
	Public trees	Percentage of the area of a neighbourhood that is covered with trees, excluding agriculture.	Percentage	Municipality
	Red list species	Red list species observed in a municipality over a period 10 years.	Count/km2	Surface area
	Species diversity	Total number of species observed in the area over a 10-year period.	Count/km2	Surface area
Pollution prevention and control	CO2 emissions	Emission of CO2 per inhabitant.	kg/inhabitant	Municipality
	Nitrogen concentration	The average concentration of nitrogen in the air.	µg/m ³	Surface area
	Nitrogen emissions	Emission of nitrogen per inhabitant.	kg/inhabitant	Municipality
	Ozone concentration	The average concentration of ozone in the air.	µg/m ³	Surface area
	Particulate matter concentration	The average concentration of particulate matter (PM2.5) in the air.	µg/m ³	Surface area
	Particulate matter emissions	Emission of particulate matter per inhabitant.	kg/inhabitant	Municipality

	Separation of bulky household waste	Share of separated bulky household waste.	Percentage	Municipality
	Separation of fine household waste	Share of separated fine household waste.	Percentage	Municipality
	Total amount of waste	Total amount of waste in kg/per inhabitant.	kg/inhabitant	Municipality
Sustainable water and wastewater management	Fish stock	Percentage of water bodies whose quality is at least good.	Percentage	Water bodies
	Macro fauna	Percentage of water bodies whose quality is at least good.	Percentage	Water bodies
	Other toxic substances	Percentage of water bodies whose quality is at least good.	Percentages	Water bodies
	Physio-chemical quality WFD	Percentage of water bodies whose quality is at least good.	Percentage	Water bodies
	Water flora	Percentage of water bodies whose quality is at least good.	Percentage	Water bodies
	WFD priority substances	Percentage of water bodies whose quality is at least good.	Percentage	Water bodies

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- > WOON- & LEEFOMGEVING
- > DUURZAAMHEIDSTRANSITIES
- > SOCIAAL DOMEIN & ARBEID
- > CULTUUR & ERFGOED
- > DUURZAAMHEIDSIMPACT
- > DATA EN METHODEN

ONZE OPDRACHTGEVERS

- > PROVINCIES
- > GEMEENTEN
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Improving social decision-making

Het PON & Telos is a renowned research institute based in the Netherlands. It was formed through the merger of two well-established research organizations, 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 organizations, non-profit organizations, 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 organizations navigate the complexities of sustainable development and make informed decisions that balance environmental, social, and economic stakes.

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