



Exploratory study: filling in the knowledge gaps and identifying strengths and challenges in the effectiveness of the EU Member States' minimum income schemes

Country Fiche - Belgium

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Directorate-General for Employment, Social Affairs and Inclusion

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Summary

The Belgian minimum income scheme, called (social) integration income, is properly embedded within the social welfare system. Based on the law on the right to social integration, it provides people in need with a rights-based, means-tested income of last resort. Different amounts of integration income exist for single people, people with dependent families, and people who co-habit. The number of recipients has increased by around 3.4% per year on average during the last decade; during the COVID-19 crisis, the number of recipients of integration income increased by 7.8%. The average duration of benefit dependency is 11 months; young people and non-EU migrants, in particular, find it difficult to exit the system.

The law defines the scheme's eligibility conditions, which are based on: nationality and residence; age; lack of financial resources; willingness to work; and enforcement of other social rights. A social investigation is carried out by a social worker from a public centre for social work (PCSW) to check the eligibility of claimants. There are detailed rules on the income and assets taken into account to determine the level of integration income. Poverty organisations contest the definition of 'household' for determining co-habitant status.

Coverage is quasi-universal: only refugees and undocumented people do not qualify for the scheme. In practice, there are a number of eligibility rules that exclude people from the right to social integration. Young people under 18 are excluded, and for homeless people access is difficult due to administrative requirements. Non-take-up (NTU) of rights is estimated at 57-76%. Research shows that NTU occurs where integration income is delivered as additional income, to top up wages or social benefits below the qualifying threshold. But other research indicates that NTU mostly hits the most vulnerable groups. Reducing NTU is a priority for the government. A new research project, which is in the process of finalisation, will bring more clarity on the size and the reasons for NTU, and possible solutions.

Notwithstanding recent increases in the levels of social integration benefits, on top of the indexation and the regular welfare adaptations foreseen by law and negotiated by the social partners, they remain beneath poverty benchmarks, such as the AROP threshold and reference budgets which are already sometimes used as references on a voluntary basis at local level. Recipients of integration income have access to additional benefits and services. Most of these benefits are based on clear eligibility rules, and the amounts are based on law. But PCSWs have wide discretion to provide social assistance through financial support, support for housing, energy, medical costs, and education etc. The roll-out of REMI, an online tool based on reference budgets for a decent income, should bring more standardisation and equity in the granting of social assistance. Extra child allowances do not cover the cost of children. Only certain households who can access social housing can cover the costs needed to live in dignity and participate in society. But it needs to be mentioned that long waiting lists exist for social housing, up to 7-8 years

Regarding active inclusion, individual plans for social integration, covering around half of integration income recipients, agreed between PCSWs and clients, serves to determine their needs and capacities to reintegrate into the labour market and into society. It is compulsory for young beneficiaries of integration income and for new claimants. For young people it is used as a way to support their education. Although individualised plans for social integration are seen as instruments to support all aspects of integration, socio-professional orientation is dominant in the approach. Active labour market policies through employment programmes and training can be organised by the PCSW or with third parties. To stimulate participation in the labour market, part of the income gained through the programmes is exempt from means-testing. Public employment services have developed special services for people who are remote from the labour market (including temporary work experience, work-welfare coaching, and neighbourhood work). Occasionally, schemes for social

integration (such as the 'Miriam' project for single mothers) are developed by PCSWs for beneficiaries who do not (yet) qualify for labour market integration. Although sanctions for not fulfilling the contractual obligations of individual social integration plans (PIIS) are rare, poverty organisations consider them to be too much control-oriented and not conceived as a real tool to promote professional and social integration. Distinct from this contractualised approach through the PIIS, the measure on social activation and participation allows the PSWC's to focus on inclusion in society for those furthest from the labour market. Social workers stress the importance and utility of this non contractualised approach.

The integration income scheme is established at federal level but governed locally by the PCSWs, which are responsible for the implementation of the scheme, the benefits and the integration measures. Their autonomy is advantageous when it comes to providing support based on an assessment of clients' needs, but their discretionary power causes wide differences in treatment.

Because competences are divided between the federal, regional and local levels, comprehensive monitoring of integration efforts proves extremely difficult. Co-ordination between the federal level (in charge of funding the benefits and some additional support measures as for example energy or mental support for young people between 18 and 25 years) and the regional organisations (in charge of providing active labour market policies and social services) could be significantly improved. The real impact of integration efforts for beneficiaries of integration income is difficult to assess. Assessment of most programmes is limited to inputs (personnel and financial means) and outputs (results in terms of number of participants and subsidies received); but – except for certain specific integration measures – there is no assessment of the impact of the programmes on either integration income beneficiaries or society as a whole.

The following sections, first, outline the features of the MI support in place; secondly, describe the eligibility criteria and coverage and consider the adequacy of the financial support provided and the links with other benefits; thirdly, examine the extent of integration with labour market measures to help those supported into employment; fourthly, consider the access provided for the people concerned to social services; fifthly, summarise the governance mechanisms in place; and, finally, review the evidence on the impact on reducing poverty and assisting beneficiaries to find work.

Annex 4 outlines the underlying situation in terms of the relative number of people at risk of poverty or social exclusion and the changes that have occurred over recent years, as well as the characteristics of the people concerned – their gender, age, employment status, education level, country of birth and the structure of the households in which they live. As such, it provides the context in which MI support is operating and indicates the groups on which support needs to be targeted.

1 Description of national schemes providing minimum income support

In terms of institutional design, the Belgian minimum income schemes are properly framed and embedded in the welfare system. The minimum income benefit in Belgium, called integration income (*revenu d'intégration / leefloon*) forms part of the right to social integration (*droit à l'intégration sociale / recht op maatschappelijke integratie*), established by law¹. The right to social integration is a legal right that can

¹ Act of 26 May 2002 on the right to social integration (*Loi concernant le droit à l'intégration sociale / Wet betreffende het recht op maatschappelijke integratie*). Royal Decree of 11 July 2002 on the general regulation regarding the right to social integration (*Arrêté royal portant règlement général en matière de droit à l'intégration sociale / Koninklijk besluit houdende het algemeen reglement betreffende het recht op maatschappelijke integratie*). [Wet van 26 mei 2002 betreffende het Recht op Maatschappelijke Integratie – bijwerking 1 maart 2020 | POD Maatschappelijke Integratie \(mi-is.be\)](#); [Koninklijk Besluit houdende het](#)

be effectively claimed. Integration income is a means-tested scheme of income support of last resort that provides cash social assistance to individuals and households in need. It covers the difference between claimants' assessed income and the level of the guaranteed income support. All means of subsistence are taken into account, including those of co-habiting spouses or partners, and possibly also those of co-habiting parents and children. The PCSW has the discretionary power to assess the appropriateness of this for reasons of fairness, e.g. in case of troubled family relations. The law covers all aspects from eligibility conditions to governance arrangements. Eligibility conditions relate to: age; nationality; residence; lack of financial resources; willingness to work; and enforcement of other social rights. Conditionality rules, and the sanctions and exclusions attached to the right to social integration, are strictly regulated by law. The benefit is established at federal level but granted locally by the public centre for social work (PCSW) (*Centre public d'action sociale – CPAS / Openbaar Centrum voor Maatschappelijk Welzijn – OCMW*). Since 2016, for most beneficiaries of integration income, there has been the formal possibility of concluding an individual plan for social integration, though, in practice, only around half have done so.

1.1 Eligibility

The law on social integration imposes six conditions for obtaining the 'right to social integration' (the combination of access to the integration benefit, access to employment, and the conclusion of an individualised plan for social integration):

1. being **resident** in Belgium;
2. being **aged** 18 or over, or a minor emancipated by marriage; for a minor who is pregnant or looking after children, there is no age limit;
3. possessing Belgian **nationality**, or being either a European citizen, a foreigner listed in the national register, a recognised refugee, or stateless;
4. having insufficient **resources**;
5. being **willing to work**, unless prevented by health or reasons of fairness²; and
6. having exhausted rights to any other (social) benefits (both Belgian and foreign social rights).

With regard to **residence and nationality**, integration income may be claimed by: nationals; stateless people authorised to reside; recognised refugees; beneficiaries of subsidiary protection; foreign nationals listed on the national register of natural persons; and EU citizens (or members of their family accompanying or joining them) with the right of residence of more than three months. People in the last category acquire the right to social integration only after the first three months of residence: claimants must have their habitual and effective residence in Belgium and be authorised to reside there with dispensation for a maximum of four weeks per year abroad.

In order to access integration income, claimants must be considered 'in need'. They are considered to be in need if, following a social investigation and an investigation of means, their resources appear to be lower than the amounts of integration income available (calculated according to the different categories of beneficiary).

The social investigation and investigation of means must be carried out by a PCSW social worker. This is stipulated by law and the social worker has an obligation of confidentiality towards the claimant. Claimants have the right to be consulted prior to the decision. The social assistance council of the PCSW must take a decision within 30

[algemeen reglement betreffende het recht op maatschappelijke integratie van 11 juli 2002 – bijwerking 1 juni 2017 | POD Maatschappelijke Integratie \(mi-is.be\).](#)

² For example a young person who is studying. The PCSW makes an autonomous assessment of reasons of fairness, based on the personal situation of the claimant.

days following the claim. The right is acknowledged from the date of the claim. The first payment must take place within 15 days following the decision. Anyone who applies for integration income can appeal against a negative decision of the PCSW within three months of being notified of it, or if the PCSW does not take a decision on the application within 30 days. The appeal is made to the labour court for claimants' place of residence. Integration income beneficiaries can request a hearing at the special social service committee (*Bijzonder Comité Sociale Dienst*) of the PCSW when they want to contest certain decisions of the PCSW. They can be assisted by a third person of their choice³. There is no specific limit on the duration of integration income, but the right to social integration is reassessed at least every year.

Income and assets taken into account

Income taken into account includes all resources, salaries, and annual net income actually available to the claimant of whatever nature or origin, including all allowances paid under Belgian or foreign social legislation, unless there is a regulatory exception.

Property and other assets are also taken into account, not as a basis for excluding possible beneficiaries, but for calculating the amount of integration income payable. Real estate income is taken into account when the applicant is the owner or beneficial owner of the property. The income is taken into account for both buildings⁴ and land which has not been built on⁵. In cases where real property is transferred (when transferred for remuneration or free takes place in the 10 years preceding the claim): the market value minus the debt of the claimant⁶.

Mortgage interest is deducted when calculating property income, provided that: the mortgage debt was contracted for the claimant's own needs; the claimant proves the destination of the capital loaned; the claimant proves that the mortgage interest was due and has actually been paid for the year preceding that in which the decision was made.

Exempt income and assets

The following income sources in particular are not taken into consideration:

- social assistance provided by PCSWs;
- family benefits and scholarships;
- alimony or advances on maintenance payments;
- regional bonuses and allowances (subsidies in case of relocation or for installation, rent allowance);
- refundable tax credits;
- care budgets for people with disabilities, elderly people requiring care, or severely dependent people;
- compensation for acting as a volunteer;
- monthly allowances paid as part of the transition periods for unemployment, or productivity bonus in the event of training (maximum six months); and
- non-regular donations from any institution or people not subject to a maintenance obligation.

³ [Wegwijs in het beroep tegen een OCMW-beslissing | POD Maatschappelijke Integratie \(mi-is.be\)](#)

⁴ The amount of non-exempted cadastral income x 3 (exemption of €750 + €125 per child for whom child benefit is drawn).

⁵ The amount of non-exempted cadastral income x 3 (exemption of €30).

⁶ At the rate of 6% of the amount between €6,200 and €12,500 and at the rate of 10% beyond this amount.

Applicants may be required to assert their rights against people who owe them *maintenance*, these being limited to: spouses, former spouses, (adoptive)parents and (adopted) children,

Number per year and profile of recipients⁷

Year	Total	Men	Woman
2017	201,855	97,735	104,120
2018	206,218	99,935	106,283
2019	208,476	99,818	108,658
2020	212,722	101,362	111,360

A special enquiry carried out by the Federal Public Service for Social Integration, along with PCSWs, showed that during 2020 (January 2020 to January 2021), the number of integration income recipients during the COVID-19 crisis increased by 7.8% compared with an average of 3.4% over the previous decade⁸.

The median duration of benefit receipt (in months of benefit receipt between two periods of interruption of benefit receipt of at least three months) increased from six months in 2000 to 11 months in 2018, with a significant increase in 2015, due to reform of the unemployment benefit system for young people. Women remain on average one to two months longer in the system than men. There is a decreasing trend among older age categories and a strong increase for younger age groups. The longest duration is for the youngest age group (under 25: 17 months, mostly students), and non-EU migrants (24 months, especially for refugees)⁹. These are logical consequences as for students the duration of study is often over a specific number of years and refugees need to learn the language first. However, once transited from minimum income into employment, people of foreign descent keep their jobs longer than native Belgians.

Expenditure: federal subsidy in support of the right to social integration income

Year	Budgetary statistics FPSSP*	Actual disbursements FPSSI**
2019	€1,165,799,000	€1,027,423,172.31
2020	€1,268,403,000	€1,102,629,559.45
2021	€1,343,927,000	

*FPSSP: Federal Public Service for Social Protection.

**FPSSI: Federal Public Service for Social Integration.

Assessment of eligibility criteria and conditionality.

⁷ Total number of claimants per annum. As the average duration is lower than 1 year, the monthly averages are lower. This figure amounts to roughly 18,5 claimants per 1.000 inhabitants.

⁸ [monitoring_covid_20211020_nl.pdf \(belgium.be\)](#)

⁹ POD MI-IS, Duration of minimum income trajectories, Focus No 26, March 2020, [Focusnota 26 – Duur van de leefloontrajecten | POD Maatschappelijke Integratie \(mi-is.be\)](#).

The Belgian Network of Organisations Against Poverty (BAPN) has listed several problems in relation to the eligibility criteria and the conditions for receiving integration income benefits (BAPN, 2021). Regarding **means-testing**, it points to the fact that, according to case law, people may only be qualified as co-habiting when they not only live under the same roof, but also share household duties. PCSWs often only look to the fact that there is an economic and financial advantage when living under the same roof. This practice strongly limits the possibilities for co-housing and possible solutions for homeless people. The practice in certain PCSWs of launching investigations into integration income beneficiaries who have a (shared) **property** (in the case of non-EU citizens by contracting private detectives) is unlawful, because only a social worker is legally entitled to do a social inquiry. Regarding **residence**, there are still important problems in relation to the reference address that homeless people can use to apply to PCSWs: many PCSWs request proof of removal from the population register of the previous municipality of residence, which puts homeless people in a grey zone with regard to access to integration income and other social services. Given the fact that at-risk-of-poverty (AROP) rates are higher for young people (aged 16-29) than for older people (30-64), the exclusion of young people under 18 not covered by one of the exceptional reasons is seen as unjust. They can only receive individual social support on a discretionary basis by the PCSW and not linked to legal age requirements. For young people in problematic home situations, this seriously limits their ability to start an independent life.

1.2 Coverage

In terms of coverage, the right to social integration is quasi-universal. The only legal exceptions relate to asylum-seekers (who receive in-kind support) and undocumented migrants (who are only entitled to urgent medical care and education for their children). Nevertheless, this quasi-universal coverage is rather theoretical. On the basis of EU-SILC¹⁰ data, non-take-up (NTU) in Belgium has been calculated at 57-76%. According to research (Bouckaert and Schokkaert, 2011), this high rate can be largely explained by the discrepancy between the NTU rate of those who are entitled to an entire integration income (where NTU is 40%) and beneficiaries for whom the integration income is only a supplementary income source (varying rates for different scenarios). Estimates by Groenez and Nicaise (2002) suggest that the risk of NTU is highest among the most vulnerable categories (single parents, the low educated, and migrants). But NTU is also a problem in the case of low-paid workers, for whom integration income could function as a top-up to their wages. Obstacles include ignorance, psychological barriers (such as shame or fear of being stigmatised), and institutional factors (e.g. sanctions or suspensions in respect of mainstream social security, or complexity of regulations), but also barriers in the implementation of the scheme (e.g. additional conditions imposed by social services) (Schepers and Nicaise, 2015). A MISSION (mobile integrated social services employment outcomes for people in need) project of the city of Kortrijk, the Flemish public employment service (VDAB) and the Agency for Children and Families, in co-operation with several universities and colleges (implemented from 2016 to 2019) has shown that only 23% of households with young children did not take up their right to integration income. The problem was more in their knowledge about additional social support they could have access to.

The new federal government intends to increase the number of social rights that are granted automatically. This is particularly important with regard to derived rights of people who are beneficiaries of integration income. To reach this objective, organisations in charge of social benefits will be able to access the Crossroads Bank

¹⁰ European Union statistics on income and living conditions.

for Social Security. Where automatic granting of rights is not possible, a digital tool will be developed to facilitate identification of social rights by social workers.

For the moment, no detailed data are available on NTU rates and the income groups and profiles of people who do not take up the benefits they are entitled to.

A long-term research project is currently investigating take-up problems in Belgium. The TAKE project is a network research project between the Centre for Social Policy (University of Antwerp), the Belgian Federal Planning Bureau, the Federal Public Service Social Security, and the University of Liège. The main objective of the project is to investigate NTU across Belgian public policy provisions. It is aimed at making progress on all three dimensions on which we lack evidence: how big is the problem, how can it be explained, and how should policy be (re)designed in order to maximise take-up? In addition, the aim is to examine the consequences of NTU in terms of budgetary impact and equity, and to identify best practice in monitoring NTU by public administrative bodies. The benefits covered by the project are social assistance benefits: the income-replacing and integration benefit for people with disabilities, support allowance and income guarantee for older people, the integration income, the reinforced reimbursement of health costs, and the heating benefit. The TAKE_ISSOC dataset compares the rules in place on means-testing, the eligibility criteria, and the benefits. A survey of beneficiaries will investigate the importance of and reasons for NTU; and the effect of different ways of means-testing will be tested through a micro-simulation model. The results are expected by the end of this year¹¹. Another research project financed by the Belgian Scientific Policy Public Service is the TRAHOME project. This project aims at investigating the NTU by homeless people. The project runs for four years, results are expected by March 2024.

1.3 Adequacy

Someone is considered to be in need if, following the social investigation and the examination of their resources, these appear to be lower than the amounts of integration income, which differ according to the three existing household types. Claimants' resources are deducted from the integration income amount. The amounts of the integration income are set out in the legislation and linked to the consumer price index and thus automatically adjusted to cover the rise in the cost of living.

Gross monthly amounts, not subject to taxation (March 2022):

- Co-habiting person: €729,20
- Single person: €1.093,80
- Person living together with a dependent family: €1.478,22

These amounts may be combined with family benefits received for children and also with a limited amount of income from labour. This non deducted labour income amounts to maximum €269,43 per month, or in the case of income from artistic activities €3.233,17 per annum. The amounts can also be combined with other social rights such as the heating allowance for heating oil of €210 per annum.

The dependent family rate is granted when there is at least one minor child in the household. Each spouse is paid half in their own right. However, for couples without children, there is no individual right to integration income.

In the event of co-habitation, the resources of the spouse or life partner must be taken into account when calculating the integration income. The resources of immediate ancestors and adult descendants may be taken into account partially, totally or not at all, based on reasons of fairness (for example high levels of debt in the household, medical costs, school bills, moving costs, costs for divorce or in case of

¹¹ [TAKE | Reducing Poverty Through Improving Take Up Of Social Policies \(wordpress.com\)](https://takeproject.wordpress.com/)

a total rupture in contact between the family members, this in order to avoid a further escalation of the existing conflict). It is up to the PCSW to decide, after a social investigation of the situation of the household, whether the resources of co-habiting people are taken into account. Examples of these fairness reasons and of the calculation of the integration income for those co-habiting can be found in the PCSW toolbox¹². The resources of co-habiting persons, other than parents or children are not taken into account.

Payment is granted for an indefinite period without time limits as long as the entitlement conditions are fulfilled, with a mandatory annual revision. The amount of the integration income is reviewed when the means of subsistence of beneficiaries (or people living with them) change.

An automatic readjustment of 2% of the allowance is made when the consumer price index varies by 2% in relation to the previous pivot index. Adjustments are done through royal decrees. Social minima (including integration income) also increase through the allocation of the 'welfare envelope'. The latter is a structural mechanism that was established by law (2005) with the objective of increasing the level of benefits by more than the index, and thus progressively lifting beneficiaries above the AROP threshold. The joint – National Labour Council (CNT/NAR) and Central Economic Council (CCE/CRB) – committee of social partners gives its opinion to the federal government on the allocation of this 'envelope', which is calculated every two years by the Federal Planning Bureau. The law envisages a minimum yearly increase of 1% for social minima and flat-rate benefits.

During the COVID-19 crisis, from 1 July 2020 until 30 September 2021, an extra monthly benefit of €50 was granted to all beneficiaries of social assistance benefits – the integration income, the guaranteed income for older people, and the income-replacing benefit for people with disabilities. Between 1 October and 31 December 2021 this extra benefit was reduced to €25.

Although the level of the benefits is not based on the **AROP threshold** (60% of equivalised median income), the adequacy of the integration income is mostly assessed against it. This is true not just for civil society organisations and trade unions advocating for decent minimum income, but for the federal government itself, which included in the federal government agreement of September 2020¹³ the objective of bringing the integration income level closer to the AROP threshold. In November 2020, the federal government decided to increase certain social minima¹⁴, including the integration income, by 10.75%, on top of the index, over a period of four years (2021-2024)¹⁵.

However, notwithstanding the phased increases, all social assistance benefits will remain well below the AROP threshold, even after 2024¹⁶. Although the social package was welcomed as a significant improvement in minimum benefits, critical comments were made¹⁷ about the allocation of the budget. A 10.75% increase in social

¹² Berekening van de bestaansmiddelen | Primabook (mi-is.be); Koninklijk Besluit houdende het algemeen reglement betreffende het recht op maatschappelijke integratie van 11 juli 2002 – bijwerking 1 juni 2017 | POD Maatschappelijke Integratie (mi-is.be); Algemene omzendbrief betreffende de wet van 26 mei 2002 betreffende het recht op maatschappelijke integratie | POD Maatschappelijke Integratie (mi-is.be)

¹³ [Regeerakkoord 2020.pdf \(belgium.be\)](#)

¹⁴ Social minima: minimum benefits in social assistance (guaranteed income for older people, income-replacement allowance for people with disabilities, integration income), minimum benefits in income-replacing branches of social security (unemployment, pensions, invalidity).

¹⁵ Chamber of Representatives, Policy Declaration by the Minister for Social Affairs (in Dutch and French), DOC 55 1610/003, 2 November 2020.

¹⁶ For figures comparing minimum benefits with the AROP threshold (2021 and 2024), see Annex 3.

¹⁷ Decenniumdoelen, *Letter to the Prime Minister, Raising the social minima up to the poverty threshold* (in Dutch), 17 November 2020. Press release ABVV, ACLVB and ACV, *Adaptations to prosperity and*

assistance benefits, compared with only 4.5% for social minima in the unemployment system, means that social assistance levels exceed the level of minimum unemployment benefits (for heads of families and for young unemployed people). Also, by giving the same percentage increases to beneficiaries, irrespective of their status, the allocation also fails to take into account higher levels of need among heads of family or single parents than co-habitants, where the household has other income sources (Van Lancker, 2021).

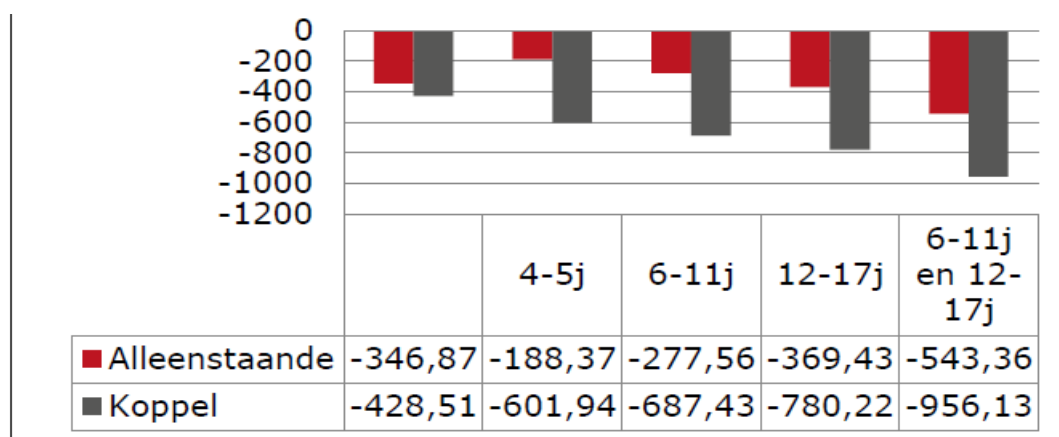
Another benchmark to assess adequacy of income is the use of **reference budgets**, developed on the basis of a scientific, theoretical and methodological framework, that provide an answer to the question how much a household needs in order to fully participate in society. Recent research (Frederickx, Penne, Delanghe and Storms, 2021), uses the EUROMOD microsimulation method to measure the ability of minimum income schemes, including integration income, combined with other sources of income, to ensure a decent standard of living, measured through reference budgets for different household types. Net disposable income is obtained by adding child allowances, social security contributions and taxes to people's gross minimum income. The study demonstrates that net disposable income from integration income is insufficient to live a decent life for households who rent a house in the private sector, measured by means of reference budgets for different household types. For some household types the gap is considerable. For single people, the net disposable income represents only 73% of the reference budget level. Some PSWC's already use the reference budget tool as a way of not only raising the income of minimum income beneficiaries, but also as a tool for accompanying beneficiaries and for their social activation, but also in order to provide for guidance on the take up of social rights.

Child allowances are an important source of additional income for households with children in a vulnerable situation. Regional governments provide social supplements to the basic amounts in the form of child allowances, but research shows that these extra allowances do not cover the costs of children in financially vulnerable families¹⁸. Only where households can access social housing does the net disposable income of single people, single people with young children, couples, and couples with young children living on an integration income reach the level of the reference budget for the respective household types. For couples with children of primary or secondary school age who are living on the integration income, even this is not sufficient (Frederickx *et al.*, 2021 – see figure in Annex 1).

The shortfall in income for single people, and couples with and without children, living on integration income. Difference between net disposable income and reference budgets for different household types.

improvement of social benefits (in Dutch), 16 September 2020. Serroyen, C., *Increased social minima, but a number of people are still under the poverty threshold* (in Dutch) in Vakbeweging 933, 25 November 2020.

¹⁸ The CEBUD study (Frederickx *et al.*) calculates that child allowances and tax advantages for single parents living on integration income are not sufficient to cover the extra expenses they have (based on reference budgets for different types of households) for children, calculated for different age groups (see p.9, Table 1)



Source: Graph taken from Frederickx *et al.*, Annex 1 p.16. Red bar = single person; blue bar = couple.

Comparison of integration income with other benchmarks (€ monthly amounts, 2021)¹⁹

Name	Single	Single +1 child	Single + 2 children	Couple	Couple +1 child	Couple +2 children
Integration income	1,024.49	1,384.54	1,384.54	1,365.98	1,384.54	1,384.54
GMMI	1,658.23	1,658.23	1,658.23	1,658.23	1,658.23	1,658.23
AROP 60% (2020)	1,284	1,669	2,054	1,925	2,310	2,696
AROP 40% (2020)	856	923	1,369	1,283	1,540	1,797

Source: FPSSP, FPSSI, National Labour Council.

Note: GMMI = guaranteed minimum wage.

A study by the FPSSP, at the request of the Court of Auditors, calculated the budgetary impact of several pending legislative proposals to lift all social minimum benefits above the AROP threshold (FPSSP, 2020). The FPSSP limited its research to the cost of lifting social assistance benefits above the threshold, arguing that people who receive social security benefits below the new social assistance levels will be eligible for complementary social assistance benefits to top up their income. The study stated that since 2012, levels of social minima have only remained on a par with the AROP threshold, with no real progress regarding the number of people living at risk of poverty or in reducing the depth of poverty. Calculations are made both with and without an increase in the number of beneficiaries, to take account of new applications by people living on other benefits below the AROP threshold. The simulations show that lifting social assistance benefits above the AROP, other things being equal, would

¹⁹ For a comparison of different minimum income benefits with the AROP 60% threshold, see Annex 2 and Annex 3. Note that, to assess benefit amounts against AROP levels, child allowances and tax credits for children should be added to the benefits. The CEBUD calculated that for a child aged 2-3 the average child allowance in the regions in Belgium is €143, and the tax credit is €34; for two children, one aged 6-11 and the other between 12 and 17, the child allowance is €529 and the tax credit is €78.

cost between €717 million (21.2% of the actual expenses for social assistance) and €1,377.3 million (40.7%)²⁰.

1.4 Links with other benefits

PCSWs have discretion to grant additional **social assistance** to people in need. The right to social assistance consists of a wide variety of instruments to alleviate poverty and social exclusion, but the procedures to implement these instruments are not explicitly framed at the national and regional level. PCSWs can consider the integration income to be insufficient and provide recipients with additional financial support. The procedures are different from centre to centre, and not always standardised within centres. PCSWs can intervene in respect of housing costs, energy costs, medical expenses, costs related to education of children etc. In 2012, the Budget Advice and Research Centre (CEBUD) developed a **web application tool called REMI**, based on reference budgets, to assist PCSWs in their deliberations about granting additional social assistance to beneficiaries of integration income²¹. The new federal government plans to promote and support the use of REMI in decisions about additional social support for families with insufficient income.

The most important benefits that beneficiaries of integration income can receive are **child benefits**, which fall under regional competence²². On top of the basic amounts, all regions grant extra social supplements for families with low income. In Flanders (income ceiling €30,986.17) the social supplement is €51/month per child; in Wallonia (income ceiling €31,603.68), €56.10/month per child; in the Brussels Capital Region (income ceiling €31,620), €40.80/month per child; in the German-speaking Community (for families who enjoy enhanced reimbursement), €75/month. Regions also have extra supplements for large families and for single parents (often poor families). In Flanders, 24% of children (312,000) received the social supplement in 2020. For **childcare** in Flanders and Brussels, there exists a system of income-related childcare tariffs, whereby people who have insufficient resources to pay the contribution can enjoy reductions in tariffs through PCSWs (Flanders) or a specialised organisation (Brussels) that provides people with a certificate to prove their income situation to the childcare facility²³.

Beneficiaries of integration income who are tax-exempt receive a **tax credit** for their dependent children. Amounts vary with the number of children: from €1,630 for one child to €15,250 for four children. Children with disabilities count double. When the parent is single, an additional €1,630 is granted.

Subsidies are granted for the installation of ex-homeless people who have found a home/room. Other **housing** benefits for people with low income, who are obliged to move out of a house that is declared uninhabitable and need rent support for their new home, exist at regional level. Beneficiaries of integration income also qualify for social housing in all the regions. Due to the long waiting lists, in certain cases a rent subsidy is granted against private housing market rents. At local level, PCSWs can also grant subsidies for rent. The rent subsidy is only granted to housing beneath a maximum rent threshold, and which is in good condition. For beneficiaries of integration income who face difficulties in paying the rental deposit, PCSWs can

²⁰ Chamber of Representatives, Budgetary impact of legislative proposals to lift social benefits above the poverty threshold (in Dutch and French), Opinion of the Court of Auditors, DOC 55 0624/002, 26 November 2020.

²¹ [Referentiebudgetten voor een menswaardig inkomen, een webapplicatie | POD Maatschappelijke Integratie \(mi-is.be\)](https://www.mi-is.be)

²² Flanders: groeipakket (Decreet 27 April 2018); Wallonia (Décret wallon 8 February 2018) and Brussels (Ordonnance 25 April 2019): allocations familiales; German-speaking Community: Kindergeld (Dekret 23 April 2018).

²³ [OCMW-tarief kinderopvang \(vvsg.be\)](https://www.vvsg.be)

intervene by paying the deposit directly, or by providing a bank guarantee or deposit letter²⁴.

Since 2002, an Energy fund, financed through extra charges by consumers and managed by the Belgian Commission for Regulation of Electricity and Gas contributes to financing PCSWs that support integration income beneficiaries who face difficulties paying their **energy** bills²⁵. Entitlements to a heating allowance may be granted by PCSWs within the framework of the Fuel Social Fund²⁶. The allowance, of a maximum amount of between €210 and €300 per year (depending on oil prices), is provided to people who belong to the following categories:

- (1) the beneficiaries of the increased reimbursement system (see below) of the sickness and invalidity insurance whose household income does not exceed the income limits for the second category below;
- (2) low-income households whose annual gross taxable income does not exceed €19,566.25, increased by €3,622.24 for each dependent person; and
- (3) people benefiting from a collective settlement of debts or debt mediation, whom the PCSW has established are unable to cope with their heating bills.

Access to the social tariff for **energy** is granted by the federal state. Protected clients benefit from a much lower social tariff for energy. During COVID-19 this status has been extended to all people who are beneficiaries of the 'increased reimbursement of healthcare costs' (see below). Previously, this status of protected client eligible for the social tariff was only granted to people on minimum income benefits, but has now been extended to cover all households under a certain low-income threshold (€19,957.16 gross yearly plus €3,694.61 per dependant). In light of the current energy crisis, the federal government foresees an additional amount of €17 million for the energy fund.

In Flanders there is also a social tariff for **water** for beneficiaries of social assistance, including integration income.

Regarding access to **healthcare**, beneficiaries of integration income receive mandatory sickness insurance free of charge. They also enjoy increased reimbursement (*intervention majorée / de verhoogde tegemoetkoming*) of healthcare costs: beneficiaries of social assistance benefits, including integration income, automatically enjoy a number of benefits such as reduced out-of-pocket payments for medical care, medicines and hospital stays, third payer rule²⁷ and a lower threshold for the maximum health costs bill²⁸.

Regarding **transport**, all regions have a reduced tariff for the use of buses for people who are eligible for enhanced reimbursement of health costs; at national level this also covers trains. People with low income, including integration income beneficiaries, may enjoy reduced prices for **holidays and trips**. Beneficiaries of integration income can enjoy a social tariff for their **phone and internet** subscription: 40% on the subscription (maximum €8,40 per month), together with a €3.10 reduction on calls.

²⁴ Budget 2020: €505,000.

²⁵ Indexation of the Fund had been frozen since 2012, but was reintroduced in 2019. see: <https://www.creg.be/sites/default/files/assets/Publications/AnnualReports/2020/CREG-AR2020-NL.pdf>.

²⁶ *Fonds social mazout / Sociaal Stookoliefonds* (Programme-Act of 22 December 2008 and Royal Decree of 27/3/2009).

²⁷ A financing system where reimbursement of healthcare providers is done by the healthcare funds and the patient only has to pay personal co-payments

²⁸ Royal Decree 15 January 2014, <http://www.ejustice.just.fgov.be/eli/bsluit/2014/01/15/2014022013/justel>.

People facing structural problems in paying off their **debts** within a reasonable time can apply for collective debt mediation. An official mediator is appointed by the court to reach an amicable or judicial settlement, involving a remission, amortisation or reduction of the debt. People living on integration income who have problems in paying for the maintenance of their children can receive support from their PCSW (maximum 50% of amounts due per month, with a maximum of €91.66 per month).

A study (Frederickx *et al.*, 2021) has calculated that households living on integration income who are well informed about all their social rights (with the exception of social housing and housing benefits) and have access to several social institutions and organisations that are responsible for granting these rights, can save between €108 and €214 per month. However, this is only theoretical, since many beneficiaries of integration income are not well informed about their rights, rights are mostly not granted automatically, and PCSWs and other social institutions and organisations often do not use 'social rights exploring guides' that provide a list of social rights that could possibly be granted.

2 Links with labour market activation

One of the conditions for being able to claim the right to social integration is that claimants must demonstrate their willingness to work, unless this is impossible for health or equity reasons. Although the legal framework allows for a strict interpretation, the concept of willingness to work refers to a frame of mind which is different from that in respect of unemployment benefit, and which allows for the proof of job-search required to be less stringent. It indicates that applicants should not resign themselves to their fate, but should actively try to improve their situation. In practice, the minimum requirement is registration with the public employment services (PES). In any event, the condition should be interpreted as an 'effort commitment' rather than a 'result commitment' on the part of the applicant. The assessment is made by PCSWs, not the PES.

Since 2016, the individual social integration plan (*geïndividualiseerd project voor sociale integratie / projet individualisé d'intégration sociale* – PIIS)²⁹ has become the main tool for PCSWs to assess the needs and capacities of integration income beneficiaries. The aim of the PIIS is to support the employment and social integration of integration income beneficiaries, but also to hold them to account for their own efforts towards integration. The contract is compulsory (unless there are health or fairness reasons) for people under 25. For people aged 25 and over, the PIIS is compulsory for new applications or if they have not claimed the right to social integration in the previous three months. It is always possible to draw up an optional PIIS. PIISs cover different aspects of reintegration – in professional life as well as in society. A distinction is made between the specific PIIS for students to complete their education, and the general PIIS for all other actions to improve integration, especially into the labour market. Under COVID-19, instructions were given to PCSWs by the Federal Service for Social Integration to be flexible in the conclusion of PIISs with regard to timing, content and obligations, including taking into account the situation regarding health, childcare, access to internet etc³⁰.

Number and profile of PIIS participants³¹

In 2020, the number of PIISs concluded among integration income beneficiaries was 106,252 (47% of the total). In 2019, there were 112,400 PIISs (50.56%) out of a total of 222,290 beneficiaries; in 2018, 114,471 out of 219,932 (52%). The

²⁹ [Geïndividualiseerd project voor maatschappelijke integratie \(GPMI\) | POD Maatschappelijke Integratie \(mi-is.be\)](#)

³⁰ [210720-overzicht-covid-19-NL.pdf \(armoedebestrijding.be\)](#)

³¹ [Focus 23 – Het geïndividualiseerd project voor maatschappelijke integratie \(GPMI\) | POD Maatschappelijke Integratie \(mi-is.be\)](#); <https://stat.mi-is.be/nl/form/export/comparedashboardbis>

percentage of recipients of integration income with PIISs changed markedly after the reforms in 2016. Before, only those aged under 25 were obliged; after 2016, all new recipients of integration income fell under the obligations to conclude a PIIS. In October 2020, 55.6% of recipients had no PIIS. 3.8% were exempt for health or equity reasons. 14.2% fell under the arrangements for students; and 26.4% concluded a general PIIS. In 2020, of all PIIS beneficiaries, 49.6% were aged under 25, 23.3% 25-34, 19.3% 35-49, 7.4% 50-64, and 0.4% over 65. 50.7% were men and 49.3% women. 30.4% were non-EU migrants, 7.2% EU migrants, and 62.4% of Belgian nationality.

Integration income recipients who have concluded a PIIS with the PCSW get an individual assessment and an individual action plan that is developed by the social workers with the beneficiary, with the aim of designing a personal development path to increase their self-reliance. For young people under 25, the main objective is to support their (secondary and tertiary) education. For people not yet ready to integrate into the labour market, because of complex personal situations (drug addiction, homelessness, mental health, etc.), the PIIS can include measures to remedy these problems. All PIIS contracts are evaluated at least three times per year.

All PIIS contracts are concluded within three months after the approval to grant minimum income benefits.

If anyone breaches, without valid reason, the PIIS that they have signed, the payment of their integration income can, after formal notice, be wholly or partially suspended for one month (three months in cases of a second violation within one year).

Sanctions are rare: in only 3% of cases are beneficiaries subject to temporary suspension (one month) for not complying with the PIIS. However, an evaluation study of the PIIS organised by the BAPN³² has shown that their members consider the PIIS to be too much control-oriented and insufficiently conceived as a real accompaniment of integration income beneficiaries toward reintegration into the labour market and into society. The BAPN has asked for a complete review of the practices surrounding the PIIS, and urged a more flexible interpretation of equity reasons that exempt people from actively searching for work. A PIIS platform of poverty organisations, social organisations, trade unions and professional organisations of social workers, has joined forces to demand the abolition of the PIIS and its replacement by true accompaniment of integration income beneficiaries³³.

PCSWs can play an important role in providing tailored and comprehensive services aimed at effectively addressing the multifaceted causes of poverty and social exclusion. Employment programmes that ease the transition to employment are part of this strategy. Under Art. 60, § 7 and 61 of the law on PCSWs, centres can themselves act as employers or mediate with a third party to hire the beneficiary. These initiatives are aimed at reintegrating excluded people into the labour market and restoring their social security rights. Nevertheless, the problem with these measures is that the subsidy expires as soon as people's eligibility for unemployment benefits is restored, which – previously, when the measure was still under national competence – resulted in a large proportion of the beneficiaries falling back into unemployment at that moment. That is why the Flemish government, and especially the VDAB, has reframed the measure under temporary work experience (see below). PCSWs can also agree on vocational training or initial training pathways, which it may provide, if necessary, through third parties.

In 2017 a partnership agreement was concluded between the Flemish Association of Municipalities (VVSG) and the VDAB, to exchange knowledge and to organise better co-operation. Yearly action plans and provincial consultation platforms make this co-

³² [bpn-001-20-rapport-gpmiv3-1.pdf \(bapn.be\)](https://bapn.be/bpn-001-20-rapport-gpmiv3-1.pdf)

³³ Nee, sancties motiveren niet om sneller aan het werk te gaan – De Standaard

operation concrete. PCSWs remain the case-managers for beneficiaries of integration income, but share certain tools with the PES (access to PES files of job-seekers who are integration income beneficiaries, and exchange of information and tools on temporary work experiences). The Walloon PES (FOREM) also concluded a co-operation agreement with the federation of PCSWs to improve the reception and guidance of beneficiaries of integration income with a view to their reintegration (first concluded in 2005, latest agreement from 2016). The aim is to exchange good practice and methods to improve the professional reintegration of beneficiaries.

The regional PES (VDAB, FOREM and ACTIRIS³⁴) offer several services for the reintegration of people who are very remote from the labour market, including beneficiaries of the integration income (e.g. intensive mediation, on-the-job training, activating care, temporary work experience, and community work). The services and measures offered do not make a distinction based on income status but on assessment of needs. For beneficiaries who were referred to the PES, in most cases no separate data on participation of integration income beneficiaries in active labour market policies (ALMPs) are collected to distinguish them from other participants. For beneficiaries of integration income, a special programme called 'temporary work experience' (*tijdelijke werkervaring* – TWE) has been developed by VDAB³⁵: under this, for a maximum of two years, professional training and apprenticeships are organised to provide the necessary work experience to people who are out of work for a long time. The programme integrates the previous Art. 60§7 temporary employment scheme and is implemented through co-operation agreements with several partner organisations, non-profit as well as profit-making. The TWE trajectory goes beyond the period of employment that gives participants access to unemployment benefits, and also includes further labour market integration measures such as apprenticeships and on-the-job-training. PCSWs pay VDAB for the whole trajectory, even after the integration income beneficiaries become entitled to unemployment benefits. 286 out of 300 Flemish PCSWs participate in the programme, but the implementation rate of the measure is very different between PCSWs: the proportion of integration income beneficiaries participating in TWE, in the main cities in Flanders that host most beneficiaries of integration income, varies between 6.44% and 42.69%; on average 21.78% of integration income beneficiaries in all municipalities participate in TWE. Evaluation shows that the number of TWE programmes is increasing, but faces a temporary dip due to COVID-19. Most participants have a migration background or are low-skilled beneficiaries of integration income. The outflow into work is quite high: 39% of participants are at work three months after ending the programme, and 69% of these still have a job one year later³⁶. VDAB evaluates the measure as very promising, although implementation could still be improved by increasing the number of municipalities that participate in the measure and by making them more familiar with the possibilities of temporary employment.

For people living in poverty with complex problems in different areas of life, work-welfare coaching is offered both individually and in groups, accompanied by experienced experts in poverty (no data are available on the number of beneficiaries of integration income). In addition, municipalities, NGOs, educational institutes, and agriculture/horticulture businesses can employ so-called neighbourhood workers: unemployed people (including beneficiaries of integration income) who are not fit for (at least 50%) work in the labour market can do small chores to improve their skills.

Beneficiaries of integration income who start to work, engage in professional training or an education, can receive partial benefits to top up their income from work training

³⁴ Brussels region.

³⁵ <https://extranet.vdab.be/themas/twe-ocmw>

³⁶ De Pauw, S. *et al.*, Analyse operationele en strategische werking van de activerende maatregel TWE-OCMW 2021. De Pauw *et al.*, Verhouding personen met RMI en LL t.o.v. TWE-OCMW, 2020.

or scholarship. . This system is called 'the socio-professional integration exemption'. When an integration income recipient starts working or receives professional training lasting a maximum of three years, a socio-professional integration (*Socio-professionele integratie / intégration socio-professionnelle* – ISP) exemption is applied for up to six years, which is deducted from the net income gained through the activity. The general ISP (1 September 2021) is €258.98 per month. For students with a scholarship the ISP is €72.23 per month³⁷. For people with irregular artistic activities, an amount of €3,107.53 is exempted from the means of subsistence that are taken into account for the calculation of the minimum income benefit. The ISP is also applied when the beneficiary of integration income was participating in training before receiving benefits and for training allowances paid by the regional PES or by the federal employment services (*Rijksdienst voor Arbeidsvoorzieningen* – RVA, and *Office National de l'Emploi* – ONEM) in cases of individual professional training or apprenticeships. The BAPN has called for the time limit of three years for the general ISP to be abolished and for the same rules to apply to people who were already working before applying for integration income.

In cases where minimum income is used to complement employment income (for people at work who have an income from work that is too low to live on), a lump-sum exemption is applied: €155/year for co-habiting people, €250 for single people and €310 for people with dependants (amounts valid from 1 September 2017)³⁸. These amounts are deducted from the income from work after all other means of subsistence have been taken into account for calculating the integration income benefit.

An evaluation study (Albertijn *et al.*, 2021) has shown that, in 60% of cases, there is a positive outcome to PIISs; but success depends on the objectives that are agreed in the PIIS. There is a great variety in the way PIISs are implemented by PCSWs: practices differ considerably according to size of PCSWs, the attitude and workload of social workers, the policy choices of board members, and so on. There are two contrasting approaches: some PCSWs see PIISs as a very time-consuming administrative burden with no real added value, whilst other PCSWs see it in theory as a good instrument to support the personal accompaniment of integration income beneficiaries. Data from the Federal Public Service for Social Integration (2017) show that 21.3% of beneficiaries with a PIIS are at work after one year, compared with 18.4% of beneficiaries without a PIIS³⁹. The evaluation of the co-operation agreement between the Walloon PES (FOREM) and the federation of PCSWs has shown that reintegration of beneficiaries of integration income into the labour market was successful for 44% of them after six months and for 54% after one year⁴⁰. For participants in the temporary work experience offered by VDAB, 68% of participants were working as employees one year later, and 2.3% were self-employed⁴¹.

³⁷ [Bedragen | POD Maatschappelijke Integratie \(mi-is.be\)](#)

³⁸ [Berekening van de bestaansmiddelen | Primabook \(mi-is.be\)](#)

³⁹ Focus 23 – Het geïndividualiseerd project voor maatschappelijke integratie (GPMI) | POD Maatschappelijke Integratie (mi-is.be);

⁴⁰ [Nouvelle convention cadre de partenariat entre la Wallonie, le Forem et les CPAS – Emploi et Formation professionnelle en Wallonie](#)

⁴¹ [Jaarverslag-2020.pdf \(vdab.be\)](#)

3 Links to social services and integrated provision of targeted social services

Access to good-quality services is essentially provided through the right to social assistance. This right encompasses a wide variety of services including additional financial support, medical assistance, energy assistance, debt mediation, and housing facilities. PCSWs have discretionary powers to intervene in respect of a variety of costs through the right to social assistance. When PCSWs consider the integration income to be insufficient, they can provide recipients with additional financial support. The procedures are different from centre to centre and not always standardised within centres. It is therefore difficult to provide a general assessment of the efforts made to link recipients of guaranteed minimum income to good-quality services. The absence of standard regulations in respect of social assistance may result in unequal treatment of benefit recipients and in legal insecurity.

As outlined above (Section 2), PIISs have become the main instrument for PCSWs to assess the needs of integration income recipients. The plans cover different aspects of reintegration, into professional life as well as society. In theory, the PIIS method foresees an assessment of the social needs of minimum income beneficiaries. However, PIISs are also an instrument that makes the right to social assistance subject to the conclusion of a 'contract' that imposes obligations and conditions on recipients. An evaluation study (Albertijn *et al.*, 2021b) has shown that PIISs are mainly focused on socio-professional integration: 65% of PIISs refer to employment as an area of action required, 36% to language and social integration, 24% to housing, 20% to health, 19% to financial issues, 18% to social security and administrative questions, 14% to training, 8% to social relations and family, 6% to debt, and 5% to leisure time. Most PCSWs don't have the capacity to provide social services related to other areas of life; they have to rely on the 'social mapping' of local social services and civil society organisations to which they can refer integration income beneficiaries in order to address their social problems. PCSWs also face budgetary and legal limits to fully play a significant role in providing social services to clients.

Since 2003, a special programme has existed at the FPSSI to help PCSWs contribute to the participation and social activation (PSA) of vulnerable beneficiaries of integration income who are far removed from the labour market. PSA has three modules: promotion of social participation, organisation of collective initiatives, and combatting child poverty. All PCSWs receive funding to finance participation of integration income beneficiaries in social, cultural or sports activities, organise collective sessions in social coaching, or finance initiatives that can contribute to alleviating child poverty⁴². A special working group on social activation has been created at the FPSSI to support PCSWs participating in the initiative. An evaluation study on PSA (Albertijn *et al.*, 2021a) has shown that 33% of funding is spent on social integration activities (especially school activities, sports and leisure), 34% on collective sessions (mostly on education with regard to healthy food and health, and job application training), and 38% on initiatives for combatting child poverty.

In 2015, the Miriam pilot project was launched in six PCSWs, aimed at reintegrating single mothers who face multiple problems in relation to many areas of life (e.g. financial, housing, childcare, social isolation, lack of education, and language). Case managers worked with 77 single mothers to resolve social and cultural issues that lead to poverty for single mothers. They have constructed networks of social services that are embedded in neighbourhoods, to be able to offer the women the necessary support. They work closely with the social workers responsible for the guidance of the administrative dossiers of women in the project. Impact evaluation studies show that this approach has not only improved the women's mental well-being and self-

⁴² Royal Decree of 10 January 2017. Budget 2020: €15.7 million.

confidence, but also solved problems linked to housing, childcare, and mobility, and has led to several women participating in training, and sometimes even to finding a job. The evaluation also shows that, in order to mainstream this approach throughout the country for all PCSWs, a significant switch in the general approach is needed, away from vocational activation-only approaches. It also requires more staff and a bigger budget to be able to ensure holistic coaching of minimum income beneficiaries with multidimensional problems and to build strong local networks of social services. In November 2021, the government decided to increase the budget for Miriam, from €435,000 to €4.5 million, to increase to number of PCSWs and coaches involved in the programme.

Extra services are targeted through individual assessments of the needs of integration income beneficiaries by social workers.

4 Governance mechanisms

The integration income benefit is established at federal level (FPSSI) but granted locally by the PCSW (*Centre public d'action sociale* – CPAS and *Openbaar Centrum voor Maatschappelijk Welzijn* – OCMW).

At federal level, the parliament is responsible for the legal framework, but most of the decisions are taken by the Minister for Social Integration, supported by the FPSSI, through royal decrees and circular letters. The labour courts have delivered case law concerning minimum income schemes. This jurisprudence steers the interpretation of the legal framework.

The integration income scheme relies on shared funding by the federal state and PCSWs (and the municipalities in the case of deficits). The federal state covers 55% of the integration income; 65% for PCSWs who have at least 500 beneficiaries and 75% if these see an increase of 5% or more compared with the previous year. For ex-homeless people and refugees, the federal state reimburses 100% of the integration income. An extra 10% reimbursement of integration income is paid in the case of the PIIS during one calendar year (or two in case of very vulnerable clients), or during the whole period for students.

Regional services are responsible for the legal framework and the delivery of services for ALMP and supporting (social) services.

The most important role is for the PCSWs, which are responsible for the effective delivery of social integration income to claimants. There is one PCSW per municipality. Services such as additional financial support, food aid, psychological support, debt mediation and medical help are also delivered at municipality level by PCSWs. PCSWs are also in charge of referral of integration income recipients to other social services provided by local organisations, and to labour market services (mainly organised by the PES). There are 581 PCSWs in Belgium, and 19 in the Brussels Capital Region. Within PCSWs, the social welfare council is the main decision-making body for (dis)approval of applications for the guaranteed minimum income or sanctioning of minimum benefit recipients. The integrated approach to all aspects of the social integration of minimum income recipients enhances the efficiency of the delivery arrangements. The fact that there is considerable autonomy and discretionary power for PCSWs, in the delivery of integration income as well as in providing socio-professional and social integration services, makes arrangements flexible in their response to the social conditions and the needs of the people who are beneficiaries. But at the same time, this autonomy exacerbates the unequal treatment of claimants based on their residence (Schepers and Nicaise, 2015), including with regard to implementation of PIISs (Albertijn *et al.*, 2021b).

Statistical data, especially on the right to social integration, integration income benefits, PIISs, additional financial support, and socio-professional integration exemptions, are collected at the level of the FPSSI and regularly published on their

website. Additional qualitative evaluations of policy measures initiated by the FPSSI, such as evaluations of the use of PIISs, social activation through projects, such as Miriam and PSA, funded by the FPSSI are also currently available. However, data and evaluations in respect of the socio-professional and social integration of beneficiaries of integration income are scarce and not systematic, in cases where these measures are not funded through the FPSSI. Since the regionalisation of labour market activation measures such as Art. 60§7 and 61, and due to the fact that most ALMPs fall under the competence of regional authorities, it has become extremely difficult to come across quantitative statistical data a qualitative evaluation reports on the outcomes of activation and the impact of access to social services for integration income recipients. Co-operation agreements exist between regional PES and PCSWs, but these only provide very general guidelines for co-operation.

5 Impact of minimum income schemes

The impact of social protection on poverty in Belgium is generally considered to be substantial. However, over the last five years, the protective capacity of social transfers has decreased, especially among the working-age population. If one assesses the distributional capacity of social transfers by comparing AROP rates before and after transfers, we see that social transfers (excluding pensions) accounted for a reduction in poverty rates of 45-46% between 2006 and 2012, 43-44% between 2013 and 2015, and then down to 42%, 40% and only 35% for 2016, 2017 and 2018 respectively (Van Lancker and Cantillon, 2021). The erosion of social protection in Belgium is confirmed in the annual monitoring report that the FPSSP produces in the context of the Europe 2020 target on the reduction of poverty and social exclusion. The subtitle of the 2019 report, 'slowly falling behind', attempts to draw the attention to a key trend. Within the context of a highly developed Belgian welfare state, the indicators point to income inequality figures that are stable and among the lowest in the EU, while at the same time showing an increasing poverty rate (FOD SZ, 2019).

There are many factors that explain this significant weakening of social protection systems. However, an important explanation lies in the reduction of the generosity and eligibility of social protection for the active population, especially in the case of long-term unemployment, including people on integration income. In particular for (quasi-)jobless households with children, social allowances appear to be inadequate. For these households the poverty risk exceeds 80% (Van Lancker and Cantillon, 2021).

Between 2010 and 2017, the effectiveness of social minima⁴³, including integration income, did not improve. In fact, indexation and welfare adaptation contributed to a slight increase in real terms and in purchasing power, but the increase of the AROP threshold and the increase in the numbers of beneficiaries of integration income led to an increase of the number of people living on social minima who were living on an income below the poverty risk threshold. The situation changes for the period between 2018 and January 2021. The welfare envelope and the first step in the planned increase of social minima (2.68% in 2021, out of a total increase of 10.75% over the period 2021 to 2024), resulted in a strong increase in the effectiveness of social minima. For single people on integration income, the effectiveness of net disposable income⁴⁴ increased from 74% of the AROP rate to 79%; for single parents, from 87% to 91%; and for couples with children, from 67% to 70%⁴⁵.

However, even after the planned increases of social minima in the coming years, the disposable income of people living on integration income will remain below the AROP

⁴³ See footnote 12 for the definition of social minima.

⁴⁴ Net disposable household income is calculated as integration income + child allowances and social supplements (under competence of the regions), after taxes.

⁴⁵ [Cijfers in de kijker – nr 8 02/2021 \(belgium.be\)](https://cijfersindekijker.be/nr/8/02/2021)

threshold (see Annex 3). On the basis of household budgets, the Covivat consortium (Cantillon *et al.*, 2020) tested the adequacy of minimum benefits and minimum wages in the face of extra expenses related to the COVID-19 crisis. The research showed that single-parent families living on a social integration income had incomes that were only sufficient to cover expenses that could not be delayed. For single people the integration income was not even enough to cover expenses for food, housing and personal care. These conclusions were confirmed in the CEBUD study (Frederickx *et al.*, 2021), which illustrated (by using reference budgets) that only in the case of households able to access social housing did their net disposable income from integration income benefits exceed the level of the reference budget developed for their type of household.

It is very difficult to assess the real impact of integration efforts for beneficiaries of integration income. The official data provide information of the number of PIISs concluded; there are some data on the effect of referring integration income beneficiaries to the specific employment programmes of the regional PES (see TWE above); and partial evaluations show the impact of specific social integration programmes on improving the quality of life of beneficiaries far removed from the labour market (see Miriam and PSA above): but these impact assessments are not generally carried out for all the integration efforts of PCSWs. Impact assessments are hampered by the fact that the competencies with regard to granting and funding integration income and integration measures, as well in the labour market as in the society, are scattered between the local, regional and federal levels. The evaluation study on the implementation of the PIIS (Albertijn *et al.*, 2021b) indicates that PCSWs have no culture of evaluation. Assessment of the programmes is limited to inputs (personnel and financial means) and outputs (results in terms of number of participants and subsidies received), but that there is no assessment of the impact of the programme for either integration income beneficiaries or for society as a whole, or of the causal relation with the programme. The study proposes a set of impact indicators to measure the effects of the PIIS.

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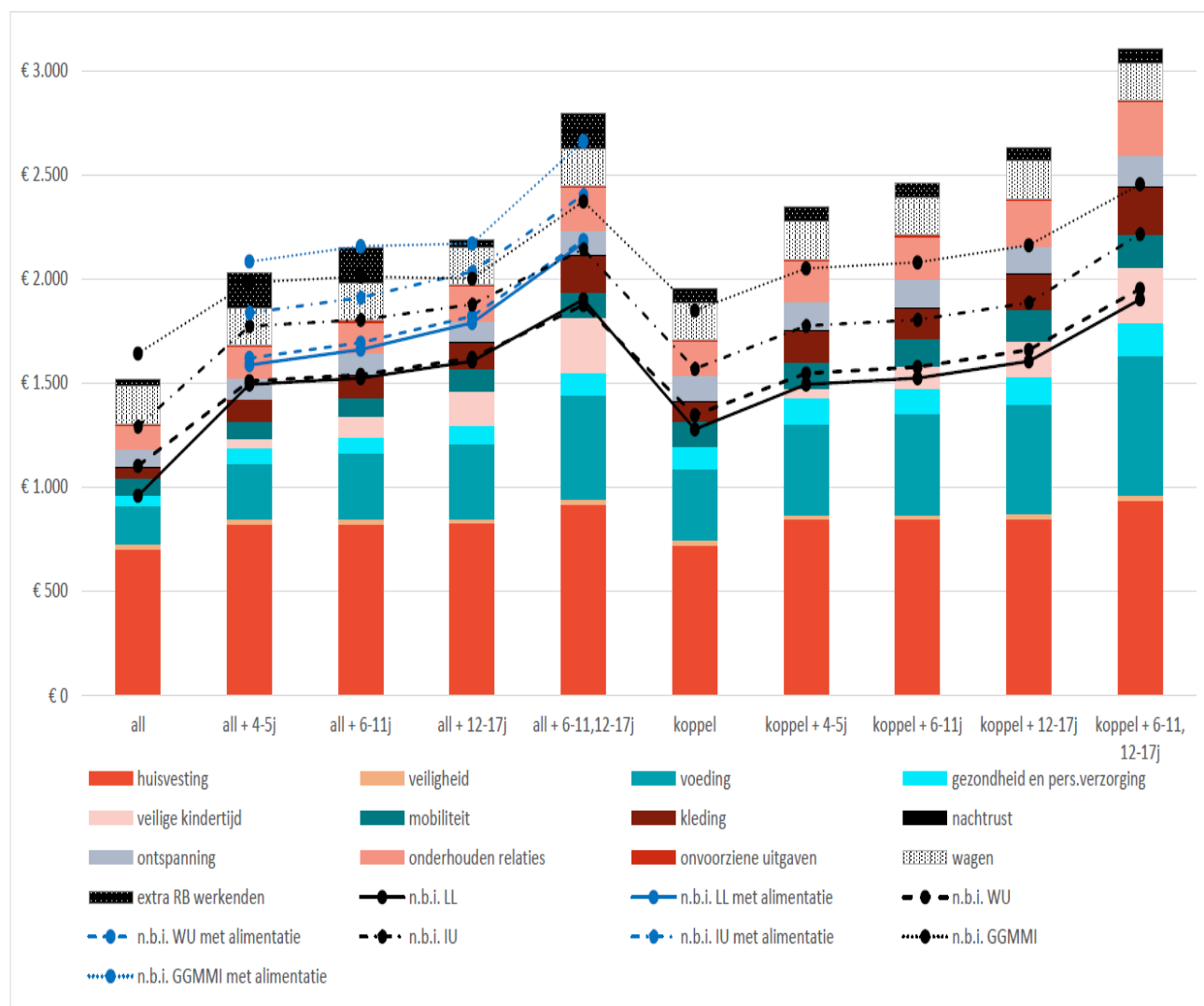
7 Annexes

Annex 1:

Effectiveness of integration income (LL), minimum unemployment benefits (WU), minimum invalidity benefit (IU), and minimum wage (GGMMI) for households who rent a private dwelling

(Net disposable income n.b.i.) (2020)

Figuur 2 Doeltreffendheid van het leefloon (LL), de minimum werkloosheidsuitkering (WU), de minimum invaliditeitsuitkering (IU) en het gewaarborgd gemiddeld minimum maandinkomen (GGMMI) voor gezinnen die een private woning huren (n.b.i.: netto besteedbaar inkomen) (2020)



Notes on legend:

The vertical bars reflect the reference budgets of the following household types (from left to right): single, single + child (4-5), single + child (6-11), single + child (12-17), single + 2 children (6-11, 12-17), couple, couple + child (4-5), couple + child (6-11), couple + child (12-17), couple + 2children (6-11, 12-17).

Colours in the bars: orange=housing; light pink=safe childhood; grey=leisure; black=extra expenses for work; yellow=security; green=mobility; pink=maintaining relations; turquoise= food; brown=clothing; red=unforeseen expenses; blue=health and personal care; black=sleep; grey striped=car.

The black continuous line represents the net disposable income of households living on integration income.

Annex 2:

Minimum social protection allowances in % of at-risk-of-poverty threshold (60% of median)⁴⁶

	2010	2012	2014	2016	2017		July 2019	
					Flanders	Other Regions	Flanders	Other Regions
Income support for the elderly								
Single person	92	91	93	92	91	91	91	91
Couple	82	80	83	82	81	81	81	81
Income support for the disabled								
Single person	74	73	76	75	75	75	75	75
Couple with two children	69	68	70	69	67	67	68	68
Income support								
Single person	74	73	75	76	75	75	75	75
Couple	66	65	67	68	67	67	67	67
Couple with two children	67	66	67	67	66	66	66	67
Single parent with two children	88	86	88	88	86	87	87	88
Minimum pension (full career; including vacation pay)								
Single person								
- Old-age Pension	107	101	104	103	107	107	108	108
- Survivor Pension	106	100	102	101	106	106	107	107
Couple	87	84	86	85	89	89	90	90
Minimum unemployment benefit (all periods)								
Single person	86	85	88	87	87	87	88	88
Couple	68	68	70	69	70	70	71	71
Couple with two children	69	68	69	68	68	68	69	69
Single parent with two children	86	85	87	86	86	86	86	87
Minimum disability benefit (including catch-up premium 1 year of disability)								
Single person	102	101	104	101	104	104	105	105
Couple with two children	81	80	82	80	82	82	82	83
Minimum wage								
Single person	125	121	124	125	122	122	124	124
Couple with two children	87	84	86	84	82	83	80	81

Source : FPS Social Security.

Notes on methodology:

(a) The basis for this indicator is the net disposable household income of beneficiaries, including child benefits and other social allowances, and after personal income tax.

(b) The results for 2019 are based on the amounts applicable on 1 July 2019.

(c) The poverty threshold for the year is calculated as 60% of the median equivalent household income according to EU-SILC in the year t+1. For 2019, the poverty threshold is estimated using EU-SILC 2018 (income of 2017) and the HCPI as published by Eurostat (mean of the monthly indexes). Due to this estimate, the figure for 2019 is not comparable with the figures of 2010-2017. In most years, the median income reports a stronger increase than the HCPI.

(d) The children are aged 2-6 and benefit from the old child benefit schemes.

⁴⁶ [silc-analysis-social-situation-and-protection-belgium-2019-en.pdf](#)

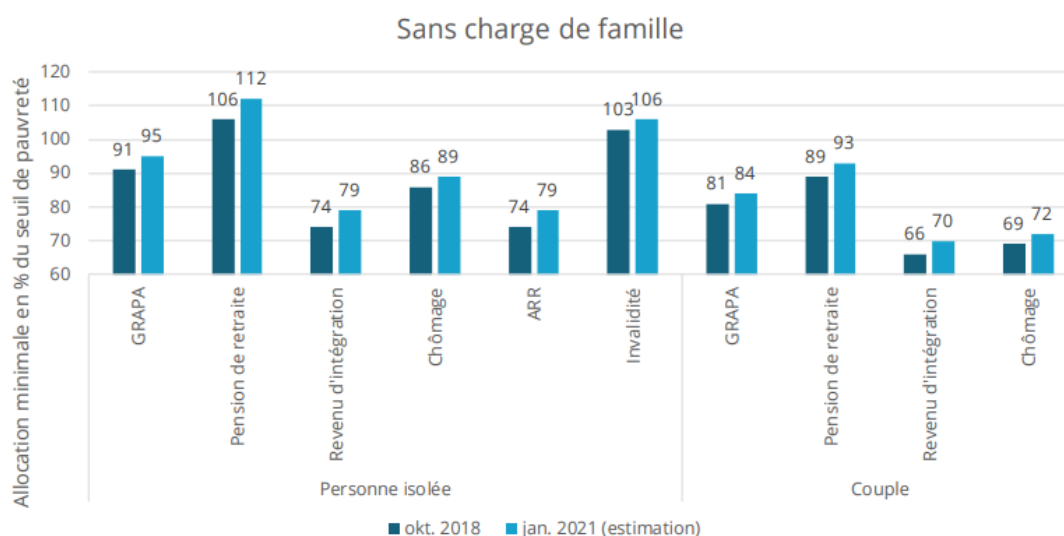
(e) The minimum wage is based on the mean monthly income of an individual of 22 years with 12 months of seniority, including double vacation pay and a thirteenth month's pay.

(f) These are all families who, apart from child benefits, depend on a single salary or benefit

Annex 3

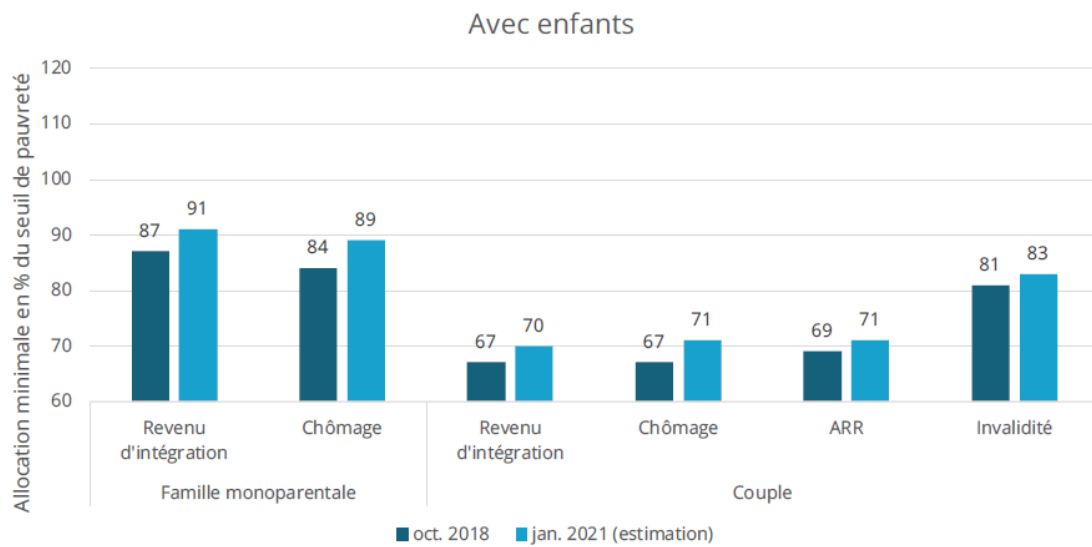
Evolution of social minima as percentage of AROP

Graphique 3. Allocation minimale en pourcentage du seuil de pauvreté, pour des familles sans enfants, moyenne trois régions



Source: DG Besoc; SPF Sécurité sociale.

Graphique 4. Allocation minimale en pourcentage du seuil de pauvreté, pour des familles avec enfants, moyenne trois régions



Source: DG Besoc; SPF Sécurité sociale.

Estimation of the evolution of social benefits in 2024

	Revenus 2021	% du seuil de pauvreté 2021	Revenus 2024	Avec indexations	% du seuil de pauvreté 2024
Seuil de pauvreté	1 268,05	100 %		1350	100 %
GRAPA +10,75%	1184,20	93,39 %	1278,51	1341,97	99,41 %
GRAPA cohabitant	789,47	62,26 %	852,19	894,80	66,28 %
RIS +10,75%	984,68	77,65 %	1061,99	1114,71	82,57 %
RIS cohabitant	656,45	51,77 %	707,99	743,39	55,07 %
ARR +10,75%	934,32	73,68 %	1008,73	1058,81	78,43 %
Chômage +4,5%	1111,76	87,67 %	1149,02	1206,06	89,34 %
Chômage cohabitant	579,02	45,66 %	598,28	628,19	46,53 %

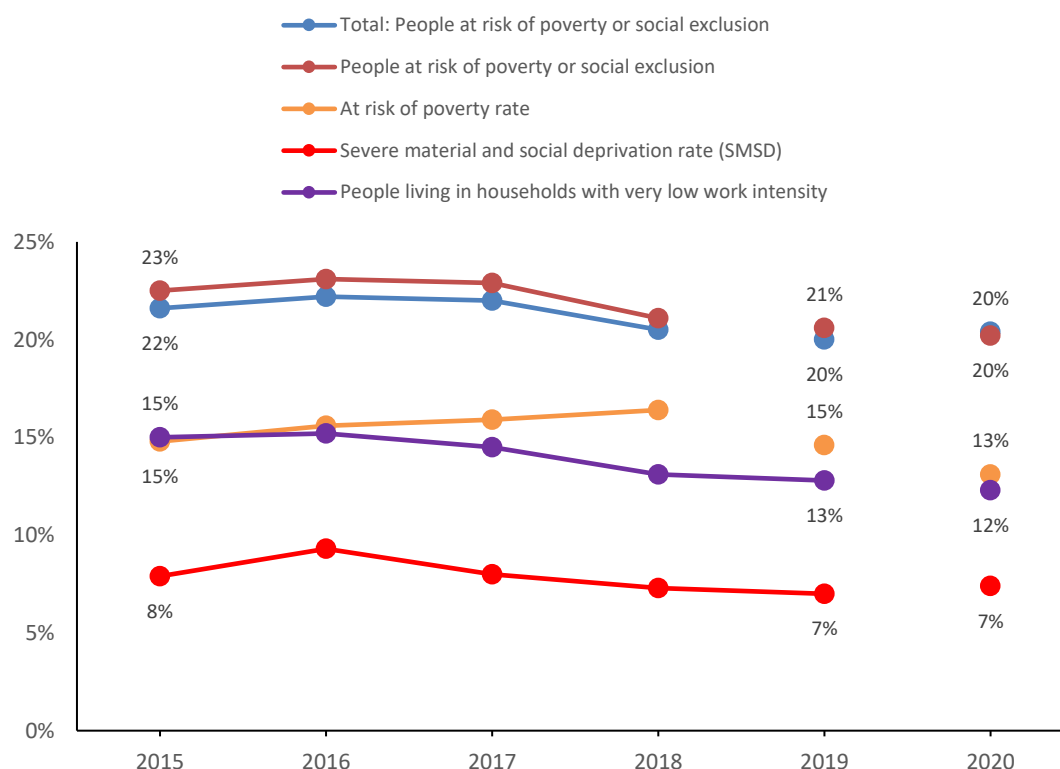
	Revenus 2021	% du seuil de pauvreté 2021	Revenus 2024	Avec indexations	% du seuil de pauvreté 2024
Alloc insertion +4,5%	984,88	77,67 %	1002,30	1052,05	77,93 %
Alloc insertion cohabitant	489,32	38,59 %	505,64	530,92	39,33 %

Calculations BMIN (Belgian Minimum Income Network): based on increases of minimum social benefits planned in government agreement, possible increases through application of the welfare envelope and legal indexation of social benefits; evolution AROP calculated on basis of evolution of the past 10 years. GRAPA: guaranteed income elderly; RIS integration income; ARR: replacement income for people with disabilities

Annex 4:

The relative number of people at risk of poverty or social exclusion and the changes that have occurred over recent years, as well as the characteristics of the people concerned

Figure 1. AROPE indicator and components, Belgium, 2015-2020 (%)



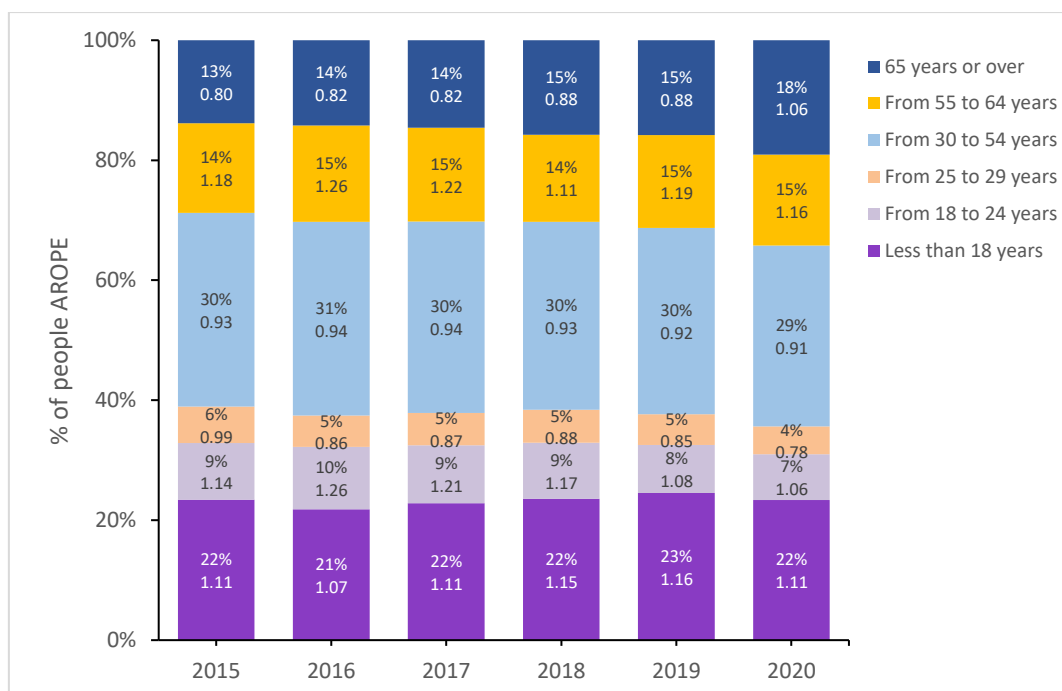
Note: The line for "Total: People at risk of poverty or social exclusion" indicates the trend for overall population, while the other lines show the figures for individuals aged 0-64. There is a break in the AROPE and the at-risk-of-poverty series in 2019 and 2020, so the data for these years are not directly comparable with those for earlier years or with each other. There is no break in 2019 for the other two series but there is in 2020, which means that the figures for this years are not comparable with those for earlier years.

Source: Eurostat EU-SILC indicators [ilc_peps01n], [ilc_li02], [ilc_mdsc11] and [ilc_lvhl11n]. Data downloaded on 14/02/2022.

- In 2020, the share of total population at risk of poverty or social exclusion (AROPE) in Belgium stood at 20.4%, while that of those aged 0-64 was lower at 20.2%, reflecting the slightly higher risk among older people aged 65 and over, the reverse of the situation in 2019 and earlier year.. Over the period 2015-2018, there was a decrease in the share for both the total and those aged 0-64.
- Most of the people at risk of poverty or social exclusion (13.1 % of those aged 0-64) had household disposable income of below 60% of the median (i.e. they were at risk of poverty). This share increased slightly (to 16%) between 2015 and 2018.

- 61% of those at risk of poverty or social exclusion lived in households with very low work intensity (12.3% of those aged 0-64). The share of the total aged under 65 declined between 2015 to 2019 (by around 2 percentage points).
- 37% of those at risk of poverty and social exclusion were affected by severe material and social deprivation (7.4% of those aged 0-64). This share also declined slightly between 2015 to 2019.

Figure 2. Division of people aged 0-64 and in AROPE by age group, Belgium, 2015-2020 (%)

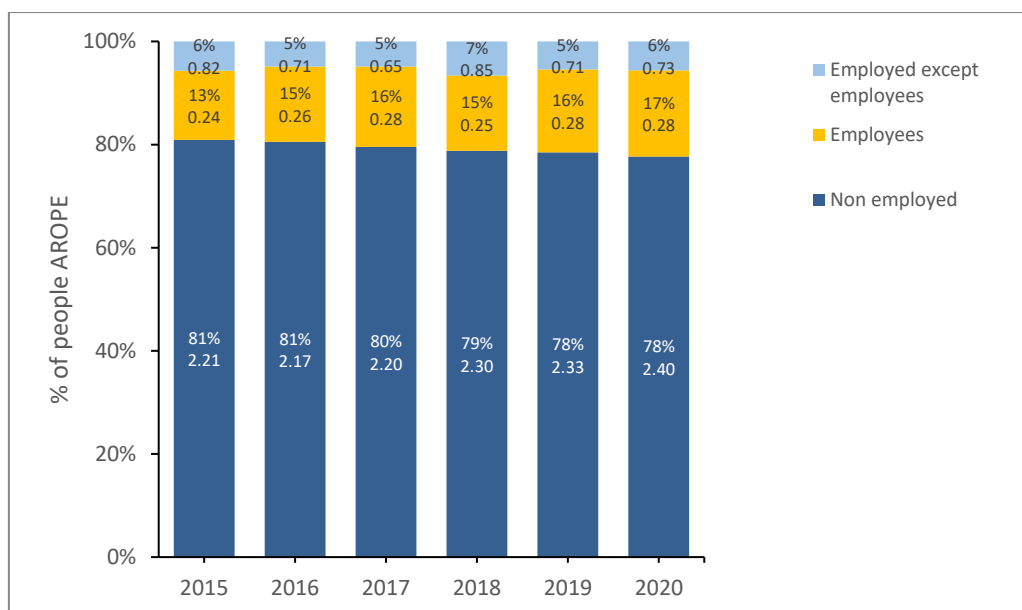


Note: There is a break in the series in 2019 and 2020, so the data for these years are not directly comparable with those for earlier years or with each other.. Figures below the percentage figures in the bars show the ratios of the share at risk to the share of the age group in total population, which indicate the relative likelihood of the age group being at risk.

Source: Eurostat EU-SILC indicators [ilc_peps01n], own calculations. Data downloaded on 14/02/2022.

- Slightly more women than men aged 0-64 were at risk of poverty or social exclusion in 2020 (just under 51% of the total). Given that women made up slightly less than half of the population of this age, the implication is that women were a little more at risk than men.
- Older people aged 65 and over were slightly more likely to be at risk of poverty or social exclusion in 2020 than those in some younger age groups. The likelihood increased between 2015 and 2018.
- Children under 18 were also more likely to be at risk of poverty or social exclusion than people in older age groups, accounting for 22% of the total at risk. This likelihood increased as well between 2015 and 2018, though the share of the total remained unchanged, reflecting the reduction in numbers.
- Those aged 18-24 were also more likely to be at risk, though slightly less than in the case of children.
- People aged 55-64 nearing retirement age were more likely to be at risk than those aged 30-54, which was the case for much of the period 2015-2018.
- People aged 25-29 were less at risk than those aged 30-54.

Figure 3. Division of people aged 18-64 in AROPE by most frequent economic activity status, Belgium, 2015-2020 (%)



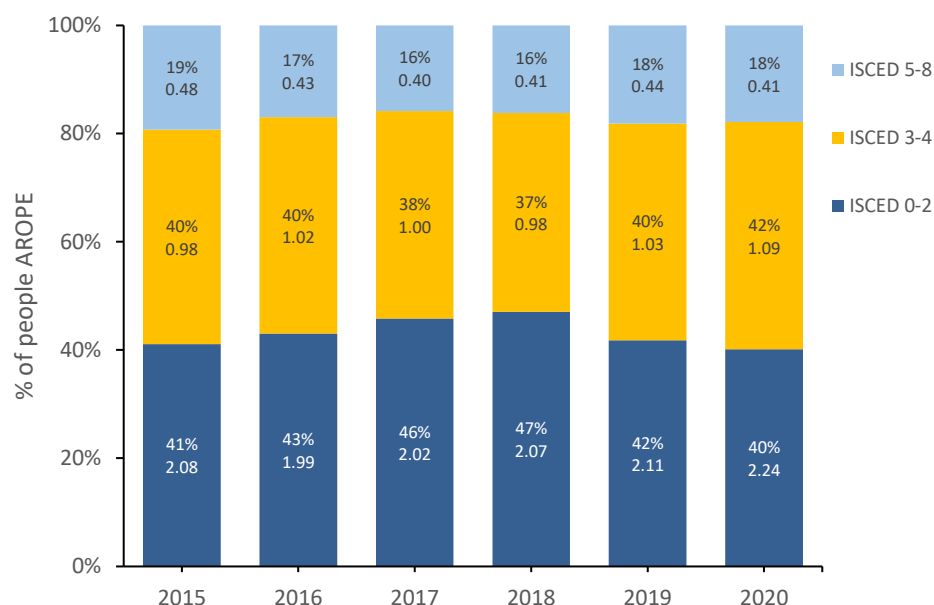
Note: There is a break in the series in 2019 and 2020, so the data for these years are not directly comparable with those for earlier years or with each other.

Figures below the percentage figures in the bars show the ratios of the share at risk to the share of the age group in total population, which indicate the relative likelihood of the age group being at risk.

Source: Eurostat EU-SILC indicators [ilc_peps02n] and [ilc_lvhl02], own calculation. Data downloaded on 14/02/2022.

- People not in work among those of working age (18-64) made up 78% of those at risk of poverty or social exclusion in 2020 and are considerably more likely to be at risk than those employed. Their share of the total at risk, however, declined slightly over the period 2015-2018, though this reflects an increasing share of people being in employment, the likelihood of them being at risk rising over the period.
- The self-employed (i.e. employed except employees) made up only 6% of the total at risk of poverty or social exclusion, but they were almost three times more likely to be at risk than employees.

Figure 4. Division of people aged 18-64 in AROPE by education level, Belgium, 2015-2020 (%)



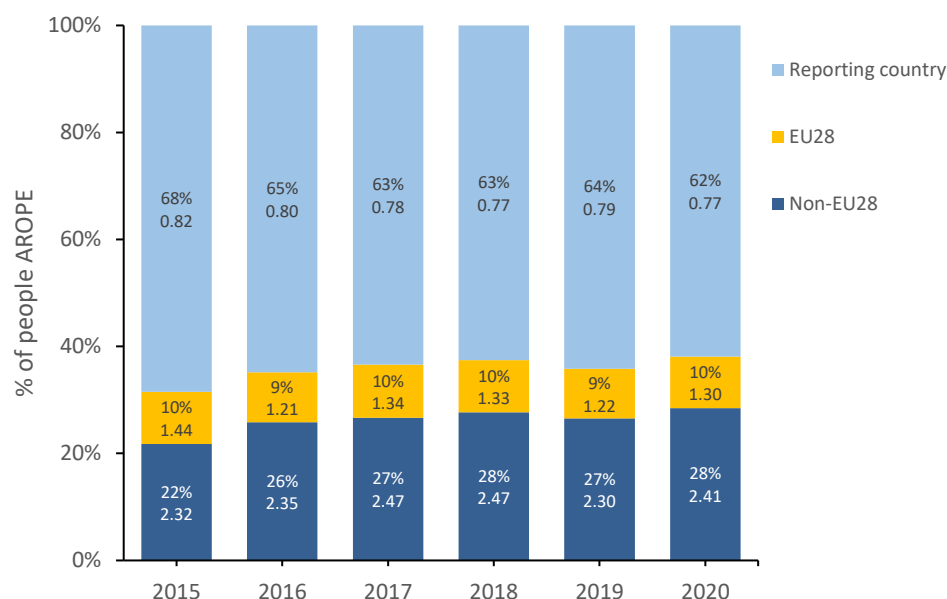
Note: There is a break in the series in 2019 and 2020, so the data for these years are not directly comparable with those for earlier years or with each other..

Figures below the percentage figures in the bars show the ratios of the share at risk to the share of the age group in total population, which indicate the relative likelihood of the age group being at risk.

Source: Eurostat EU-SILC indicators [ilc_peps04n] and [ilc_lvps04], own calculation. Data downloaded on 14/02/2022.

- People aged 18-64 with low education (i.e. no more than compulsory schooling – ISCED 0-2) made up 40% of the total at risk of poverty or social exclusion in 2020 and were over twice as likely to be at risk than those with higher education levels. Their share of the total at risk increased significantly between 2015-2018.
- Those with upper secondary education (ISCED 3 and 4) made up a slightly larger share of the total at risk in 2020, though the likelihood of them being at risk was much less than for the low-educated.
- People with tertiary education are by far the least likely to be at risk, but nevertheless they accounted for 18% of the total at risk in 2020.

Figure 5. Division of people aged 18-64 in AROPE by country of birth, Belgium, 2015-2020 (%)



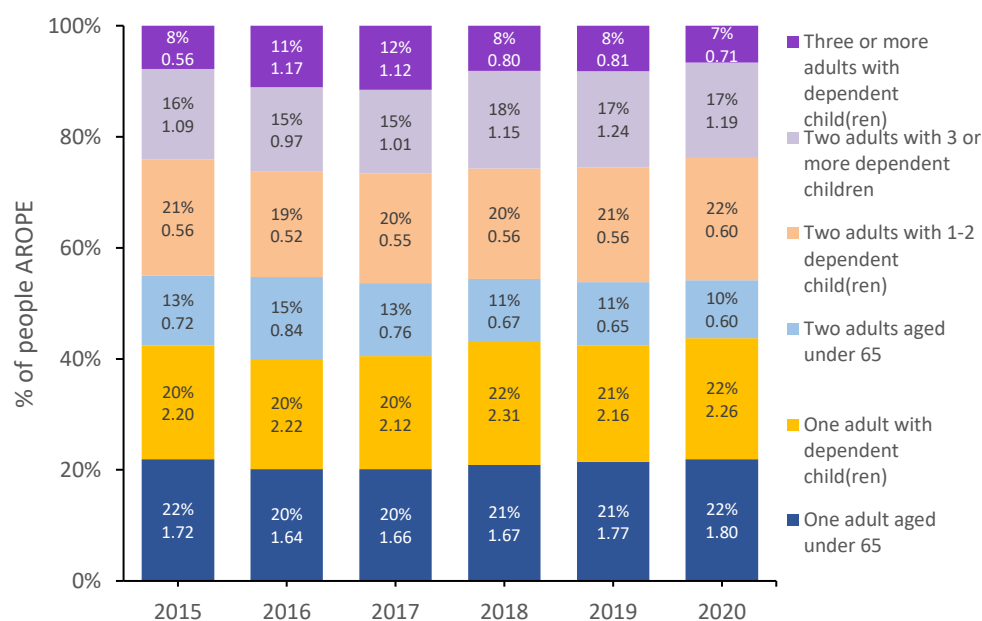
Note: There is a break in the series in 2019 and 2020, so the data for these years are not directly comparable with those for earlier years or with each other..

Figures below the percentage figures in the bars show the ratios of the share at risk to the share of the age group in total population, which indicate the relative likelihood of the age group being at risk.

Source: Eurostat EU-SILC indicators [ilc_peps06n] (Data downloaded on 14/02/2022) and EU-SILC microdata, own calculation.

- People aged 18-64 born outside the EU made up 28% of the total at risk of poverty or social exclusion in 2020, almost 2½ times their share of population in this age group.
- Their share of the total at risk increased between 2015 and 2018, reflecting their increasing numbers but also their increased likelihood of being at risk.
- Those born in another EU country (here including the UK) made up 10% of the total and were significantly more likely to be at risk than those born in Belgium, who accounted for the majority of those at risk.

Figure 6. Division of people in AROPE by household type, Belgium, 2015-2020 (%)



Note: There is a break in the series in 2019 and 2020, so the data for these years are not directly comparable with those for earlier years or with each other.

Figures below the percentage figures in the bars show the ratios of the share at risk to the share of the age group in total population, which indicate the relative likelihood of the age group being at risk. Note that the chart does not include all household types. In particular, it excludes those aged under 65 living in a household with three or more adults without children, who are difficult to distinguish in the published data.

Source: Eurostat EU-SILC indicators [ilc_peps03n] and [ilc_lvps02], own calculation. Data downloaded on 14/02/2022.

- People living alone aged under 65 and, even more, single parents are considerably more likely to be at risk of poverty or social exclusion than others, each making up 22% of the total at risk in 2020, i.e. 44% together.
- Couples with 1-2 children are no more likely to be at risk than couples aged under 65 without children, both being far less likely to be at risk than other household types.
- Households with three or more children, by contrast, are more likely to be at risk than average, these making up 17% of the total at risk in 2020, i.e. less than couples with 1-2 children.

Table 1. At risk of poverty rate before and after social transfers, excluding old age benefits, for those aged 0-64, Belgium, 2015-2020

	Before social transfers, excl. old-age benefits (%)	After social transfers (%)	Effect of social transfers on arpop rate (%-point change)
2015	28.4	14.8	-13.6
2016	28.2	15.6	-12.6
2017	28.0	15.9	-12.1
2018	26.6	16.4	-10.2
2019	26.8	14.6	-12.2
2020	26.5	13.1	-13.4

Note: There is a break in the series in 2019 and 2020, so the data for these years are not directly comparable with those for earlier years or with each other.

Source: Eurostat EU-SILC indicators [ilc_li02] and [ilc_li10]. Data downloaded on 14/02/2022.

- Social transfers had the effect of reducing the at-risk-of-poverty (arpop) rate by 13 percentage points in 2020, halving the number at risk.

Table 2. At risk of poverty rate and persistent at risk of poverty rate for those aged 18-64, Belgium, 2015-2020

	At risk of poverty rate (%)	Persistent at risk of poverty rate (%)	Persistent rate as % of annual rate
2015	13.7	9.2	67.2
2016	14.9	8.8	59.1
2017	15.1	10.6	70.2
2018	15.1	9.4	62.3
2019	13.1	10.2	77.9
2020	12.2	8.4	68.9

Note: There is a break in the series in 2019 and 2020, so the data for these years are not directly comparable with those for earlier years or with each other.

Source: Eurostat EU-SILC indicators [ilc_li02] and [ilc_li21]. Data downloaded on 14/02/2022.

- Just over two-thirds (69%) of people of working age (18-64) at risk of poverty in 2020 were at persistent risk, i.e. they were consistently at risk for a number of years rather than being at risk for only one year, i.e. temporarily.

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