

The Netherlands' "Bad Luck Generation"

Article by Arielle van Dusseldorp

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Throughout history, universities have been birthplaces of new ideas and movements. In the late 20th century, student movements such as that of May '68 shook the world and reshaped society for generations. Today, universities continue to play their critical role as laboratories for social and political change, but their capacity to do so is waning. Between government control and the pressures of cuts, fees, and precarity, many students and academics are on the back foot.

This text is part of *Struggles in the University*, a panorama bringing together the voices from movements in and around the university. We hear from representatives of campaigns to keep students out of debt in the [Netherlands](#), oppose chronic student housing shortages in [Hungary](#), and demand a decolonised education in [Belgium](#), as well as academics resisting worsening working conditions in the [UK](#). Their experiences reveal an ongoing struggle to stand up for the emancipatory promise of education and reach out beyond the walls of its institutions to build a better society.

At exactly 23:37 on 20 January 2015, the Dutch government made a decision that would affect students for years to come. It abolished the basic grant system that allowed students to study without incurring major debts, replacing it with a grant-based system that only financed students from low-income households. The grant had a catch: repayment was required if a student did not graduate within 10 years. All other students would need to rely on their parents or take out a loan (on which the government charges interest). The government promised to use the money saved by this decision to fund improvements in the Dutch higher education system. With its budget cuts between 2015 and 2022, however, the government effectively broke its promise.

Around 2019, an outcry from students spurred research into the effects of the new loan system. Research found that the number of students with debt had tripled. [Students from middle-income backgrounds](#) were found to have comparatively greater financial problems than those from a low-income or high-income background.

More than half [of students from middle-income backgrounds](#) are worried about their future finances. With mounting debt and the average price for a house at half a million euros and rising, home ownership is increasingly out of young people's reach. Not only are they priced out of the market, the Dutch government has also made it impossible for them to borrow money to buy a home: in 2021, the government retracted its pledge to enable young people to hide their debt from banks and mortgage lenders.

Most students were never in favour of the loan system and anticipated many of the

problems it has since created. The National Student Union (LSVb) has organised around the issue since 2012. However, their campaign #NietMijnSchuld (not my debt/fault) with the youth trade union branch FNV Young & United only took off in 2019 after the effects of the loan system became difficult to ignore. Between 2015 and 2019, a growing number of students filed troubling complaints with these student-led organisations. The #NietMijnSchuld campaign had three demands: reinstating the basic grant system and abolishing the loan system; fair compensation for all students who suffered as a result of the loan system; and new investments to improve higher education. To further their cause, the campaigners organised protests, petitions, sit-ins, spammed the student debt collector with small payments, and wrote to officials. In 2022, the new government coalition finally responded: the loan system would be abolished and the basic grant system reinstated. The government also earmarked 1 billion euros to compensate students who studied between 2015 and 2022. Students were pleased to hear the news but felt that at 1000 euros per student, the level of compensation was insufficient, especially as student loans average 24,000 to 28,000 euros for four years of studies.

To highlight their dissatisfaction student unions organised a protest on 4 February 2022. Government officials and certain party leaders also came to show their support. Although the protest reignited debates in the House of Representatives, changes to the 1 billion budget are yet to materialise.

After many broken promises and superficial changes, students understandably feel that the government has failed them. Although progress has been made and future students can expect a basic grant as of 2023, those who studied from 2015 to 2022 will always feel like the “bad luck generation”.



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