



# Key information benefits and minimum wage Caribbean Netherlands from January 1, 2025

## Social relief

The social relief acts as a safety net for people on a low income. Only people who have resided lawfully in the Caribbean Netherlands for at least five years can apply for social relief. People on social relief are allowed to earn additional income. Income on top of the social relief is exempted up to the level of the statutory minimum wage (WML).

If people receive social relief then they are, however, required to look for work, unless they are disabled or exempt on other grounds.

The number of persons with a social relief benefit in August 2024 was: **930**.

**The social relief is established and paid on the basis of a period of 2 weeks:**

Social relief basic amount and allowances (USD)	Bonaire	St. Eustatius	Saba
Social relief basic amount	248	262	264
Independent accommodation allowance	456	446	436
Joint household allowance	248	250	247
Child allowance first child	61	67	62
Child allowance second and third child	32	35	32
Allowance full and permanent incapacity for work (VDAO)	373	362	354
AOV allowance (with pension exemption of 31 USD)	456	446	436

## Social relief for a number of **typical households**, per 2 weeks and per month:

Social relief amount per type of household (USD)	Bonaire		St. Eustatius		Saba	
	2 wk	Month*	2 wk	Month*	2 wk	Month*
Single, living at home	248	537	262	567	264	572
Single, living independently	704	1525	708	1534	700	1516
Single, living at home, VDAO	621	1345	624	1352	618	1339
Single, living independently, VDAO	828	1794	833	1804	824	1785
Single, living independently, 2 children	797	1726	810	1755	794	1720
Married, living independently	828	1794	833	1804	824	1785
Married, living independently, 2 children	828	1794	833	1804	824	1785
Single, living at home, AOV allowance	704	1525	708	1534	700	1516
Single, living independently, AOV allowance**	704	1525	708	1534	700	1516
Married, living independently, AOV allowance**	828	1794	833	1804	824	1785

\* The amount per month is calculated according to the formula: (amount per 2 weeks x 26)/12, rounding downwards.

\*\* In case of entitlement to the AOV allowance, there is no entitlement to the independent accommodation allowance (Section 14 Subsection 2).

N.B. The indicated amount is occasionally lower than the sum of the allowances. This is caused by the maximisation up to the statutory minimum wage (WML) according to Section 17b of the Social Relief (BES) Decree. This can well be seen in the household situation 'married, living independently, 2 children'. Because of the maximisation up to the WML additional allowances applicable to independent accommodation are no longer taken into account. The WML per 2 weeks is calculated according to the formula  $12/52 * 2 \text{ weeks} = 0.462$  (rounded upwards).

## The **capital limit** to qualify for social relief is annually adjusted to the inflation. In 2024 the **income limit** is:

Capital limit amounts social relief (USD)	Bonaire	St. Eustatius	Saba
Single person < 65 years	5,646	6,552	6,618
Household of which all household members < 65 years	11,292	13,103	13,235
Single person over 65 years	11,292	13,103	13,235
Household with at least one household member over 65 years	22,585	26,207	26,470

Under the **income test**, income from employment or from child maintenance during the period when social relief is claimed is exempted up to the level of the WML. This means that the social relief and this income combined cannot exceed the statutory minimum wage.

For a single person or household member from the age of 65, income from pension (other than the statutory old-age pension AOV) is also exempted up to an amount of USD 31 per fortnight.

## Special social relief

Special social relief can be granted up to the income limit of 120% of the statutory minimum wage for the following costs.

From January 1, 2025, the income limit is:  
**Bonaire \$ 2,152.80, Sint Eustatius \$ 2,165.28**  
**en Saba \$ 2,142.40.**

Funeral expenses
Costs for the filling of a water tank and replacement of water pump
Water consumption costs (temporarily in case of payment arrears)
Costs for school uniforms and school necessities
Costs for following a diet on medical prescription
Costs for baby necessities and baby bed
Costs for mattress or sofa bed
Costs for ventilator (for household with elderly person or child), refrigerator, stove, washing machine
Costs for double rent
Costs for personal contribution social facility
Costs for dentist

## AOV BES

The AOV entitlement age is 65. The entitlement to AOV depends on the accrual over the period of residence in the Caribbean Netherlands. The number of AOV benefits in August 2024 totals **5213**.

Of these, **30%** live outside the Caribbean Netherlands. There are **2992** AOV beneficiaries on **Bonaire**, **417** on **St. Eustatius**, and **258** on **Saba**.

From January 1, 2024, in case of complete accrual, the **monthly** AOV BES is:

Amounts AOV (USD)	Bonaire	St. Eustatius	Saba	Outside CN
Full AOV amount per month	1,525	1,475	1,431	1,517
Cost-of-living allowance	-	59	86	-
Total AOV + Cost-of-living allowance	1,525	1,534	1,517	1,517
Partner allowance	604	700	706	604
Pocket change and clothing budget in care facility	153	153	152	-

N.B. All amounts are based on complete AOV accrual. A considerable share of the beneficiaries has a reduced AOV.

An income limit applies to the **AOV partner allowance**:

Income limit partner allowance (USD)	Bonaire	St. Eustatius	Saba	Outside CN
Maximum joint income	19.308	22.368	22.597	19.308

## AWW BES

The widow's benefit (also for widowers) is paid until the pensionable age. The amount of the benefit depends on age. The highest amount is paid if a widow is 58 years or older, or if she is disabled or caring for a child (children). The benefit for orphans and half-orphans continues until age 15, or until age 25

if the child is of school-age or occupationally disabled.

The number of AWW benefits hovers around **266**, of which about 50 are outside the Caribbean Netherlands.

From January 1, 2025, the age-related **monthly AWW BES** amounts are:

AWW BES (USD)	Bonaire	St. Eustatius	Saba	Outside CN
Widows	705 - 1,525	710 - 1,1534	702 - 1,518	702 - 1,518
Half-orphans	511 - 610	514 - 614	508 - 607	508 - 607
Orphans	557 - 704	560 - 708	554 - 700	554 - 700

## Child benefit BES

BES child benefit is for all children up to the age of 18. It covers about **5,238** children.

The monthly child benefit amount is **\$231** per child on Bonaire, **\$223** on Sint Eustatius and **\$230** on Saba. If a child from the age of 3 years has intensive care needs, there may be additional entitlement to an allowance under the Temporary Regulation for Children with Intensive Care BES.

## Health insurance / accident insurance BES

In case of sickness, there is question of entitlement to sick pay: 80% of the daily wage, as long as the employment relationship continues, maximum of two years. In case of an industrial accident, there is a right to accident pay: 100% of the daily wage for the first 52 weeks, then 80% of the daily wage.

The amount of the benefit is capped at the maximum daily wage. The maximum daily wage depends on the size of the working week:

- for a 6-day working week:  
**Bonaire \$ 230,26, St. Eustatius \$ 231,61 and Saba \$ 229,14.**

- for a workweek of 5 days or less:  
**Bonaire \$ 230,26, St. Eustatius \$ 231,61 and Saba \$ 229,14.**

The benefit is paid to the employer. The employer is required to continue payment of the wages up to (at least) the same amount as the benefit. If the employment was terminated then the accident benefit is paid to the (former) employee themselves. This currently concerns about 60 persons.

The pool of employees for whom loss of income benefits due to occupational disability are provided is dynamic.

The RCN unit SZW's insurance doctor

assesses the incapacity for work.

## Severance Pay (BES) Act

In pursuance of the Severance Pay (BES) Act, the employer pays its employee a lump-sum benefit if the employment come to an end other than through the fault of the employee. The amount of this benefit is based on the final wage earned and the number of years of service. If the employer is unable to pay the

benefit (in a timely fashion) due to insolvency or suspension of payment then the employee is, under certain conditions, entitled to the benefit via SZW. The number of benefits paid by SZW to former employees arrives at a few per year.

## Trend benefit costs SZW

The benefit costs including child benefits for SZW increased from almost US\$17 million in 2011 to around US\$99 million in 2024.



## Statutory minimum wage

From January 2025 the statutory minimum wage for persons aged 21 and over is:

Statutory minimum wage (USD)	Per hour	Per month*	Per year
Bonaire	\$ 10,35	\$ 1.794,00	\$ 21.528,00
St. Eustatius	\$ 10,41	\$ 1.804,40	\$ 21.652,80
Saba	\$ 10,30	\$ 1.785,33	\$ 21.423,96

\* Formula used for the amounts per month: (hourly wage \* 40 \* 13 weeks)/3

For young people, the statutory minimum wage is a percentage of these amounts:

Statutory Minimum Wage (USD) for Young People	20 years (90%)	19 years (85%)	18 years (75%)	17 / 16 years (65%)
Bonaire	\$ 9,32	\$ 8,80	\$ 7,76	\$ 6,73
St. Eustatius	\$ 9,37	\$ 8,85	\$ 7,81	\$ 6,77
Saba	\$ 9,27	\$ 8,76	\$ 7,73	\$ 6,70

## The trend of the statutory minimum wage from 2011:

Statutory minimum wage (USD)	Bonaire	St. Eustatius	Saba
01-01-2011	\$4.20	4.20	4.20
01-01-2012	\$4.45 (5.9%)	4.67 (11.2%)	4.48 (6.6%)
01-01-2013	\$4.55 (2.3%)	4.89 (4.6%)	4.61 (3.0%)
01-01-2014	\$4.63 (1.8%)	4.97 (1.7%)	4.96 (1.4% + 6.1%)
01-01-2015	\$4.70 (1.5%)	5.14 (3.4%)	5.09 (2.6%)
01-01-2016	\$4.70 (-0.9% + 0.9%)	5.32 (-0.5% + 4%)	5.37 (-0.9% + 6.5%)
01-01-2017	\$4.73 (0.6%)	5.80 (-1% + 10%)	5.68 (0.2% + 5.43%)
01-01-2018	\$4.76 (0.6%)	6.09 (2.1% + 5%)	5.68 (-1.3% + 1.3%)
01-01-2019	\$5.16 (3.5% + 5%)	6.46 (1.1% + 5%)	6.21 (4.4% + 5%)
01-01-2020	\$5.48 (1.2% + 5%)	6.63 (0.7% + 2%)	6.54 (0.3% + 5%)
01-01-2021	\$5.48 (-4.8% + 4.8%)	6.63 (-3.3% + 3.3%)	6.54 (-1.6% + 1.6%)
01-01-2022	\$6.03 (4.3% + 5.7%)	7.30 (2.4% + 7.6%)	7.19 (3.2% + 6.8%)
01-01-2023	\$7.13 (12.2% + 6%)	8.34 (9% + 5.3%)	8.27 (9.7% + 5.3%)
01-01-2024	\$9.06 (1.9% + 25.15%)	8.97 (-1.10% + 8.67%)	9.54 (2.80% + 12.58%)
01-07-2024	\$10.10 (0 + 11.44%)	10.10 (0 + 12.55%)	10.10 (0 + 5.83%)
01-01-2025	\$10.35 (2,5%)	10.41 (3,1%)	10.30 (2,0%)

N.B. Between brackets the inflation percentage is mentioned and, where applicable, the increase in policy terms in addition to the inflation.

## Tax free allowance

The tax-free allowance in 2025 is **USD 21,373** (2024: USD 20,424) pursuant to Section 24 of the Income Tax (BES) Act. For older persons, this amount is increased by the so-called senior citizens tax credit, which amounts to **USD 1,616** in 2025 (2024: USD 1,577).



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