

CEDAW Shadow Report Older Women (Women50+) in the Netherlands

**Platform Older Women NL
31 December 2025**



1. Preamble CEDAW Shadow Report Platform Older Women in the Netherlands

For the purpose of this shadow report 'Older Women' is understood as women over 50 years of age (women50+). We believe that women have a right to quality of life, not just to life. As women you should not be expected to put up with discomfort, pain and diseases, poverty (SDG1), inequality (SDG10), gender (SDG5) that could all be alleviated or prevented if only women's lives were considered valuable beyond childbearing and as labourers throughout their whole life course.

The CEDAW General Recommendation No. 27 on older women and protection of their human rights puts forth that 'age is one of the grounds on which women may suffer multiple forms of discrimination'. Regrettably CEDAW General Recommendation No. 9 on Statistics and Data is not followed in the Netherlands, leading to a dearth on comprehensive statistical data on older women vis a vis their needs and situations. Hard figures of discrimination of Older Women are lacking but our analyses underline the existence of this.

This means that impactful government measures rarely see the light of day let alone are enforced vis a vis needed improvements of the rights and lives of older women.

The Dutch constitution article 1 proclaims equal treatment in equal circumstances for "all that are in the Netherlands". It states that discrimination on the basis of religion, personal beliefs, political views, race, gender or 'on any grounds' is prohibited. NOTE the fact that in this list AGE is not mentioned, makes it seem not prohibited. In real life, this omission in the list has made persons over 50+, especially women, victims of age discrimination. This causes an intersectionality of gender and age on which discrimination takes place. Compounding to this is the intersectionality of disability of the number of women50+ that suffer from chronic diseases and /or disabilities.

As Dutch women, who on average reach the age of 85.3 years, but most can only claim 50 years without chronic diseases this causes workplace discrimination and increasing poverty.

The Dutch law on 'Banning all gender discrimination at the workplace'[1] contains a list of grounds on which discrimination is prohibited by law. This list seems limitative, more importantly AGE as a prohibited ground is not mentioned in this law either. Just as it is not mentioned in article 1 of the Dutch Constitution. Once more, this makes women50+ vulnerable to discrimination on the basis of Age.

NOTE: there are more discriminatory practices in the Netherlands that impact women50+ worse than men or younger women. Therefore in the next shadow report e.g. "Housing practices that negatively impact women50+" will be included. Our next shadow report will include this and other gaps in equal policy outcomes for women50+.

(1) Burgerlijk wetboek 7 artikel 646

Platform Older Women Netherlands :

Oudere Vrouwen Netwerk Nederland (OVN NL) (Older Women's Network (OWN NL)

Stichting Molukse Vrouwen Raad (MVR) (Moluccan Council of Women)

Nederlandse vereniging voor Vrouwenbelangen, Vrouwenarbeid en Gelijk Staatsburgerschap
(Netherlands Association for Women's Rights, Female Labour and Equal Citizenship)

WOUW, Netwerk van Maatschappijkritische 50+ vrouwen
(Network of 50+women critical of the social structure)

TIYE International

Nederlandse Vrouwen Raad (Dutch Council of Women)

Table of contents

1. **Preamble CEDAW Shadow report Platform Older Women in the Netherlands** pg 1
 2. **Health of women50+ in the Netherlands** pg 2
 3. **The Layered Face of Poverty among Women50+ in the Netherlands** pg 4
 4. **Pension Sharing in Divorce** pg 7
 5. **Pension sharing in Unregistered Cohabitation** pg 7
 6. **Inheritance Rights and Inheritance Tax for Unregistered Cohabitation** pg 8
 7. **Poverty due to AOW gap and missed pension entitlements of Women50+ from Suriname and the former Dutch East Indies** pg 9
 8. **Mobility Gap for Women50+ in the Netherlands** pg 10
 9. **Violence against Women50+ in the Netherlands** pg 12
 10. **Improving the image as well as eliminating stereotyping of Women50+** pg 14

2. Health of Women50+ in the Netherlands

Healthcare for women in the Netherlands is aimed at women in childbearing years, directed at birth, birth control; abortion, gynaecological cancers.

However, women50+ constitute nearly 4million and (peri)menopausal women (women40+) constitute 5 million women [1] on a total female population of 9 million, are not served by this emphasis of women’s healthcare.

Health publications show that older women face specific health problems [2] that are not acknowledged let alone the subject of scientific medical research. Androcentricity [3] in medical research has historically disadvantaged and damaged female patients [3]. Most research is done on males below the age of 60 years [4]. If insufficient medical knowledge is built through research then women will be mis-diagnosed. A prime example is heart attacks who present themselves completely different in women leading to lack of treatment. The same holds for autoimmune diseases [6]. At present, peri- and post-menopause care and Hormone treatment of symptoms is lacking for most of the female population over 40years old [6]. Causing deteriorated quality of life and an increase in overall health care costs for the country as a whole.

New authoritative research is not incorporated in (peri-)menopausal healthcare [7] [8]

Statistics show that women suffer more years of poor health than men. The financial position of women is the predictor: the poorest levels of society 50+ women suffer 28 years in poor health; the richest levels of society 50+ women suffer ‘only’ 13 years in poor health. As noted in other sections of this shadow report: far more women live in poverty in the Netherlands than men. Overall, low income women in the Netherlands enjoy just 50 years of life without chronic diseases.

Menopause has been linked to around 50 symptoms, with many of these symptoms having a negative impact on health, longevity, quality of life. This causes higher health care costs for the individual woman due to co-pays of at least 385 euros, and also for the country. Preventive menopausal healthcare would improve the quality of life for individual women, and lower the costs of national health care overall.

Problem	Consequences	Recommendations
1. Costs of specific women health care is not covered under the system of ‘basic healthcare insurance’	Poor women cannot afford specialist care nor the prescribed medicines such as bio-identical gels and creams for their menopause healthcare needs	<ul style="list-style-type: none"> In the Basic Healthcare coverage exchange healthcare aimed at pregnancy with healthcare aimed at (peri)menopause, including medication (Testosterone, Progesterone, Oestrogen). Both are SRHC but not at the same time in life.

Problem	Consequences	Recommendations
2. Healthcare is aimed at curing instead of preventing	Waiting for diseases caused by the progress of age hits women with 13 to 28 years of poor health	<ul style="list-style-type: none"> • Emphasis on Preventive healthcare must become the standard
3. Lack of adequate schooling for medical professionals in menopause healthcare	Medical Protocols (standards) too little adapted to latest international research. [7]	<ul style="list-style-type: none"> • Make Hormone replacement therapy a standard offer to women 40+, based on bio-identical/transdermal research [8]
4. Research is aimed at men and at persons younger than 40	Mis-diagnoses, wrong treatment plans, poorer health outcomes for women [9]	<ul style="list-style-type: none"> • compulsory guidelines must be instated by the government to ensure that older women are an integral part of medical research.
5. Medication in general is tested on men, younger than 40years	Medication that is not tested on women lead to more and longer hospitalizations and longer sickbed at home.	<ul style="list-style-type: none"> • Compulsory guidelines for testing of medication on older women must become the gold standard.
6. Lack of funding for research on typical women's diseases and health problems	Mis-diagnoses, wrong treatment plans, poorer health outcomes for women [10]	<ul style="list-style-type: none"> • Enforce Medical research of specific women's diseases and health problems. • Women deserve knowledge based care.
7. Lack of research data on women's health	Research is aimed at "in-depth studies" over systematic data collection	<ul style="list-style-type: none"> • Aim research at now, here, and practical preventative measures, next to cures.
8. Medical protocols are rigid and often many years out of date	Healthcare is not as up to date as 'Standards of Care' in the Netherlands are very hard to change	<ul style="list-style-type: none"> • mandatory use of authoritative research, including from abroad, as a basis for setting up standards
9. Profits rule the health care system Commercial health care insurers aim at: - High insurance premiums - Limiting number of patients per hospital/medical specialist	Insurance Premiums are higher than the Healthcare allowance from the government. Co-pay is a barrier for seeking medical help.	<ul style="list-style-type: none"> • The 'Health care allowance' (zorgtoeslag) should at minimum pay for the Basic Health Care Insurance • Co-pay must be abolished for true equal access to healthcare for all women
10. Dental care is not included in basic healthcare insurance Added on dental care insurance has high premiums and little coverage	Poorer women avoid dental care due to high costs. Lack of dental health causes lower overall health	<ul style="list-style-type: none"> • Include dental care IN the compulsory basic health care insurance

Problem	Consequences	Recommendations
11. Loneliness	Poorer health is linked to loneliness [11]	<ul style="list-style-type: none"> • Ensure that women50+ have much more contact with each other and can participate in groups. [12] • Ensure that women50+ can use public transport at a low price. • Every City should offer free public transport for 67+. • Combat Ageism [13] [14]

Sources:

- [1] Peri-menopauzsal women 1,07 million women + 3,85 million women50+ = 4,9 million women in NL Central Bureau of Statistics
- [2] Cijfers en feiten over ouderen in Nederland, Rijksinstituut voor Volksgezondheid en Milieu, 2025 <https://www.rivm.nl/bibliotheek/rapporten/270462001.pdf#:~:text=Older%20people%20who%20are%20ill%20do%20not,two%20thirds%20of%20this%20group%20are%20not>
- [3] Sex Inequalities in Medical Research: A Systematic Scoping Review of the Literature, Women's Health Rep (New Rochelle). 2022 Jan 31;3(1):49–59. doi: 10.1089/whr.2021.0083
- [4] 2 Healy B. The Yentl syndrome. N Engl J Med 1991;325:274–276. [DOI] [PubMed] [Google Scholar]
- [5] <https://theconversation.com/why-are-males-still-the-default-subjects-in-medical-research-167545>
- [6] Auto immuunziekten, zie SHE, Het Kennis en expertisecentrum voor vrouwenzorg 15/8/2023
- [7] Women's Health Initiative 2001 – small cohort studied, older women in poor health, only one hormone replacement medication involved (progestin), non-bio-identical. Wrong research conclusions, that were revisited and amended in 2004, but that research conclusion was mostly ignored in the medical field, leading to 20 years of bias against prescribing Hormone Replacement Therapy
- [8] Use of menopausal hormone therapy beyond age 65 years and its effects on women's health outcomes by types, routes, and doses; Menopause 2024 May 1;31(5):363-371. doi: 10.1097/GME.0000000000002335. Epub 2024 Mar 9.
- [9] Oudere vrouwen en menopauze, zie Womens Health Nederland, 2024
- [10] <https://www.cbs.nl/nl-nl/nieuws/2025/51/zorgkosten-vrouwen-hoger-dan-mannen-15-december-2025>. This is because pregnancy, birth and all SRH is booked as healthcare costs solely for women. In reality reproduction of humans is a healthcare costs of male/females together. Men have higher costs than women from the moment they reach 60years of age. (Central Bureau of Statistics)
- [11] Gierveld de Jong, J en van Tilburg, T.C., Een passende aanpak van eenzaamheid, 02-28-2022 <https://doi.org/10.36613/tgg.1875-6832/2022.01.03>
- [12] Dijksterhuis, A. Samen naar een nieuw begin, prometeus, 2025
- [13] Aging and Health WHO – 1 October 2025: mentions the problem of ageism
- [14] "Older people are often assumed to be frail or dependent and a burden to society. Public health professionals, and society as a whole, need to address these and other ageist attitudes, which can lead to discrimination, affect the way policies are developed and the opportunities older people have to experience healthy aging" <https://pubmed.ncbi.nlm.nih.gov/38595196/>

3. The Layered Face of Poverty among Women50+ in the Netherlands

Poverty among older women in the Netherlands is a structural problem rooted in a long life lived with inequality [1]. The Dutch government's CEDAW report acknowledges the symptoms but falls short in offering targeted solutions for the current generation of women50+ [2]. The policy continues to emphasize

"gender neutrality" and thus fails to address the historical and structural disadvantage inherent in this problem.

Causes of Poverty Among Older Women:

- **The Lifetime Wage Gap:** Cumulative effects of the gender pay gap, part-time work, the significant number of years of caregiving, and concentration in low-paid sectors [3];
- **The Care Penalty:** Gaps in pension accrual due to career interruptions for childcare or informal care [4];
- Historical Discrimination:** The direct result of practices such as "marriage dismissal" and discriminatory pension schemes before 1990 [5];
- **Longer Life Expectancy:** Smaller pensions must be spread over a longer period [6].

Gaps in Government Policy Based on CEDAW Obligations:

Problem	Consequences	Recommendations
<p>1. Data failure: according to Dutch government "No need for better data collection [7]</p>	<p>The problem remains unmeasurable and invisible. Policy is not based on facts. Furthermore, there is a violation of GR9 of CEDAW.</p>	<ul style="list-style-type: none"> • Mandatory standardized collection and publication of data on income, pension assets, and poverty, disaggregated by gender, intersectionality, age (50-64, 65-74, 75+), migration background, and disability; [12]
<p>2. Lack of a targeted recovery policy for women aged 50 and over: Focus only on "increasing current labour market participation.[8]</p>	<p>No compensation is offered to women50+ for the disadvantages they have already suffered. This creates poverty based on gender and age.</p>	<ul style="list-style-type: none"> • Require Statistics Netherlands (CBS) to conduct research specifically on the economic situation of women aged 50 and older to quantify the "care penalty.[13]
<p>3. Inadequate Basic Provisions; Special assistance is gender biased. Relies on the AOW (state pension) and the supplement to the level of the social minimum [9].</p>	<p>The proposed fiscalization of the AOW will have an additional impact on women50+</p>	<ul style="list-style-type: none"> • Legislation should oblige employers to compensate for shortfalls in supplementary pensions. • Create a targeted supplement for marginalized women50+ • Establish an income-related supplement for single women50+ whose total income is below 130% of the social minimum.
<p>4. Denial of the 'Care Penalty': No recognition of pension loss due to unpaid care [10].</p>	<p>Poverty caused by gender roles in (informal) caregiving and years of employment, but also by the rules that prevent pensions from different employers from being combined into a single pension fund. The pension system is structurally unfair to the typical female life cycle.</p>	<ul style="list-style-type: none"> • Introduce Care Credits in the Pension System: Reform pension contributions to recognize women's life cycles; [14]

Problem	Consequences	Recommendations
5. Pension equity needs gender lens	Policy not aimed at women50+	<ul style="list-style-type: none"> • Ensure Pension Equity: ensure adequate minimum pensions for women. • Require gender-sensitive pension reforms that compensate for periods of unpaid care work
6. Lack of an Intersectional Approach; Focus is on monitoring [11] instead of on the causes of the disadvantage and deprivation of women with a migrant background.	<p>The definition of 'migrant woman' is unclear and therefore lacks adequate policy.</p> <p>Migrant women aged 50 and over are particularly marginalized.</p>	<ul style="list-style-type: none"> • Develop an intersectional support program: • Fund and implement a national program for the economic empowerment and social inclusion of older migrant women, with accessible information about pension rights and debt assistance. • Extend pension coverage to informal, part-time, and non-standard workers, where women are overrepresented.
7. ILO Convention 189 on home working not signed by the Netherlands.	Home workers lack social protection, including pension rights.	<ul style="list-style-type: none"> • Obligate the Netherlands to sign, ratify and incorporate ILO 189 into legislation.
8. Pension gap is not measured in most sectors	Inequality persists for women aged 50+. Policy is not being created to eliminate inequality.	<ul style="list-style-type: none"> • Measure the Pension Gap: Establish robust mechanisms for regularly assessing and reporting the pension gap by gender, enabling targeted interventions and policy adjustments.
9. Gender lens in systematic checks		<ul style="list-style-type: none"> • Policy Review and Redesign: Ensure all policies undergo systematic checks for impact on women, and redesign policies as needed to better serve and support women's unique economic realities.

sources:

- [1] CEDAW Algemeen Aanbeveling Nr. 27 (2010) over oudere vrouwen en hun mensenrechten
- [2] NL CEDAW Rapport (2022), par. 18: Beperkte invulling genderbeoordeling in RIA
- [3] CBS (2023): Loonkloof tussen mannen en vrouwen
- [4] SCP (2022): Ongelijke verdeling van onbetaalde zorgtaken
- [5] NL CEDAW Rapport (2022), par. 108: Erkenning historische discriminatie
- [6] CBS State Line: Levensverwachting naar geslacht
- [7] NL CEDAW Rapport (2022), par. 1-2: Gebrek aan gestandaardiseerde dataverzameling
- [8] Ibid., par. 108: Beleid richt zich op huidige arbeidsparticipatie

- [9] Ibid., par. 107: Basis AOW als voornaamste vangnet
- [10] Expert Meeting Shadow Report (2023), p. 5: Gebrek aan erkenning zorgstraf
- [11] Ibid., p. 4: Aanbeveling gedesaggregeerde data
- [12] Gemodelleerd naar de tijdelijke energiecompensatie voor lage inkomens
- [13] CEDAW/C/NLD/CO/6 (2016), Concluding Observations, par. 37-38
- [14] Ibid., par. 41-42: Aanbeveling intersectioneel beleid

4. Pension sharing in divorce.

In four out of ten divorces, the pension is not shared with the ex-partner.

This applies to divorces and to registered partnerships.

In unregistered cohabiting couples, the ex-partners have not accrued any pension rights. [1]

5. Pension sharing in Unregistered Cohabitation

Unregistered cohabiting women, some 1.1 million [2] of whom are not entitled to a shared pension in the event of divorce. It appears that women in this cohabitation situation reduce their working hours and provide care and informal care just as often as married women. Even then, they often quit their jobs partially or completely. Half of the oldest children are born into an unregistered partnership.

Problem	Consequences	Recommendations
<p>1. When no pension sharing is established in the event of a divorce or registered partnership.</p>	<p>Women later receive significantly less pension from their ex, on average around 40 percent. [3]</p> <p>As a result, they have much less to spend and are more likely to live below the poverty line.[5]</p>	<ul style="list-style-type: none"> • The law, which stipulates that an equal pension sharing is mandatory in every divorce, should take effect sooner than January 1, 2028. [4] • The law should stipulate that part-time work and caregiving responsibilities during the marriage are offset against pension entitlements so that pension rights are treated equally. • Offsetting pension entitlements for lost accrual due to caregiving responsibilities and part-time work must be based on thorough research. • Notification of divorce and pension entitlements agreed upon in a settlement agreement should be possible at any time with a pension fund. (Not as is currently the case only within two years of the divorce.)
<p>2. Registering with the civil registry at one address does not lead to the pension fund processing the pension rights of registered partners.</p>	<p>In the case of unregistered cohabitants, this is not processed by pension funds [6].</p>	<ul style="list-style-type: none"> • The pension fund must receive notification from the civil registry of the date of registration at one address of unregistered cohabitants and processes this information in the pension entitlement of the insured persons.

Problem	Consequences	Recommendations
Unregistered cohabitants appear not to have built up any rights in the event of a divorce [6].	For many women, unregistered cohabitation is financially disadvantageous, as they also work less for pay and take on more caregiving responsibilities, resulting in a lower pension accrual.	<ul style="list-style-type: none"> Registered cohabitants have the same rights as married couples. This should also apply to unregistered cohabitants. Offsetting pension entitlements for lost accrual due to caregiving responsibilities and part-time work must be based on thorough research.

[1] Pension division in divorce is more than just a calculation, [Wijzer in geldzaken](#), november 2025.

[2] 1,1 miljoen vrouwen wonen samen zonder contract.

[3] Women receive 40 percent less pension than men.

[4] This is regulated, among other things, by the current Pension Equalization in the Event of Divorce Act (WVPS) and the Pension Division in the Event of Divorce Act 2021 (WPS), which will be implemented on January 1, 2028.

[5] This is partly due to part-time work, lower hourly wages, caregiving, and informal caregiving.

[6] Another reason for this is the division of pensions in the event of divorce.

6. Inheritance Rights and Inheritance Tax for Unregistered Cohabitation

When one of the partners in unregistered cohabiting couples dies, very little is regulated regarding inheritance law. This is especially disadvantageous for women. We will address the most pressing issues here.

Unfortunately, when the obligatory alimony payment for a partner was changed from 12 to 5 years, no regulations were made regarding how this would apply to unregistered cohabiting couples. Cohabitation would therefore be very financially disadvantageous for women. The law only regulates inheritance law for married or registered cohabiting couples.

It would make more sense for inheritance law to apply equally from the first day both partners are registered at the same address with the Civil Registry.

Problem	Consequences	Recommendations
1. For the first five years, unregistered cohabitants are not entitled to any inheritance or property from their partner.	Those who make no arrangements (enter into a registered partnership) have no inheritance rights for five years [1].	<ul style="list-style-type: none"> Equalize Inheritance rights with those of married couples, including for the first five years.
2. During the first five years, even with a will, surviving unregistered cohabiting partners are not entitled to the same tax exemptions as married couples.	<p>The surviving partner can inherit €2,700 tax-free.</p> <p>For married couples, this is €800,000.</p> <p>Cohabiting partners above must pay 18 to 36 percent tax for inheritance above €2,700 [1]</p>	<ul style="list-style-type: none"> The inheritance rules for unregistered cohabiting partners should be harmonized with the rules for married couples. The government must develop a toolkit for women "when starting unregistered cohabitation."

Problem	Consequences	Recommendations
3. Furthermore, there's a rule that a cohabitation agreement concluded less than six months before the partner's death does not entitle one to an inheritance.	Only when a "duty of care" is included in the cohabitation agreement does one become entitled to an inheritance.	<ul style="list-style-type: none"> The government should also address this issue in the inheritance law for cohabiting couples in the aforementioned toolkit.

[1] <https://www.belastingdienst.nl/wps/wcm/connect/nl/erfbelasting/content/partners-voor-de-erfbelasting>

7. Poverty due to AOW gap and missed pension entitlements of women50+ from Suriname and the former Dutch East Indies

There is an AOW gap for women50+ from former Dutch colonies [1]. Women50+ from the Kingdom of the Netherlands are not treated equally compared to women50+ living in the European part of the Kingdom of the Netherlands [2].

The AOW benefit is based on a 2% accrual for each year lived in the Netherlands [3]. If someone lives outside the Netherlands for a number of years (from age 15 onwards), they are reduced by 2% for each year spent outside the European part of the Netherlands [4].

This AOW gap results in a lower income for women50+ from both Suriname and the former Dutch East Indies [5]. The Netherlands government has not effectively resolved this problem for these women [6].

Gestures and regulations have not effectively addressed the AOW gap, nor pension arrears and entitlements [7] [8].

Problem	Consequences	Recommendations
1. AOW (State Pension) rules require that one lives in the Netherlands to build up AOW between 15 and 65yrs.	Every year outside the Netherlands gives a 2% penalty reduction on AOW.	Restore AOW to 100% for women50+ who lived in former Dutch Colonies.
2. Women aged 50 and over have an AOW gap due to the limited interpretation of the principle of country of residence with regard to former Dutch Colonies [6].	This group, which came to the Netherlands in 1950-1960, from both Suriname and the former Dutch East Indies, is disadvantaged.	Compensation / recalculation based on years of residence throughout the <u>whole</u> Kingdom of the Netherlands.

Problem	Consequences	Recommendations
3. The Culpable/Negligible Act does not apply to women50+ from former Dutch colonies. Only European Dutch citizens are eligible for a full state pension (AOW).	Discrimination against Dutch citizens from areas of the Kingdom of the Netherlands that are no longer part of the Kingdom [9].	Restoring 100% of the state pension (AOW) must also apply to women50+ who lived in former Dutch colonies [10].
4. Prohibition on access to the labour market in the Netherlands after arrival for residents of the former Dutch East Indies.	The accrual of a supplementary pension or income is hampered by forbidden access to the labour market.	Restore Pension benefit [11].
5. Widows of former KNIL soldiers do not receive their full pension rights [12]	Poverty among widows [13]	Restore pension arrears also for the widows of KNIL soldiers [14]

Sources:

[1] Wet afschaffing afbouw AOW-uitkering voor emigratie binnen de EU/EER (2024)

[2] CEDAW Algemene Aanbeveling Nr. 28 (2010) over de kernverplichtingen van staten

[3] Artikel 6a AOW-wet (oude versie, voor 2024)

[4] Artikel 6a AOW-wet (nieuwe versie, per 1-1-2024), Kamerstukken II 2022-2023, 36298, nr. 3

[5] VN-Mensenrechtencomité, Algemene Aanbeveling Nr. 34 (2011) over rechten van mensen van Afrikaanse afkomst

[6] SVB Regeling uitkering en verblijf buitenland

[7] CEDAW/C/NLD/CO/6 (2016), Concluding Observations, par. 41-42 over intersectionele discriminatie

[8] NL CEDAW Rapport (2022), par. 107-108: Erkenning pensioenkloof, maar geen oplossing

[9] Artikel 1 van de Nederlandse Grondwet

[10] Gemodelleerd naar de compensatieregeling voor zelfstandigen (NL CEDAW Rapport 2022, par. 10)

[11] Navolging van de erkenning in de toeslagenaffaire (Kamerstukken II 2020-2021, 35570, nr. 32)

[12] Idem als noot 10

KNIL = Koninklijk Nederlands Indisch Leger / Royal Dutch Indies Army

[13] NL CEDAW Rapport (2022), par. 18: Bestaande RIA, maar zonder intersectioneel perspectief

[14] Idem als noot 8, par. 1-2: Gebrek aan uitgesplitste data

8. Mobility Gap for Women50+ in the Netherlands

Core problem: Mobility is a prerequisite for independence

Free and safe mobility is essential for social participation, access to healthcare, and economic independence for women50+[1]. They are disproportionately affected by physical, financial, and social barriers. Current Dutch policy adopts a gender-neutral approach which fails to recognize these specific problems[2].

Why Older Women Are Extra Vulnerable:

- Longer Lifespan & Living Alone: Women are living longer and are more likely to live alone. They cannot rely on a partner for transportation and are completely dependent on their own mobility[3].
- Lower Income: Due to women receiving smaller pensions, there is less money for a car, taxis, or ride-sharing. This makes them even more dependent on public transportation [4].
- Physical Changes: Age-related conditions (e.g., osteoarthritis, osteoporosis) make walking, cycling, and using public transport more difficult [5].
- The "Care Link" Role: Women50+ often informal caregivers. This requires flexible and reliable transportation to commute between different households [6].

Critical Gaps in Current Policy:

Problem	Consequences	Recommendations
1. Complete Data Blindness: No collection of data on transport behaviour broken down by gender and age [7]	Their specific needs and constraints are invisible to policymakers.	<ul style="list-style-type: none"> • Mandatory collection of data on transport behaviour, broken down by gender, age (50+), income and disability [12]
2. Lack of Gender-Responsive Design: Public space and public transport policies fail to consider older women [8]	Stops are too far away, vehicles are too high, and streets are poorly lit and poorly maintained. This increases the risk of falls and feelings of insecurity.	<ul style="list-style-type: none"> • Mandatory gender-sensitive design guidelines for municipalities: • Mandatory lighting and sufficient benches on walking routes and stops; • Mandatory step-free access to all public transport [13]
3. No Access to Transport for the disabled/less abled: No subsidies for targeted transport for low-income women[9]	Women with reduced mobility become isolated and cannot access essential care.	<ul style="list-style-type: none"> • Make it affordable: create an income-related mobility allowance for older people to cover the costs of adapted transport (e.g., Valys) [14]
4. Digital Exclusion: Full digitalization of public transport (apps, public transport chip cards) [10]	Women with fewer digital skills or without smartphones are being left behind.	<ul style="list-style-type: none"> • Combat digital poverty. Launch a "Digital Mobility Buddy" program in libraries and community centres to teach app use and public transport chip card management [15]

Problem	Consequences	Recommendations
5. No Focus on Safety: No link between safety policy and mobility in public spaces [11]	Fear of intimidation or violence at stations and stops limits their freedom of movement, especially in the evenings.	<ul style="list-style-type: none"> • Explicitly link building policies for senior housing to the "15-minute principle" in order that amenities are safely accessible on foot or by bicycle. [16]

Sources:

- [1] CEDAW Algemeen Aanbeveling Nr. 27 over oudere vrouwen
- [2] NL CEDAW Rapport (2022), par. 1-2: Gebrek aan genderspecifieke data
- [3] CBS State Line: Levensverwachting en huishoudenssamenstelling
- [4] NL CEDAW Rapport, par. 107-108: Pensioenkloof
- [5] WHO Report on Ageing and Health (2015)
- [6] Expert Meeting Shadow Report (2023), p. 5: Zorgtaken
- [7] NL CEDAW Rapport, par. 1-2: Data gebrek
- [8] Ibid., par. 102: Gebrek aan genderperspectief in klimaat/infrastructuurbeleid
- [9] Ibid., par. 104: Toegang tot zorg, geen specifiek vervoer
- [10] Shadow Report, p. 6: Digitale uitsluiting
- [11] NL CEDAW Rapport, par. 37-56: Geweld tegen vrouwen, geen link met mobiliteit
- [12] Shadow Report, p. 4: Aanbeveling dataverzameling
- [13] UN Women Safe Cities and Safe Public Spaces guidelines
- [14] Gemodelleerd naar de compensatieregeling zelfstandigen (NL Rapport par. 10)
- [15] Shadow Report, p. 6: Digitale inclusie programma's
- [16] NL CEDAW Rapport, par. 106: Woningbouwplannen

9. Violence against Women50+ in the Netherlands

The Dutch population is aging and the elderly grow more and more dependent on others while living independently. This increases the probability of violence against them (6% of the over 65yrs old, of which 75% are women, have to deal with violence [1]. The abuse consists of physical abuse, sexual abuse, and mental abuse, neglect and financial exploitation. Next to that, they experience an increase in loneliness.

To limit violence the Dutch government has put some policies in place, but neglected to include older women in the debates. The Netherlands is seriously failing in its approach to 'violence against women' by not addressing violence against older women in its most recent emancipation policy document [2]. As very few people are cognizant of these problems of violence against older women, the government should increase the awareness by initiating discussions and awareness campaigns [3].

Problem	Consequences	Recommendations
1. Neglect and loneliness, partly due to budget cut: Few initiatives have been developed to address these problems.	This particularly affects women because they are getting older and are more likely to be single. Their vulnerability increases with age.	<ul style="list-style-type: none"> • Establish caring communities, such as "care circles [4]. • Every vulnerable older person is assigned a buddy. • Encourage general practitioners to hire geriatric nurses.

Problem	Consequences	Recommendations
<p>2. Financial abuse: Children, grandchildren, trusted persons, and fraudsters withdraw money from accounts without permission. Also, jewellery and valuable art are taken without permission.</p>	<p>Many women are afraid to speak out for fear of losing care. They feel unsafe because they are dependent on care and because they don't know how to defend themselves against this sort of abuse</p>	<ul style="list-style-type: none"> • Raise awareness of the information box [6] from the Ministry of Health, Welfare and Sport, developed in consultation with banks and notaries. • The government must raise awareness of financial abuse in the media.
<p>3. Reporting Requirement: Only current and structural violence is subject to a reporting requirement.</p>	<p>Reporting is primarily done to 'Safe at Home' (Veilig Thuis). Compared to the number of assaults, the volume of reports is very low (<1%), which demonstrates the inadequacy of the current reporting law.</p>	<ul style="list-style-type: none"> • A legal reporting requirement should apply to all forms of violence, also according to the Istanbul Convention • Improve information needed by older women so they can find their own way to Safe at Home and/or the police.
<p>4. Overburdened informal caregiving [7]: Due to caregiver overload, older adults often face psychological and physical violence [8].</p>	<p>Four in ten children provide informal care to older adults. Daughters bear the majority of the burden and feel more burdened than their brothers. A third of informal caregivers indicate they can no longer cope with the caregiving, 25% have reduced their working hours, and 10% are considering retirement [9].</p>	<ul style="list-style-type: none"> • Government policy should <u>not</u> assume that informal caregiving can be given unpaid. • The government should also encourage more men to take on informal caregiving roles. • The government should legally provide informal care leave with continued payment of wages and pension accrual [10]. • Support organizations that advise informal caregivers [11].

Sources:

[1] Movisie (2021 'ontspoorde mantelzorg', 2013

[2] Emancipatienota Veilig meedoen, beleidsnota, 11-06-2025

[3] Movisie (2021) 'Een handreiking ouderenmishandeling voor gemeenten'

[4] 'Nederland Zorgt voor Elkaar', starten met een voorzorgcirkel, wat heb je nodig (2025)

[5] Ensink, B.J. en Nieuwenhuis, M.A. 'Ouderenmishandeling', treft vooral vrouwen (2024)

<https://wouw-amsterdam.nl/uploads/images/Ouderenmishandeling-def-17juni24.pdf>

Bernardine Ensink and Marjan Nieuwenhuis 'Elder abuse' mainly affecting women

<https://wouw-amsterdam.nl/uploads/images/Elder-abuse-def-17juni24.pdf>

[6] Ministerie van Volksgezondheid, Welzijn en Sport, (2022) Informatie box '[Financieel veilig ouder worden](#)'

[7] Nederland in cijfers. Hoeveel mensen zijn er mantelzorger, CBS 2012/2024

en CNV onderzoek; Alles over mantelzorg en werk, CNV.nl 2024 en Arbo informatie platform: onderzoek: aantal zwaar-toe overbelaste mantelzorgers in tien jaar tijd toegenomen met 52%.

[8] Raad van Ouderen, Mantelzorgpanel (2023) 'Mantelzorg voor en door ouderen'

[9] CNV onderzoek naar mantelzorg, Mantelzorg met beleid, 9 april, 2024

[10] Jolein de Rooij Moet je met je werkgever praten over mantelzorg, NRC, 12 maart 2025

[11] zie op www.mantelzorg.nl

10. Improving the image as well as eliminating stereotyping of women50+

Core problem

In the Netherlands, women50+ are structurally limited by negative portrayals and stereotypes in the media, politics, and the labor market. Although they are a growing group, playing a crucial role in healthcare, the economy, leadership, and community building, they remain underrepresented in public debates, decision-making, and top economic positions. [1,2]

Older women possess knowledge, experience, and leadership qualities that are invaluable for an inclusive society [3]. Yet, they are often absent from the media or portrayed in a one-dimensional and marginalized way, as less vital, less relevant, or outdated. This portrayal directly impacts their employment prospects, promotions, and economic independence and contributes to the wage and pension gaps. [4,5]

The Numbers in the Netherlands

- According to the 2023 Monitor Representation study by the Dutch Media Authority (CvdM), the share of women on television remains stable at around 37%. In non-fiction programs (news programs, discussions, talk shows, reports), the share of women was only 39.1% in 2021. Within this female group, there is also an age skew: female experts, presenters, and correspondents are on average younger than their male counterparts, and the share of women decreases sharply above the age of 50.
- Recent research from Radboud University shows that older people, ethnic minorities, and women are structurally underrepresented on streaming services and regular broadcasters. In their sample, only approximately 5% of the people shown are over 65, while this group represents more than 20% of the Dutch population.
- An analysis of gender representation on television in the Netherlands (particularly on channels aimed at male audiences) shows that women are severely underrepresented on male-dominated channels—only 22% of the cast on "men's channels" were female.
- In the Global Gender Gap Index 2024, the Netherlands dropped from 28th to 42nd place in one year. According to Eurostat data (via TradingEconomics), the share of women holding (general) management positions aged 25 to 74 was 30.20% in December 2024. For top executives, the figures remain much lower: research by the Social and Economic Council of the Netherlands (SER) shows that at the end of 2023, an average of only 15.3% of directors (board members/executive board members) were women. For supervisory boards (supervisory board/non-executive boards), the share of women is higher; according to the Social and Economic Council (SER), approximately 25.7% of seats were held by women in 2023. National overview from Statistics Netherlands (CBS): in large companies, the share of women on the Executive Board averaged 14.7% in 2022, and on the Supervisory Board 26.2%. These figures are not broken down by age. [2,3,4,5]

Problem	Consequences	Recommendations
<p>1. Media Invisibility:</p>	<p>Older women are rarely featured in news, talk shows, and opinion pieces. Research by the Dutch Media Authority (Commissariat voor de Media) and international studies, among others, shows systematic underrepresentation of women50+ as experts, opinion makers, or role models. This perpetuates the perception that they are less socially relevant.[6]</p>	<ul style="list-style-type: none"> • Legally mandate media institutions to include representation of women50+. • Require public broadcasters, through guidelines, subsidies, and evaluations, to visibly employ women50+ as presenters, experts, and guest speakers.

Problem	Consequences	Recommendations
2. Negative stereotypes:	When older women are portrayed, they are often marginalized and portrayed as passive or nurturing. This fuels both ageism and sexism. The idea that aging or menopause are "problematic" contributes to a culture where older women are less important. This negatively impacts recruitment and promotion in the labour market. [7]	<ul style="list-style-type: none"> • Develop national guidelines for positive portrayals. • Include these in media policy, including training for editors and communications professionals. • Enforcement will be ensured through existing regulatory bodies.
3. Lack of role models:	In politics, business, and the public sector, women50+ are rarely seen in leadership roles. Their absence reinforces the stereotype that leadership should be "young" and "male." This hinders the ambition and advancement of older women and reinforces existing inequalities. [8]	<ul style="list-style-type: none"> • Mandate age diversity within existing gender quotas. • Promote balanced representation of women50+ on advisory boards, committees, media appearances, and national panels (following Iceland's example).
4. Undervalued experience:	The wisdom, knowledge, and unifying qualities of women50+ are rarely recognized in society. Unlike men of the same age, they are not automatically seen as experts. This lack of appreciation translates into limited visibility in debates, fewer opportunities for expert status, and exclusion from important space. [9]	<ul style="list-style-type: none"> • Develop and implement policies that actively utilize the expertise of women50+ through national mentoring programs, intergenerational leadership programs, and the structured deployment of experienced women as experts in policy, research, and the media.
5. Economic impact of perception:	Negative stereotypes lead to lower employer expectations for women50+. They are less likely to be invited, hired, or promoted. This reinforces the existing pay gap and widens the pension gap, as supported by figures from Statistics Netherlands (CBS), the Netherlands Institute for Social Research (SCP), and Eurofound.[10,11,12]	<ul style="list-style-type: none"> • Require employers to monitor discrimination based on age and gender within recruitment and selection. • Encourage organizations to include women50+ in leadership programs, promotion policies, and talent development. • Provide tax incentives to organizations that comply with these requirements.

Sources:

[1]. Atria, Beeldvorming en stereotypering – kennisdossier, 2024

[2]. WOMEN Inc., Blikopener: meer vrouwen in de media, 2023

[3]. AGE Platform Europe, Barometer 2023(<https://www.age-platform.eu/barometer-2023>)

[4]. Eurofound, Keeping older workers in the labour force(<https://www.eurofound.europa.eu/en/publications/2025/keeping-older-workers-labour-force>)

[5]. Eurofound, Foundation Findings(<https://www.eurofound.europa.eu/system/files/2018->

11/ef0885en.pdf)

[6]. ISSA, Report on situation of women reaching retirement age (<https://www.issa.int/node/179325>)

[7]. European Commission, Employment, Social Affairs and Inclusion(https://employment-social-affairs.ec.europa.eu/news/women-older-people-migrants-and-persons-disabilities-key-tackling-eu-skills-and-labour-shortages-2025-09-16_en)

[8]. The Guardian, UK adverts portrayal of older people(<https://www.theguardian.com/media/2025/jun/19/uk-advertising-standards-authority-criticises-offensive-portrayal-older-people-adverts>)

[9] CBS, Dashboard arbeidsparticipatie naar leeftijd en geslacht, 2024

[10] CBS, Helft 65-jarigen aan het werk, 2024

[11] Boekmanstichting, De arbeidsmarkt in cijfers 2024

[12]. CNV, Oudere werknemer komt nog steeds moeilijk aan de bak, 2024