



Federal Public Service  
**Social Security**

# THE EVOLUTION OF THE SOCIAL SITUATION AND SOCIAL PROTECTION IN BELGIUM 2020

## PERSISTENT CHALLENGES

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# The evolution of the social situation and social protection in Belgium 2020

Persistent Challenges

Contact : [rudi.vandam@minsoc.fed.be](mailto:rudi.vandam@minsoc.fed.be), [sebastien.bastaits@minsoc.fed.be](mailto:sebastien.bastaits@minsoc.fed.be) or  
[silke.laenen@minsoc.fed.be](mailto:silke.laenen@minsoc.fed.be)

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## **Summary and Key Messages of the analysis of the EU social indicators**

This report on the monitoring of the social situation and social protection in Belgium was launched in the context of the Europe 2020 strategy. Within this strategy, a target was set to reduce the number of persons at-risk-of-poverty or social exclusion in Belgium (AROPE). The monitoring of this target was based on the by now well-known AROPE indicator, which in turn consists of three sub-indicators.<sup>1</sup> Following the logic of the EU social indicators framework, it was considered necessary to base the assessment of the evolution towards the target on a broader set of EU social indicators, rather than on the three sub-indicators of the AROPE only.

The 2020 report was more challenging to prepare than previous editions due to a number of important methodological changes that were implemented as of 2019 in the Belgian version of the EU-SILC, which is the main data source for social indicators.

This report starts with an **introduction (part one)**, in which we explain that due to these changes the 2019 data became available later than usual. It also means that the results for 2019 are not comparable with the previous EU-SILC waves for Belgium.

Due to these comparability issues, **part two** gives an overview of the key messages of the 2019 report. In this part, we also try to assess how these key issues are influenced by the methodological changes in the new data. In some instances, we can make use of recalculations or simulations provided by the Belgian statistical office (STATBEL). For some indicators, STATBEL approximated the new methodology for the past EU-SILC waves and this for 2013 to 2018. This is particularly useful to assess whether or not the evolutions which were identified on the basis of the original methodology would also show with the new methodology. It should however be clear for the reader of this report that these recalculations cannot be seen as backcasting. The 2013-2018 figures based on the new methodology remain an approximation of the new method and are thus not completely comparable with the data observed in 2019.

In a **third part**, the analysis is extended to an in-depth analysis<sup>2</sup> of (quasi-)jobless households<sup>3</sup>.

The COVID-19 pandemic caused an unprecedented global shock. Since many data sources have a certain time lag, most of the social indicators do not yet reflect the impact of the COVID-19 crisis. Therefore, a **fourth and final part** presents some main findings on the impact of the COVID-19 pandemic on the social situation, based on the work of the Working Group Social Impact COVID-19.

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<sup>1</sup> The at-risk-of-poverty rate (AROP), severe material deprivation (SMD) and very low work intensity (VLWI).

<sup>2</sup> This analysis is based on a report by the Centre for Social Policy (University of Antwerp), commissioned by the FPS Social Security.

<sup>3</sup> Persons in a household with a very low work intensity (VLWI) – See footnote 15 for the definition.

## **1. Main structural trends in social protection based on EU social indicators: new method, but same trends and challenges**

We start this section with an oversight of the impact of the new methodology in the Belgian EU-SILC on the results of the social indicators. First of all, the new methodology results in a lower level of income poverty. In our report of 2019, an important conclusion was that the general poverty rate had been increasing from 14.9% in 2015 to 16.4% in 2018, the highest level recorded since the start of the EU-SILC survey. The simulation of the new methodology for 2018 results in 15.2%. The poverty level for 2019, which is based on the new methodology, is 14.8%. One can assume that the new methodology captures better some smaller and/or temporary incomes that respondents might have overlooked in the original survey-based method, and that this brings somewhat more households over the poverty threshold. However, this lower level does not have a significant impact on the relative position of Belgium vis-à-vis the neighbouring countries. The conclusion of previous reports that for some specific categories the results are worse than the EU-average (e.g. persons with a migrant background, persons in (quasi-)jobless households) still holds, albeit that the difference with the EU-average became smaller. Secondly, nearly all the trends observed in previous reports are confirmed by the recalculated results (for the 2013-2018 period).

So, the key trends and challenges noted in previous reports are confirmed by the recalculated results. The extent to which these trends persist in 2019 is very difficult to assess, since 2019 is not completely comparable with these simulations. Only in some cases, one can make assumptions on this.

**Limited progress towards the Europe 2020 target.** As regards the Europe 2020 target on the reduction of poverty and social exclusion, both the time series up to 2018, as well as the simulation based on the new method for 2013-2018, seem to point to a slightly decreasing trend as from 2016-'17. However, it can be assumed that, regardless of the changes in the methodology, the improvement compared to the starting point remains limited and there remains a large distance from the targeted-level of 1,814,000 persons. In 2019, the level amounted to 2,197,000.

**High employment rate, but access to the labour market remains difficult.** Although the high employment rate for Belgium in 2019 (70.5%) resulted in a decrease of the share of persons in a (quasi-)jobless household (12.4% with the new methodology), the level of (quasi-)joblessness remains among the highest in the EU and the employment rate of persons with a low educational attainment remains quasi stable at a low level. Access to the labour market thus remains a key problematic issue.

**Low income inequality, but lowest incomes fell behind.** The analysis of the income evolution by work intensity and income percentiles showed that the limited increases in household incomes were to a larger extend situated in work-rich and middle-income households. Incomes among work-poor and the lowest income percentiles grew at a slightly slower pace. It is not possible to assess if this trend continued in 2019.

**Persistent divergent poverty trends, general level stable to slightly increasing.** The 2019 poverty rate (AROP), based on the new method, amounts to 14.8%. The new method results in a lower rate than the old method. The 'old method' showed a clear increase in the period between 2015-2018 (14.9% to 16.4%), but this increase is less clear in the simulation of the new method which shows only a slight increase (14.3% to 15.2% between 2015 and 2018). The evolution in 2019 in relation to previous years cannot be assessed.

The main, diverging, trends between the 65+ and the younger age groups and between persons with lower and higher educational attainment levels among the 18-64 age group can be observed in both the old and new methods. The ***poverty rate for the 65+ dropped*** strongly between mid '00 (23%) and 2015 (15%) and remained stable to slightly increasing by 2018. The poverty rate ***increased*** for the ***18-64 age group*** from 2010 (12.1%) to 2018 (15.1%). The 2019 level, based on the new method, is considerably lower and stands at 13.1%. The poverty rate for ***children*** also increased up to 2018 (14.6% in 2010 and 16.4% in 2018). The 2019 level stands at 14.8%.

The poverty risk (for the working age population; 18-64 years) increased sharply for persons with a ***low educational attainment level***, from 18.7% in 2005 to 32.7% in 2018. The simulation of the new method results in a somewhat lower poverty risk, but the trend remains the same. The 2019 result stands at 29%, which is at the same level as the EU average. Persons from a ***non-EU27 background*** remain a very high-risk category in the new method, as well as ***persons living in a quasi-jobless household***. In 2019, the former group's poverty risk is 42.6% (EU27: 38.9%), the latter's is 63.3% (EU27: 62.7%).

**Adequacy of social allowances under pressure.** The trend in the ***number of social security beneficiaries*** continued (already before the pandemic as well). The number of unemployment beneficiaries further decreased until early 2020, while the number of invalidity beneficiaries and social assistance beneficiaries increased. The number of invalidity beneficiaries now exceeds the number of unemployment beneficiaries. In 2018, total ***social protection expenditure*** amounted to 28.7% of the GDP. This is about 1pp above the EU27 average (27.9%), at the same level as the Netherlands (28.9%) and below the level of Germany (29.6%) and France (33.7%).

One of the main messages of the 2019 report was the decline in the ***adequacy of social transfers for children and the working age population***. This was based on different indicators. First, the poverty reducing effect of social transfers had decreased. The reduction of the percentage of pre-transfer poor due to transfers dropped from 47.7% in 2005 to 35.2% in 2018. This drop was situated among the 18-64 and among children, while the poverty reducing effect increased for the 65+. The poverty risk for (quasi-)jobless households increased from 58.1% in 2005 to 71.8% in 2018. For both indicators the level differs significantly with the new method (see also previous par. for AROP of (quasi-)jobless households), but the recalculated results for 2013 - 2018 show the same trend as when looking at the original results for this period. Although it is not exactly comparable, it can be noted that the 2019 level of the AROP for (quasi-)jobless households is considerably above the simulated 2018 level, suggesting that the increase persisted up to 2019.

Recently, there have been a number of increases in the minimum level of some benefits. It remains to be seen how this will be reflected in the adequacy indicators.

**Improved adequacy of pensions, stable overall income position of elderly.** As discussed in previous sections, the poverty risk of the 65+ population is considerably lower than a decade ago and the adequacy of pensions has increased. The aggregate replacement rate (median pension of 65-74/labour income of the 50-59) also increased slightly over recent years (when looking at the situation until 2018), while the relative median income ratio (median income 65+/median income of -65) remained rather stable. So notwithstanding the improvement of pensions, the relative income situation of the elderly vs. the younger generation remained stable. It is safe to assume that especially the lower pensions of women improved, contributing to these outcomes.

**Postponing medical care remains slightly above EU-level for low incomes.** In previous reports the level of the unmet need was flagged as an indicator to watch. The unmet need measures the percentage of persons who declared that they had to postpone medical/dental care during the last year and this due to financial, waiting time or geographic reasons. Although the general level of this indicator was at about the same level as the EU-average over the last years, it was clearly above this average for the first income quintile. Although the level dropped somewhat in 2017 and 2018, it remained above the EU-average. The results of the new method change the picture to some extent, though not entirely. The general level of unmet need for medical care in 2019 remains more or less at the same level as the EU average (BE: 1.8%, EU27: 1.9%). In the first income quintile the Belgian unmet need level is still above the EU-level for the first quintile, though to a much more limited extent compared to the figures of previous years (BE: 4.3%, EU27: 3.2%). Still, this result remains remarkable, and in need for further exploration, in view of the extensive Belgian measures to prevent catastrophic spending when confronted with sickness.

## **2. The increased poverty risk of (quasi-)jobless households: weaker profiles, and persistent inadequacy**

The increase of the at-risk-of poverty rate of quasi-jobless households has been highlighted in part 1 as one of the key trends for the past 15 years. This evolution is also consistently highlighted as a ‘trend to watch’ for Belgium in the Annual Report of the EU Social Protection Committee. As stated before, it is difficult to assess whether this trend has continued in the most recent EU-SILC. Although the results for this round are lower than previous years, the figures for 2019 nevertheless still indicate a very high poverty rate.

(Quasi-)jobless households are a very interesting category, both from a social inclusion as from a social protection perspective. They give an indication of the (lack of) inclusion on the labour market at the household level. The poverty risk of this category is a strong indication of the adequacy of social allowances, as it can be assumed that this category depends completely or to a large extent on social transfers for its income. To gain more knowledge of the drivers of the increase in the at-risk-of-poverty rate of this category, the FPS Social Security commissioned a short research project to the Centre for Social Policy (University of Antwerp)<sup>4</sup>. Three drivers are explored: the profile of (quasi-) jobless households, access to benefits and the adequacy of benefits.

**A weaker social profile: older couples, singles and single parents with health issues, and persons with a migrant background.** The share of quasi-jobless households of working age in Belgium decreased (19.6% in 2005 to 13.0% in 2018<sup>5</sup>) and their profile became more vulnerable. Quasi-jobless households increasingly consist of the low-skilled, migrants, singles and families with children, individuals without a personal income or who live on sickness or disability benefits only. Furthermore, this group increasingly faces health problems, it more often concerns people who live in Wallonia and they are more often tenants than owners of a home. Grouping the profile characteristics through a

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<sup>4</sup> Hermans, K., et. al. (2020), Het armoedereducerend vermogen van de Belgische sociale zekerheid. Een analyse van het toegenomen armoederisico bij quasi-jobloze huishoudens, Een rapport in opdracht van de FOD Sociale Zekerheid.

<sup>5</sup> In the study an extended definition of (quasi-)jobless households is used, using an age-limit of 64 years instead of 59 years.

latent class analysis, three distinct types of (quasi-)jobless households are identified: older couples, singles and single parents with health problems, and persons with a migrant background who often have no personal income. The first group seems to have a somewhat stronger social profile than the latter two.

**A decreased access to unemployment benefits.** To assess the accessibility of benefits, a coverage ratio is calculated. This is the ratio between the (self-declared) social status (e.g. unemployed or sick) and the recipiency of the related allowance. The share of unemployed people who actually receive unemployment benefits has decreased over time, while the share of unemployed people without benefits has increased. So, this means that the unemployment coverage ratio has decreased. On the other hand, this trend could not be observed for sickness and disability benefits. A review of measures related to access in the unemployment and sickness and invalidity schemes shows that these survey-based findings coincide with a series of activation measures which also limit access, especially in the case of unemployment benefits.

**Persistent benefit inadequacy between 2008-2018.** Finally, the generosity of different benefits was discussed for four family types.<sup>6</sup> In general, the minimum income remained inadequate between 2008 and 2018 and this for all family types. For couples with two children, besides the minimum income benefit, invalidity assistance and the minimum wage also became less adequate. Finally, single persons with an unemployment benefit also were less adequately protected against poverty. The adequacy of unemployment benefits at the different stages of unemployment was also assessed. It is clear that the increased degressivity of unemployment benefits since 2012 has caused a drop in the adequacy of the net income of the long-term unemployed. However, the differences between 2008 and 2018 are too small to conclude to a significant reduction in benefit adequacy.

**Increased poverty of jobless households is result of combination of profile and policy related factors.** The increased risk of poverty in (quasi-)jobless households is related to several factors, involving both the more vulnerable profile of people in (quasi-)jobless households and the accessibility and adequacy of benefits. More concretely, the results of a decomposition analysis, which attempts to assess the relative contribution of the different factors to the changes, showed that the increased risk of poverty in (quasi-) jobless households would have been 4 to 8 percentage points lower if their profile had not changed, especially in terms of family type, migration background, income source and age structure.

Finally, it should be pointed out that throughout the analyses single people consistently emerge as a specific group at risk : single people make up an increasing share of quasi-jobless families, the number of singles without an income increases sharply and the adequacy of certain benefits has become less adequate for single people compared to other family types.

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<sup>6</sup> A single person, a lone parent with two children (4 and 8 years old), a couple and a couple with two children (again 4 and 8 years old).

### **3. The social impact of the COVID-19 pandemic in Belgium: to a large extent absorbed by measures, but duration of dependency and recovery are key to final outcome**

On an aggregate level the impact on incomes and poverty appears to be relatively limited, certainly in view of the magnitude of the shock. Of course this ‘mild’ impact is to a large extent due to the social support measures taken, which have strongly contributed to absorbing the shock.

**Stable labour market indicators...** The employment rate remained quasi stable at around 70% over 2020 while the unemployment rate increased during the summer to 6.9% (coming from 5.3% in January and February 2020), but dropped again in the autumn. Administrative employment data show that there has been no net job destruction in the private sector.

**... due to the temporary unemployment scheme, bridging right and other measures.** While the share of employed persons remained stable, the work-volume dropped steeply during the lockdown periods. Appeal on the emergency reduced working time and support measures for the self-employed was immediate and massive. Appeal on the temporary unemployment scheme climbed to almost 40% of the workforce and appeal to the bridging right for the self-employed to 50% of all the self-employed. Workers in temporary unemployment clearly have a weaker profile. The income replacement of the main measures is rather adequate for lower wage levels, though for low incomes even a relatively small drop in income can be problematic. Furthermore, a prolonged (cumulated) dependency on temporary unemployment will lead to larger income losses.

**Indications that impact on household incomes and poverty remained limited, but potential larger impact remains possible.**

Macro-economic estimates seem to indicate that the impact on aggregate household incomes will be limited. A nowcast-study (by the Covivat-consortium) estimates the increase in the poverty rate due to temporary unemployment at 1.2 pp. for the month of April 2020. The material and social deprivation indicator remained stable between 2019 and 2020. The number of social assistance beneficiaries ('leefloon'/'revenu d'intégration') increased somewhat more than in previous years. On the other hand the additional social support (food support, additional financial support, debt counselling, ...) increased, pointing to increased needs for certain groups. The impact of the concentration of a longer duration of dependency on the emergency measures among more vulnerable workers still remains to be assessed. The recovery and its work-intensity will also be a crucial factor in avoiding that larger parts of the population drop into more permanent benefit dependency and poverty.

**Social exclusion and inequalities beyond income, with education as a structural challenge.** Although due to the containment and lockdown measures life-styles may have been more equal for limited periods, it is clear that existing inequalities in living conditions and opportunities intensified. Differences in housing situation and the living environment were more intense due to limited mobility, differential health impacts still need to be fully assessed, but in general exposure to COVID-19 might have been larger for weaker categories. Access to services might have been limited for more vulnerable categories due to the digital divide. One of the likely more structural impacts of the pandemic concerns education. The 2018 PISA results again point to relatively highly unequal outcomes of the Belgian

educational system. The measures in the educational system, like distance learning, may have a different impact for students from different backgrounds, adding to the already existing inequalities.

## Concluding remarks

As already indicated in last year's report, the social indicators consistently point to the same conclusions. In line with the analysis of the SDG's by the Federal Planning Bureau, this analysis indicates, next to some strong points like the low overall income inequality, a number of negative evolutions<sup>7</sup>. The core of the challenge for social protection and poverty in Belgium is situated in the high and increased polarisation on the labour market and the decreasing adequacy of social transfers for the working age population and children. Despite the policy initiatives over the last decades, the employment rate for persons with a low educational attainment has remained quasi stable on a very low level, while the adequacy of benefits decreased. In a recent report the High Council for Employment points to the fact that “(...) by improving access to employment for persons with a low educational attainment, the growth potential of the economy but also inclusion could be increased and financial dependency and income inequality among the population could be reduced” (High Council for Employment, February 2021)<sup>8</sup>. However, from the analysis of the increasing poverty risk of (quasi-)jobless households in this report, it is clear that this challenge cannot be tackled by unidimensional measures. Likewise, the High Council points to the fact that next to financial incentives, account should be taken of other aspects that determine access to the labour market, like the loss of other social benefits linked to being unemployed, access to childcare and transportation, social attitudes, physical and mental health, housing conditions, debts, ... next to measures that support jobs with low productivity. These recommendations are closely in line with the EU recommendations on long term unemployment and active inclusion, though the latter also points to adequate income support. In a longer time perspective, it is important to realize that these challenges also involve children. The child poverty rate, which has increased and is quasi equal to the EU-average, and persistent high inequalities in educational outcomes by socio economic status are key issues in this regard.

These issues prevented a bigger progress towards the Europe 2020 target on the reduction of poverty and social exclusion. Tackling these structural challenges has become even more relevant in view of the COVID-19 crisis, which potentially can significantly worsen these issues. There are still other aspects involved, however, in view of new strategic challenges and targets under the new Action Plan on the Implementation of the European Pillar of Social Rights and to enhance social resilience, tackling the joint challenge of access to the quality employment and adequacy of social allowances will be key to make progress.

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<sup>7</sup> Federal Planning Bureau (2021), Complementary indicators to GDP .

<sup>8</sup> Hoge Raad voor Werkgelegenheid (2021), Welke positie hebben de laaggeschoolden op de arbeidsmarkt in België, Nationale Bank

## 1 | Introduction

This report summarises the main trends of the social situation and social protection in Belgium. It supports the monitoring<sup>9</sup> of the Europe 2020 target on the reduction of poverty and social exclusion and this in the context of the National Reform Programme.

As in previous reports, this monitoring is largely based on social indicators from the EU Study on Income and Living Conditions (EU-SILC) and the Labour Force Survey (LFS).<sup>10</sup> Most of the relevant social indicators in the European Union rely on EU-SILC. Where possible and relevant, the EU figures are complemented with national data and recent studies.

2020 was in many ways a special year and the monitoring report was impacted by the events on two levels. First of all, there was of course the COVID-19 crisis. Since many data sources have a certain time lag, most of the social indicators do not yet reflect the impact of the COVID-19 crisis. In order to make up for this shortcoming, this report has a separate chapter on the monitoring of the COVID-19 crisis.

Secondly, the Belgian EU-SILC underwent a number of important changes, making comparisons with previous rounds extremely difficult. These changes are discussed in the following box (Box 1), complemented with a number of limitations that need to be taken into account when interpreting survey data.

### **Box 1. Interpreting surveys: limitations and changes in the 2019 BE-SILC**

#### *Interpreting survey data*

**Some limitations should be kept in mind** when interpreting data from surveys (in this case EU-SILC and LFS) that make use of a population sample.

First of all, a statistical error rate should be taken into account when interpreting the value of an indicator for a specific moment in time. Moreover, the differences in time and space found in the sample cannot always be extrapolated to the entire population. For indicators calculated on the basis of smaller subpopulations, for example those with a low educational attainment or inhabitants of a specific region, the error rate is higher.

Secondly, some population groups are not included in the sampling framework. Hence, the situation of these groups is not reflected in the indicators. These groups mainly include persons living in collective households, homeless people and people who do not have a valid residence permit. In the SILC-CUT survey (Schockaert et al., 2012), the combined size of these groups is estimated at 2% to

<sup>9</sup> The monitoring of the social situation in the context of the aforementioned European reports is coordinated by the Federal Public Service (FPS) Social Security, with the support of the NRP/NSR Social Indicator working group, which consists of experts in the field of social indicators from the federal and regional administrations, universities, research centres and stakeholder organisations (Box 1). However, the responsibility for the content of this note lies with the FPS Social Security. This report was written by Rudi Van Dam (rudi.vandam@minsoc.fed.be), Sébastien Bastaits (sebastien.bastaits@minsoc.fed.be) and Silke Laenen (silke.laenen@minsoc.fed.be).

<sup>10</sup> Most of the figures were extracted from Eurostat end of December 2020. Some figures were updated March 1<sup>st</sup>.

3% of the population. Some of these groups live in extreme poverty. The authors therefore estimate that the EU-SILC poverty rate (AROP) may understate the real rate by 0.6 pp. to 1.7pp..

Finally, it should be noted that there is a time-lag between the reference period of some data (the moment to which the collected information refers) and the moment when the data are collected, e.g. income data refer to the year before the year of data-collection. This should be kept in mind when relating the results with policy measures.

#### *Methodological changes in the 2019 BE-SILC*

In comparison to the previous monitoring report, **the BE-SILC underwent two important changes**. First of all, the weights for BE-SILC 2016, 2017 and 2018 have been corrected at the beginning of 2020, leading to small changes in the earlier published figures (and thus leading to small changes compared to last years' report) (Statbel, 2020b). However, this correction has only minor consequences for the years concerned and does not change previous conclusions.

Secondly, in order to meet European requirements, the BE-SILC survey underwent a profound reform in 2019. As a result of these changes, the results for BE-SILC 2019 are not comparable with those for previous years (Statbel, 2020a). To begin with, a switch was made to fiscal administrative data for the majority of the income variables<sup>11</sup>, shortening the questionnaire and reducing the burden on participating households. The questionnaire was fundamentally revised as a consequence (Statbel, 2020a). In addition, and linked to this switch to fiscal data, the weighting procedure was altered.<sup>12</sup> This methodological revision increases the accuracy of estimates, which allows for results to be calculated at the regional level with sufficient accuracy. This means that BE-SILC 2019 is the first year for which reliable regional results are available (Statbel, 2020a).

As stated before, these changes mean that BE-SILC 2019 is not comparable with previous years. In order to assess the impact of these changes, Statbel simulated some of the indicators of BE-SILC 2013 until 2018, taking into account the change to fiscal administrative data and the changes in the weighting procedure. However, it needs to be noted that these simulations cannot be seen as backcasting, since the impact of the changes to the questionnaire can never be estimated (Delclite, 2020, p. 24). For those indicators for whom these recalculations are available, we have included them in our analysis.

The figures and tables mentioned in this report as well as some additional ones, which are directly calculated on the source data (Eurostat) can be found on the website of the FPS Social Security<sup>13</sup>.

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<sup>11</sup> More information is available in a technical report (available in [English](#), [Dutch](#) or [French](#)): A. De Schrijver (2020). *Fiscal data in the Statistics on Income and Living Conditions (SILC) survey: a path for the future?*. Brussels: Statbel - Statistics Belgium, FPS Economie.

<sup>12</sup> A detailed technical report is available (only in [Dutch](#) or [French](#)): T. Delclite (2020). *Hervorming van het wegingsmodel voor de SILC-enquête*. Brussels: Statbel – Statistics Belgium, FOD Economie.

<sup>13</sup> <https://socialsecurity.belgium.be/nl/publicaties/analyse-van-de-evolutie-van-de-sociale-situatie-en-sociale-bescherming-belgie>

<https://socialsecurity.belgium.be/fr/publications/analyse-de-levolution-de-la-situation-sociale-et-de-la-protection-sociale-en-belgique>

## **2 | Employment, income, poverty and social inclusion: main trends of the past years and a cautious assessment of 2019**

As outlined in the introduction, this annual monitoring report is strongly impacted by the profound changes in the BE-SILC in 2019, as this is the main source of social indicators. Due to these changes, the new figures cannot easily be compared with previous years. Therefore, in this edition we focus on the trends observed in previous years and, where possible, we try to assess the results for 2019. For some indicators, based on other sources of data, trends can be extended.

### ***2.1. The Europe 2020 target: decreasing trend in most recent years, but far from target***

In the context of Europe 2020, the EU's mid-term strategy for 2010-2020, quantified targets were agreed in the fields of employment, research and development, environment, education and poverty and social exclusion. As for the four other targets, the target on the reduction of poverty and social exclusion was agreed in 2010. It was decided to use the AROPE indicator (At Risk Of Poverty or social Exclusion). AROPE is based on the combination of three indicators : 1) AROP<sup>14</sup> - At Risk of Poverty ; 2) SMD<sup>15</sup> - Severe Material Deprivation and 3) VLWI<sup>16</sup> – Very Low Work Intensity.

As for the other countries, Belgium based this Europe 2020 social target on the data of the 2008 EU-SILC survey. As the strategy has a duration of ten years, and due to delays in data availability, 2018 was foreseen to be the final data-year for assessing the evolution towards the target. Belgium decided to reduce the number of persons in poverty and/or social exclusion by 380.000, starting from 2.194.000 persons based on EU-SILC 2008. This means that, to reach the target, the number had to reach 1.814.000 or lower in EU-SILC 2018. This amounts to a reduction of about 17%.

Due to the earlier mentioned comparability issues, the new 2019 EU-SILC data on the number of persons at-risk-of-poverty or social exclusion cannot be compared with the 2008-starting point of the Europe 2020 strategy. In 2019, 2.197.000 persons were at-risk-of-poverty or social exclusion, the number of the 2008-starting point being 2.194.000.

Both the time series up to 2018, as well as the recalculations based on the new method for 2013-2018 (see [figure 2.1](#) below) seem to point to a slightly decreasing trend as from 2016-17. However, it can be assumed that, regardless of the changes, the improvement compared to the starting situation remains limited and there remains a large distance from the target-level ( of 1.814.000 persons).

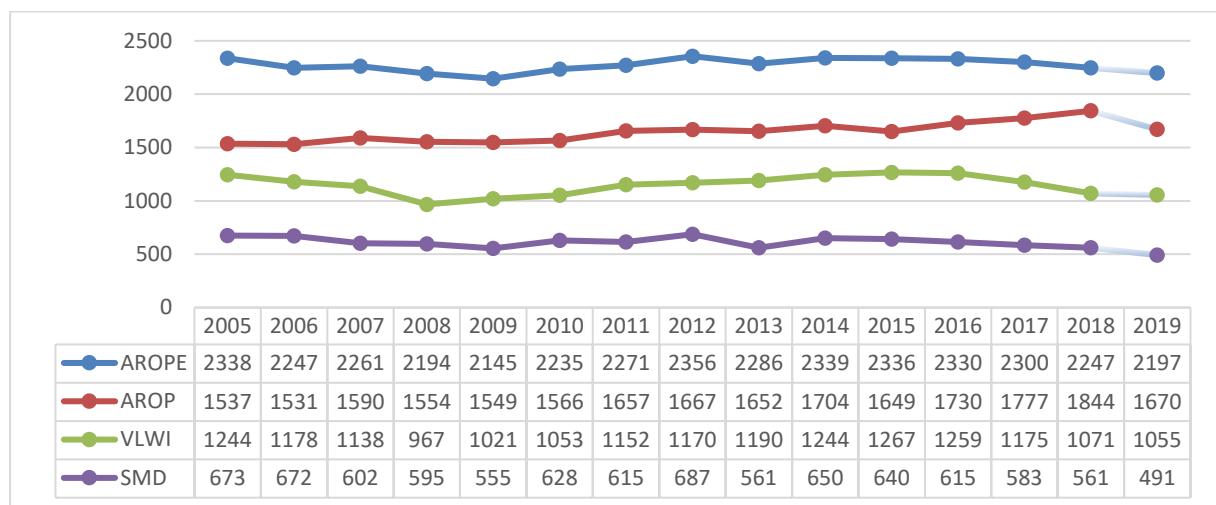
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<sup>14</sup> AROP measures the number of persons that are below the at-risk-of-poverty threshold fixed at 60% of the median equivalent disposable income (14 765 €/year, or 1 230 €/month, for a single person in Belgium in EU-SILC 2019).

<sup>15</sup> SMD measures the number of persons that are in a situation of severe material deprivation, meaning a person who lives in a household that is confronted with at least 4 out of 9 problems: being confronted with arrears, not being able to afford 1 week annual holiday away from home, not being able to afford a meal with meat/fish/chicken or a vegetarian equivalent every other day, not being able to make an unexpected expense with a value equal to the poverty threshold, not being able to heat the dwelling adequately, not being able to afford a washing machine, a tv, a telephone, a car.

<sup>16</sup> VLWI measures the number of persons that are in a situation of very low work intensity, meaning a person living in a household with an actual number of months worked in the household less than 20% of the possible maximum number of months that could be worked by all adult household members (excluding students).

**Figure 2.1.** At risk of poverty or social exclusion (AROPE), at-risk-of poverty (AROP), severe material deprivation (SMD) and very low work intensity (VLWI), Belgium (absolute number x1000<sup>17</sup>)



Source : EU-SILC, EUROSTAT, Statistics Belgium. Note : break in time series in 2019.

## 2.2. High employment rate but access to the labour market remains difficult

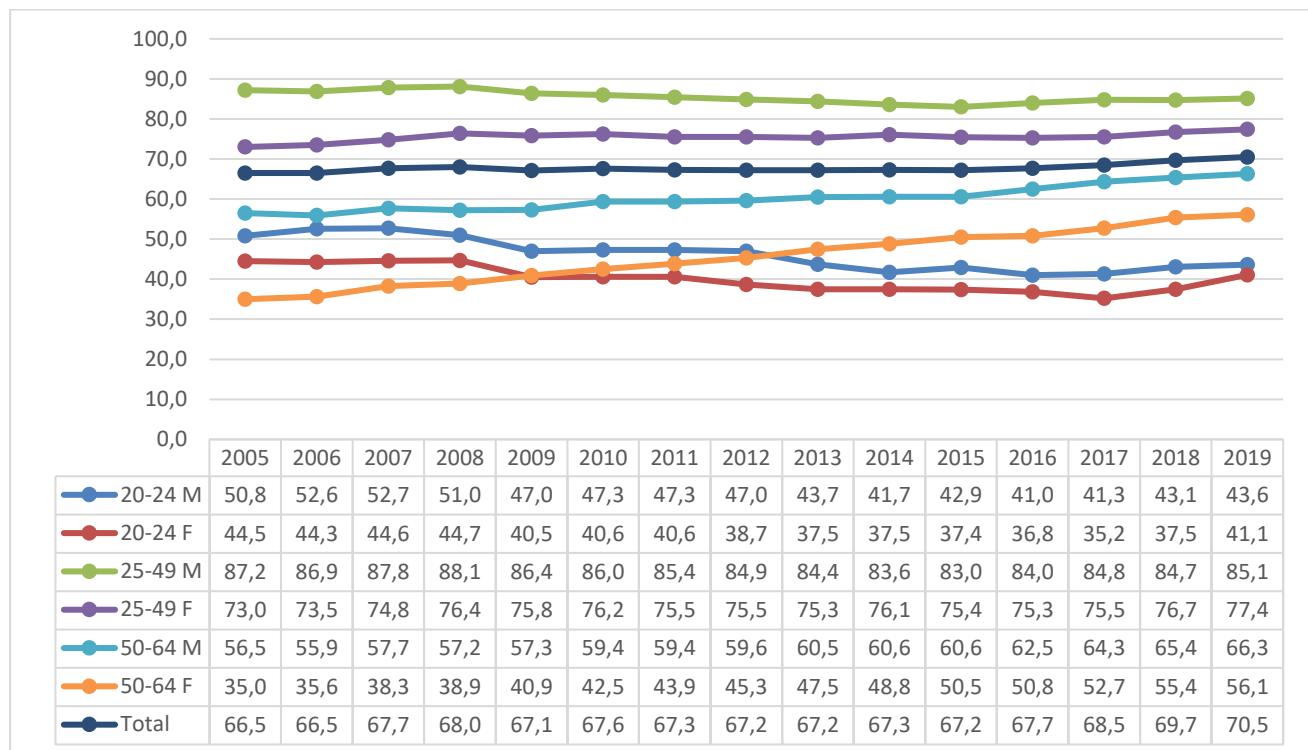
For most people, work is the main pathway to an adequate living standard. Previous reports consistently pointed to an overall increasing employment rate, but very little to no improvement for workers with a low educational attainment. As some of the main employment indicators are based on the Labour Force Survey, the 2019 data can be assessed against previous years' results.

The employment rate continued to increase significantly from 2018 to 2019, reaching its highest recorded level (70,5%). The rate increased specifically for older (50-64) and, since 2017, for younger (20-24) women and to a lesser extend for younger and older men. The employment rate for 'prime age' workers (25-49) has remained more or less stable, also in the most recent years ([figure 2.2.1.](#)).

As in previous years, the 2019 LFS data show hardly any increase in the low employment rate of persons with a low educational attainment. While the employment rate of persons with a high educational level is only slightly below the EU average (83,8% vs 84,8%), for persons with a low educational attainment it is far below the EU average. This is even more the case for women than for men ([figure 2.2.2.](#) and [2.2.3.](#)).

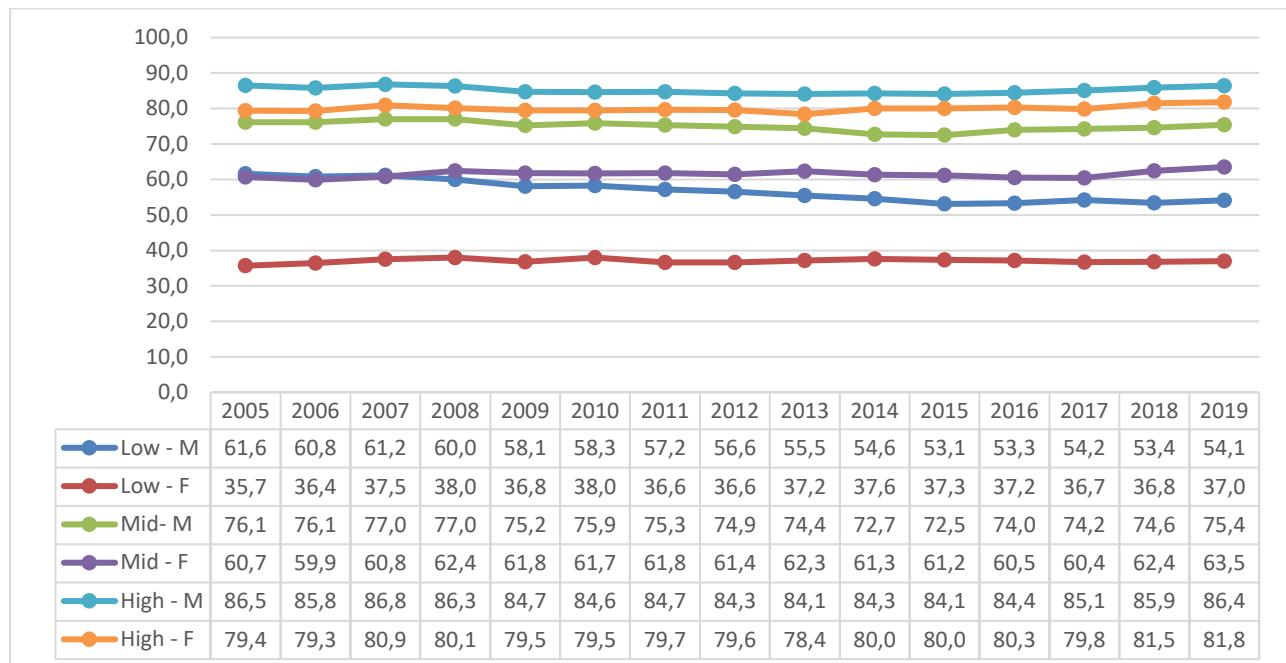
<sup>17</sup> In section 2.5., [fig 2.5.1](#) shows the evolution for these four indicators, but in percentages.

**Figure 2.2.1. Employment rate by age and gender (20-64), total and specific age categories, Belgium (in %)**



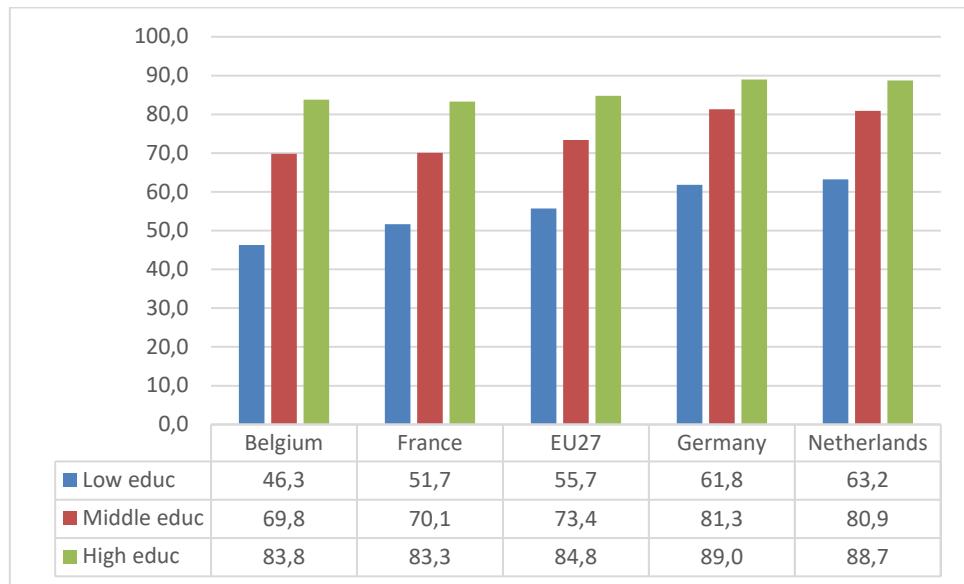
Source : Labour Force Survey, EUROSTAT, Statistics Belgium.

**Figure 2.2.2. Employment rate (20-64), by educational attainment level and gender, Belgium (in %)**



Source : Labour Force Survey, EUROSTAT, Statistics Belgium.

**Figure 2.2.3. Employment rate by educational attainment level, EU27, Belgium and its neighbouring countries, 2019 (in %)**



Source : Labour Force Survey, EUROSTAT, Statistics Belgium.

The previous graphs showed that a person's level of education and gender are important factors for his or her chances of being employed. In the following box (Box 2), the PISA 2018 results for Belgium and the TIMSS 2019 results are being discussed. It shows that socio-economic status and educational performance are correlated.

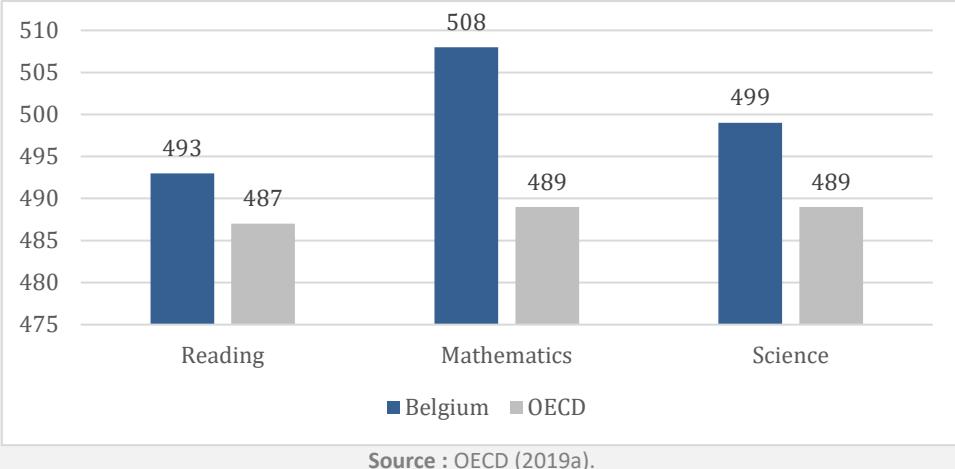
**Box 2. PISA 2018 results for Belgium and TIMSS 2019 for Flanders: socio-economic status and educational performance are correlated**

**The Programme for International Student Assessment (PISA)**, an initiative by the Organisation for Economic and Co-operation and Development (OECD), is a triennial survey of 15-year old students around the world that assesses student performance. The **main focus of PISA 2018 was reading literacy**, with **mathematics** and **science** as minor areas of assessment (OECD, 2019a, pp. 26 - 27).

With a mean score of 493 points for **reading literacy**, Belgium can be found above the OECD average of 487 (the difference with the OECD average is statistically significant). This is better than the Netherlands (485) and Luxemburg (470). France (493) and Germany (498) have a comparable mean performance. Again, for **mathematics**, Belgium can be found above the OECD average (508 versus 489; the difference is again statistically significant), which is better than Germany (500), France (495) and Luxembourgh (483), but not as good as the Netherlands (519). The same is true for **science**: the mean score of 15-year-olds in Belgium is 499 points, whilst the OECD average amounts to 489 points. This is more or less on the same level as the Netherlands, France and Germany (there are slight differences in mean scores between these countries, but they are not statistically significant), and significantly better than Luxembourgh (with an average of 477) (OECD, 2019a, pp. 56 – 61).<sup>18</sup>

<sup>18</sup> It needs to be noted that there are important differences between the communities. In general, the Flemish Community performs better than the other communities and above the Belgian average. These differences are not discussed here, but can be found on pp. 73 – 81 of Volume I of the PISA 2018 results (OECD, 2019a).

**Figure 2.2.4. Results for PISA 2018, mean scores for Belgium and OECD averages**



There was no significant **change in performance** for any of the three subjects for Belgium between 2015 and 2018 (OECD, 2019a, p. 123). In the long run, however, and compared to earlier rounds of PISA, there has been a declining trend for mathematics and science. The trend in reading has been declining, at least since 2012, as well (OECD, 2019a, p. 131; p. 280).

These mean scores for Belgium hide important differences between students. First of all, it needs to be noted that there are **gender differences**. Whilst girls perform better for reading literacy (statistically significant), boys tend to score better for mathematics and science (the first is statistically significant, the latter is not) (OECD, 2019b, p. 143; OECD, 2020a).

Secondly, **socio-economic differences** should also not be disregarded. In order to have an idea of the magnitude of the performance gap related to socio-economic status within countries, one can compare the average performance of the least advantaged students with that of the most-advantaged. In Belgium, the difference between both groups of students in reading is 109 points, whereas this difference on average only amounts to 89 points in OECD countries (OECD, 2019b, p. 56).

Socio-economic status explains 17.2% of the variance in reading performance in Belgium. This is above the OECD average of 12%. Socio-economic status is even more related to mathematics and science performance. On average across OECD countries, students' socio-economic status predicts 13.8% of their performance in mathematics, and 12.8% in science. In Belgium, these percentages are much higher: 21.3% and 20.0% respectively (OECD, 2019b, p. 56). Only a handful OECD countries reported even higher percentages. For mathematics, moreover, Belgium ranks the second lowest: only Hungary scores worse.

In addition, when looking at the **academic resilience** of disadvantaged students, or the capacity of students to perform well in school in spite of socio-economic adversity, Belgium doesn't score well either. 9.0% of disadvantaged students are academically resilient, which is worse than the OECD average of 11% (OECD, 2019b, p. 66).

November 2020 saw the release of TIMSS 2019. **TIMSS, or Trends in International Mathematics and Science Study**, is an international study that assesses the performance of 4<sup>th</sup> grade primary pupils on mathematics and science. Although it is an international comparative study, for Belgium only Flanders participates (Faddar et al., 2020, p. 1).

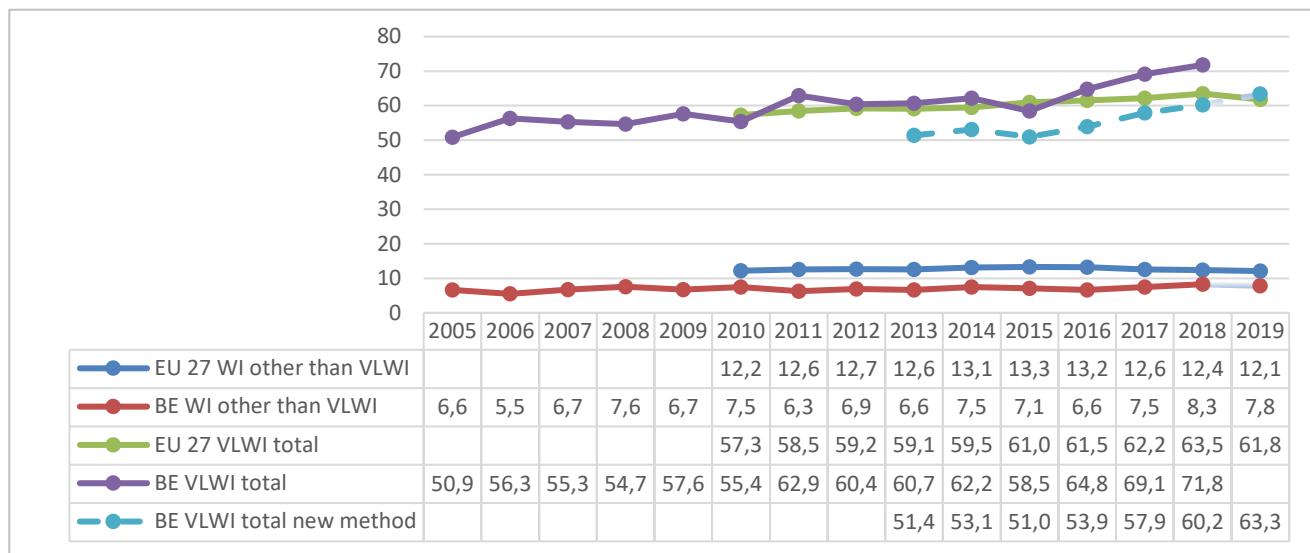
TIMSS 2019 confirms some of the findings of PISA 2018 (although only for Flanders and 4<sup>th</sup> grade primary students): the performance in maths and science has been declining. When looking at the spread between the highest and lowest scoring pupils, we see that it has been increasing over the years. It is important to note that the spread mainly increases towards the lower performance levels.

This means that weaker pupils are increasingly underperforming (Faddar et al., 2020, pp. 11 – 12; pp. 30 - 31). Moreover, when looking at socio-economic status and (only) for maths, this decline is the largest for pupils with a low socio-economic status (*Ibid.*, 2020, p. 22) TIMSS 2019 thus also signals a correlation between socio-economic status and performance in maths (*Ibid*, 2020, p. 78).

As for PISA, TIMMS 2019 describes gender differences. Boys tend to score better for maths than girls (Faddar et al., 2020, p. 20). There are no statistically significant differences for science.

The EU-SILC based indicator on (quasi-) jobless households also looks at the concentration of low or absent labour market participation at the household level. The share of persons living in a (quasi-) jobless households in the population below 60 years decreased from 14.9% in 2016 to 12.6% in 2018, which was among the highest decreases in the EU. In 2019, based on the new methodology, the share amounts to 12.4%, which is still the third highest rate in the EU<sup>19</sup>. Part 3 of this report examines the profile of (quasi-)jobless households and their poverty risk more in depth. [Fig 2.2.5.](#) below offers a global view on the evolution of the AROP for (quasi)jobless households, for the other groups in Belgium (and the recalculated results for 2013-2018) and the EU27 average.

[Figure 2.2.5. AROP by WI, EU27 and Belgium<sup>20</sup> \(in %\)](#)



Source : EU-SILC, EUROSTAT, Statistics Belgium. Note : break in time series in 2019 for Belgium.

Although the for Belgium high employment rates resulted in a decrease of the number of persons in a jobless household, the level of (quasi-)joblessness remains among the highest in the EU and the employment rate of persons with a low educational attainment remains quasi stable at a low level. Access to the labour market thus remains a key problematic issue.

Finally, we have to mention that the in-work poverty rate for Belgium is considerably below the EU-average and below the rate of its neighbouring countries. It increased very slightly between 2013

<sup>19</sup> See [Fig A.A.1.](#) in Annex1A, which shows the 2019 figures for the three sub-indicators for Belgium, its neighbouring countries, and EU 27.

<sup>20</sup> [Fig A.A.2.](#) in Annex1A gives the evolution for Belgian households with and households without children.

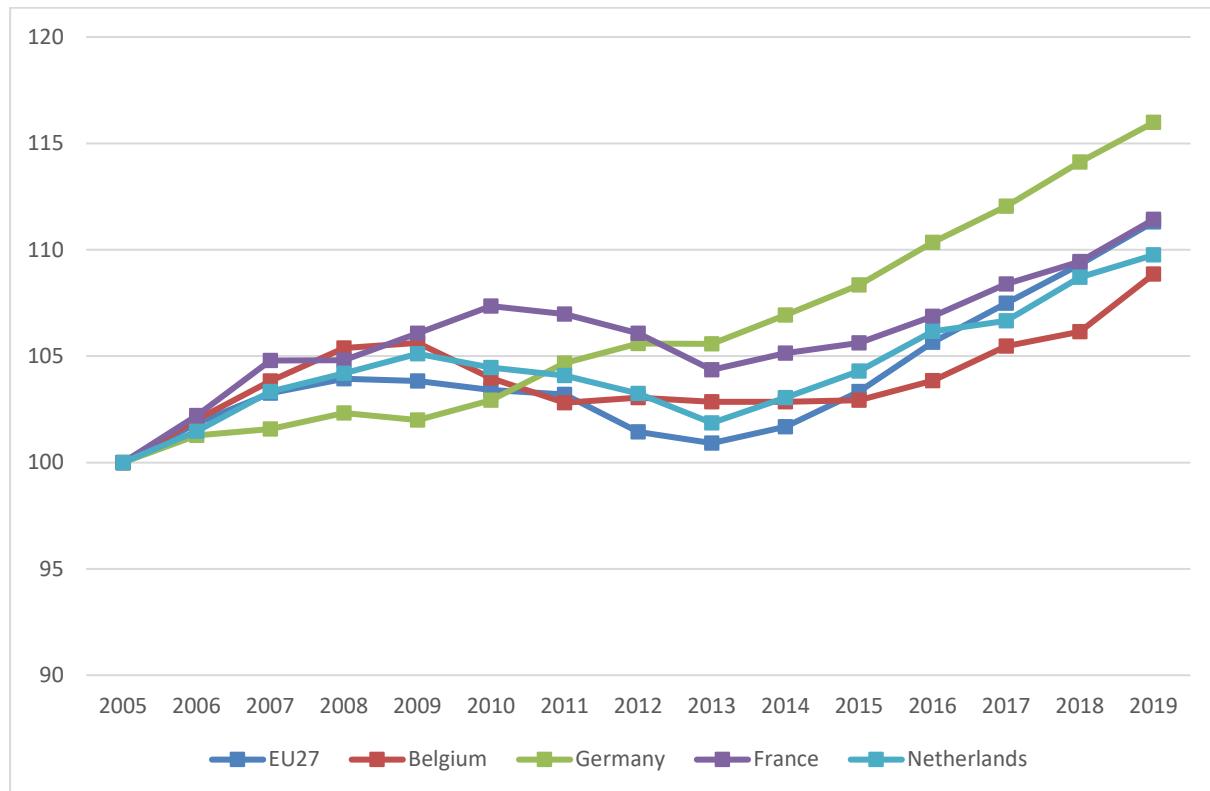
(4.4%) and 2018 (5.1%). The new rate for 2019 amounts to 4.8%, which remains low compared to other countries (see Fig A.A.3. in annex A1.2). These figures point to the large difference in income and living-standards between households in which there is labour market participation and households without or with very low work-intensity (see further in section 3 of this report).

### **2.3. Low income inequality, but lowest incomes fell behind**

Turning from employment to income, we look at the evolution of the level and the dispersion of household income. The previous monitoring report showed that between the start of the EU-SILC data-collection in 2005 (incomes of 2004) and 2018 (incomes of 2017) the median equivalent disposable household income increased by 11% in real terms. The National Accounts based gross disposable household income per capita (GHD/cap) showed a similar evolution.

The latter shows a somewhat steeper increase in the most recent 2018-2019 data. The neighbouring countries report a similar evolution, with moderate growth. Compared with its neighbours on the basis of the GHD/cap indicator, Belgium lagged somewhat behind between 2013-2015. From 2015 the evolution is more in line with these countries (Fig 2.3.1.).

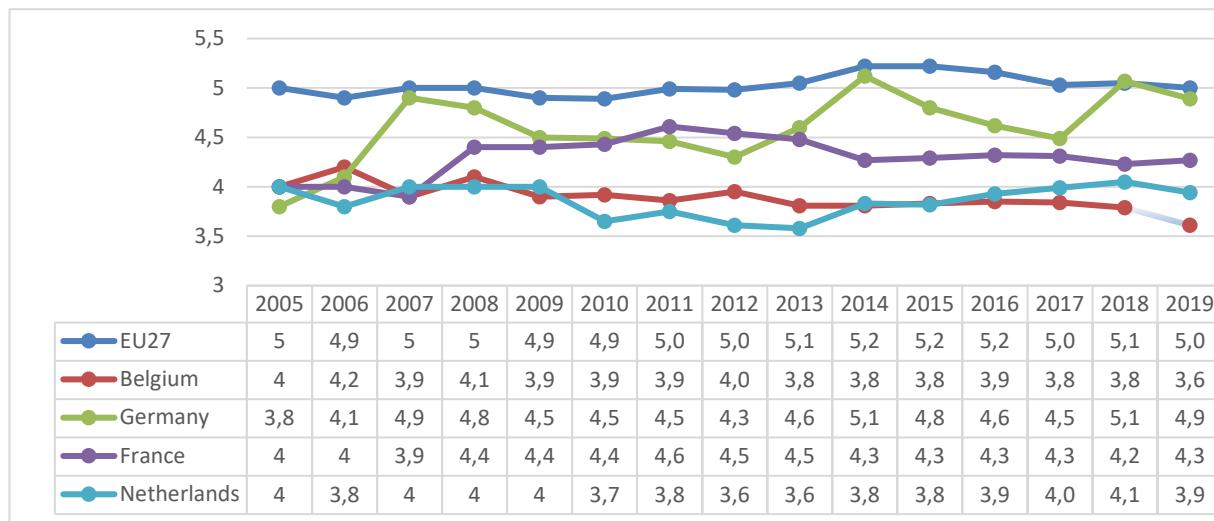
**Figure 2.3.1. Real gross disposable income per capita (deflated by household final consumption) (2008=100)**



Source: Eurostat.

Income inequality was and remains stable and low in Belgium. The new method of data collection in the EU-SILC has no major impact on the level of overall inequality as measured with the income quintile ratio (S80/S20) and the GINI-coefficient. Only Finland (GINI) and Slovenia (GINI and S80/S20) record lower levels in the 2019 EU-SILC. [Fig 2.3.2.](#) show the evolution of the Income quintile ratio (S80/S20) for Belgium and its neighbouring countries. [Table A.A.1.](#) in the annex shows the evolution of the GINI indicator for Belgium (with the recalculation for 2013-2018).

**Figure 2.3.2. Income quintile ratio (S80/S20), Belgium and its neighbouring countries**



Source : EU-SILC, EUROSTAT, Statistics Belgium. Note : break in time series in 2019 for Belgium.

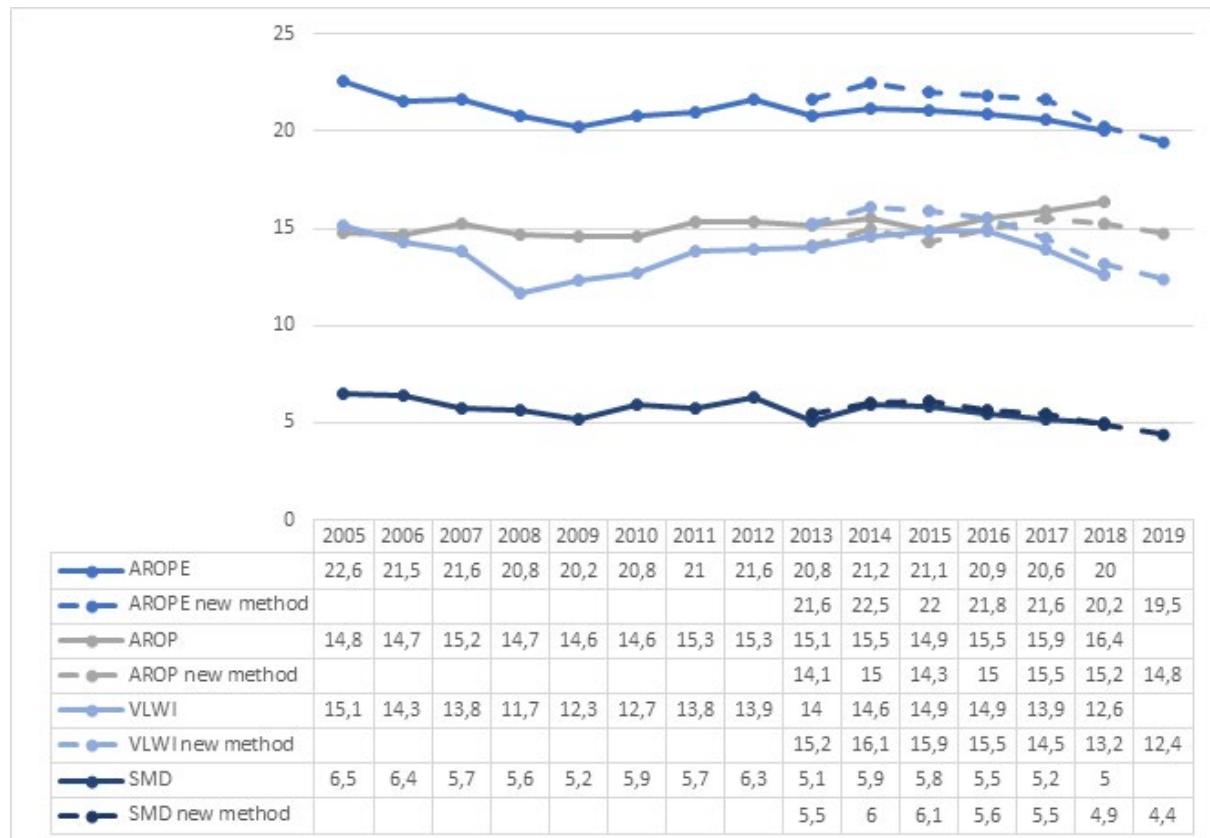
Last year's report pointed to the apparent contradiction between low and stable income inequality and the, at that time, increased poverty risk. The analysis of the income evolution by work intensity and income percentiles showed that increases in household income were to a larger extent situated in work-rich and middle-income households. Incomes among work-poor and the lowest percentiles grew at a slightly slower pace.

#### 2.4. Increasing poverty risk, diverging trends

As shown above, the AROPE shows a slightly decreasing trend, which seems to persist in the 2019 BE-SILC. However, the AROPE sub-indicators show divergent results. The decrease was mainly situated in the severe material deprivation indicator and especially in the quasi-joblessness indicator. The **at-risk-of-poverty rate**, on the contrary, increased since 2015 (14.8%) and reached its highest level since 2004 in 2018 (16.4%). Before 2015, the rate had been stable at around 15%. For 2019, the new method again shows a level of 14.8%. Comparing this new level with the neighbouring countries yields more or less the same picture as earlier results: the level of the poverty rate is about the same as in Germany, but above the levels of France and The Netherlands and about 2 percentage points below the EU average. The recalculation for 2013-2018 shows a less steep increase during this period and a slight decrease for the latest years ([Figure 2.4.1.](#)).

The new methodology for the income measurement in EU-SILC and other changes make it difficult to assess the evolution of the overall poverty rate over the last years. However, it seems appropriate to conclude that there has been some increase over the period 2015-2017/'18, after a decade of stability at around 15%. At this stage it does not seem appropriate to link the 2019 level to the previous trend.

**Figure 2.4.1 Evolution of AROPE, AROP, SMD and VLWI<sup>21</sup> (in %)**



Source : EU-SILC, EUROSTAT, Statistics Belgium.

Underneath the overall trend in the poverty rate for the population at large, there have been rather strongly diverging trends between different population categories.

First of all, there have been differences between the age-groups. The **poverty rate (AROP)** dropped strongly for the **65+** between mid '00 and 2015, from around 23% to about 15%. From then on, it remained more or less stable. The new figure for 2019 lies at 15.7%. For the **18-64** age category, the poverty rate has been increasing since 2010: from 12.1% to 15% in 2017. It stabilized in 2018 at 14.9%. For this category the new 2019 figure lies considerably lower at 13.1%. Although the new methodology results in a lower AROP-level for this age category, the simulated 'new method' results for the 2013-2018 period closely follow the observed trends for that period. Finally, for the **0-18** age category, there was also a clear increase in the poverty risk since 2016 from 17.8% to 20.6%. The 2019 result lies at 18.9%. The simulated 'new method' results for the 2013-2018 period closely follow the observed results.

<sup>21</sup> In percentage of the 0-60 year-old population.

The **poverty gap**, the median distance between the household income and the poverty threshold, also diverged between the age groups, in particular due to a drop for the 65+. For children it fluctuated yet overall increased slightly, while for the 18-64 the poverty gap remained more or less stable throughout the 2005 - 2018 observation period (see [Fig A.A.4.](#) in annex).

The **persistent poverty** rate is the percentage of persons who are poor in the year of the survey and in at least two of the three previous years, meaning it measures the share of people who are poor for a prolonged period. This indicator diverged between the age groups along the same lines as the AROP. It decreased strongly for the elderly (from 17% in 2007 to 8.9% in 2018), while it increased strongly for children (from 6.8% in 2007 to 14.8% in 2018). It increased also for the 18-64 from 5.6% in 2007 to 9.4% in 2018. As this indicator combines information from different years, assessing the situation in 2019 is impossible (see [Fig A.A.5.](#) in annex).

Next to the improvement of their poverty rate there was also a slight but steady decrease of the **severe material deprivation** (SMD) rate for the 65+, while for the younger age categories the figures fluctuate without a clear trend (see [Fig A.A.6.](#) in annex - with new method 2013-2018 for the 65+)<sup>22</sup>.

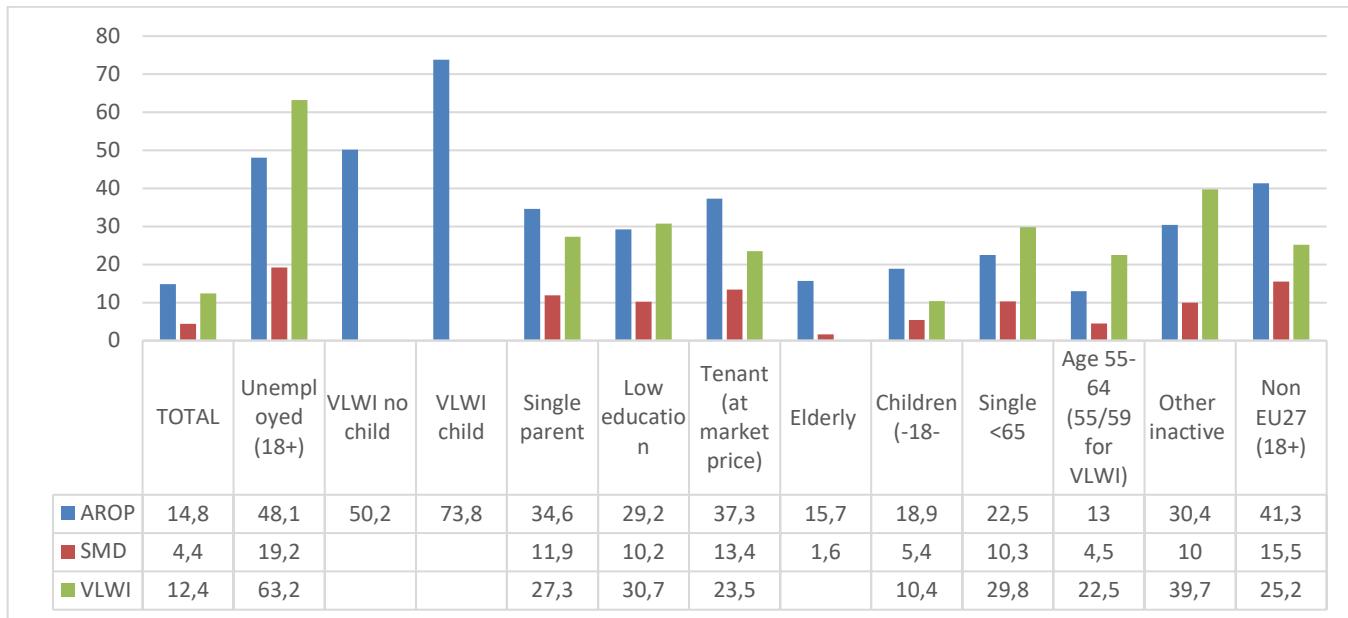
Until 2018 the poverty rate increased for the 18-64 population, but within this age group also diverging trends can be observed. One consistent finding in the reporting of previous years was the steeply increasing poverty risk among persons with a low educational level, from 18.7% in 2005 to 32.1% in 2018. In 2018 the poverty risk for this category was higher than the level in the neighbouring countries and the EU-average, while the poverty risk for persons with a high educational attainment level was lower in Belgium than in the neighbouring countries. The 2019 figure based on the new methodology is substantially lower (29.2%) than the 2018 level, but still at about the same level as the EU-average (29.4%). The results based on the simulated new method for the 2013 - 2018 period show the same trend, but at a lower level (increase from 22.7% to 29%).

Based on the new 2019 figures, the same categories appear as high risk categories. It concerns persons living in a (quasi)jobless household, unemployed, other inactive persons, tenants, persons with a migrant background, singles and singles parents (see [Fig. 2.4.2.](#)).

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<sup>22</sup> [Fig A.A.6.bis](#) shows the evolution (also by age) since 2014 for the “Material and Social Deprivation” (MSD) indicator, which was endorsed in 2017 by the EU (For more details on this new indicator, see the Box 3 of the 2018 report).

**Figure 2.4.2. Incidence of poverty or social exclusion by high risk and policy relevant social categories, Belgium, 2019**



Source : EU-SILC, EUROSTAT, Statistics Belgium.

To conclude, as regards the poverty risk (AROP), the new method results in a lower rate than the old method, but the evolution over the last years seems to be similar, as well as the position of the Belgian results compared to the neighboring countries and the EU average. There has been some increase in the at-risk-of-poverty rate in the 2015-2017/'18 period, but the evolution in 2019 cannot be assessed. The main, diverging, trends between the older and the younger age groups and between persons with lower and higher educational attainment levels among the 18-64 age group can be observed in both the old and new method. The improvements in the (persistent) poverty risk and the poverty gap of the 65+ age category and the increase over last years for children and the 18-64 age group, as well as the sharply increased poverty risk for persons with a low educational attainment among the latter age group, remain key observations on the evolution of the social situation in Belgium. Persons from a non-EU27 background remain a very high-risk category (above EU-level), as well as persons living in a quasi-jobless household (see Part 3).

## 2.5. Trends in benefit dependency continue, increasing pressure on benefit adequacy

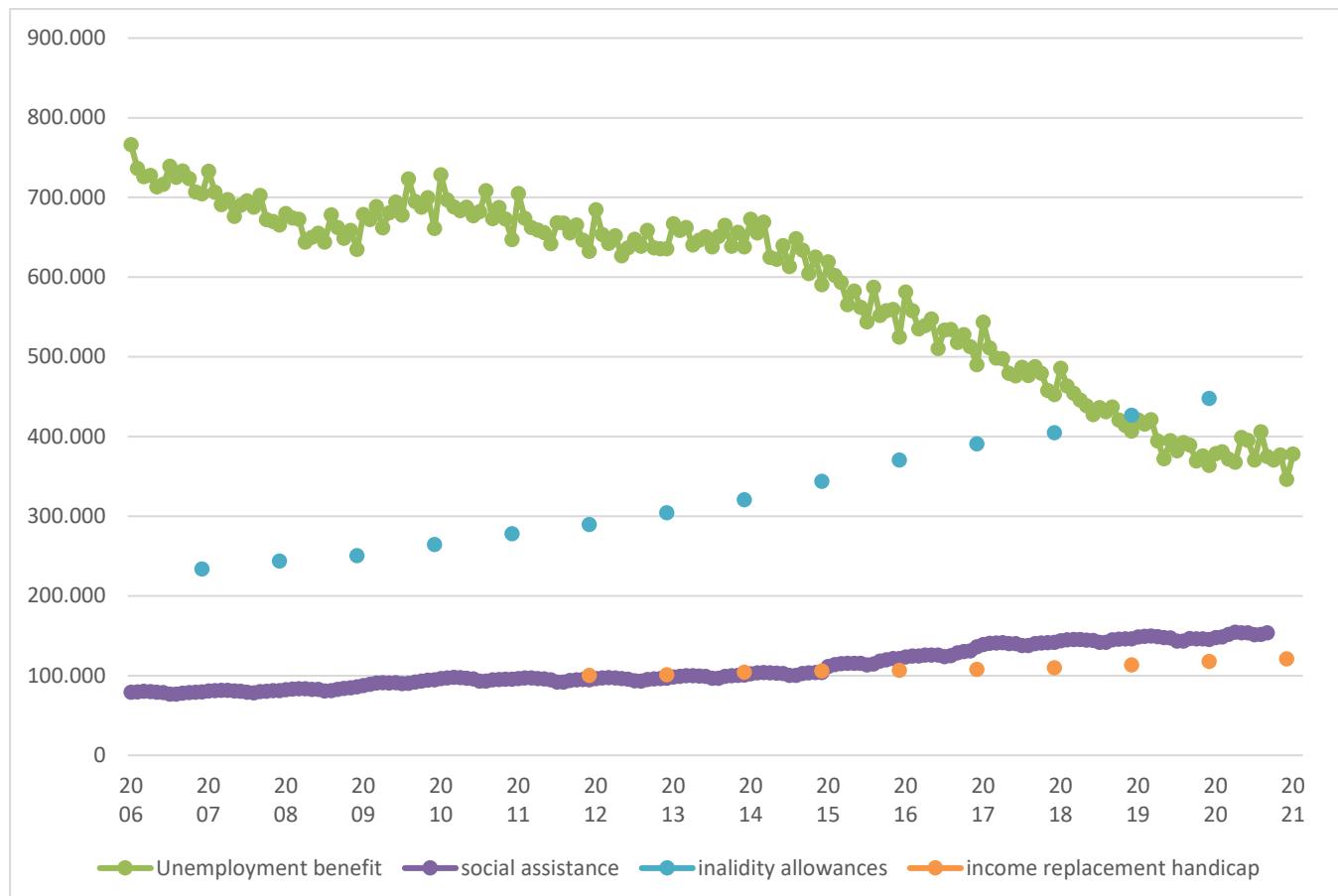
### Benefit dependency

The trends in benefit dependency for the working age population continue in the same line as previous years. The number of persons with an unemployment allowance has been decreasing sharply as from 2014. This continued until the beginning of the COVID-19 pandemic. Since then, it increased again to some extent, though most of the impact on the labour market was absorbed by the temporary unemployment scheme (see Part 4).

On the other hand, the number of persons with an invalidity, a social assistance and a disability allowance increased. The most striking evolution is the continued increase of the number of persons

with an invalidity allowance. This number almost doubled between 2006 and 2019 from 233.755 to 447.867, with an increased growth rate as from around 2013. In 2019, the number of persons with an invalidity allowance exceeded the number of persons with an unemployment allowance for the first time. The number of persons with a social assistance allowance also increased sharply as from 2015 and a similar trend can be observed for the income replacement allowance for persons with a handicap (Fig 2.5.1.).

**Figure 2.5.1. Trends in take up of selected benefits for working age population, Belgium (in number of persons)**



Note: (1) Unemployment recipients: monthly number ; (2) invalidity allowances, income replacement for persons with a handicap: number of recipients at December 31st;  
(3) social assistance benefits (RMI): monthly number of recipients.

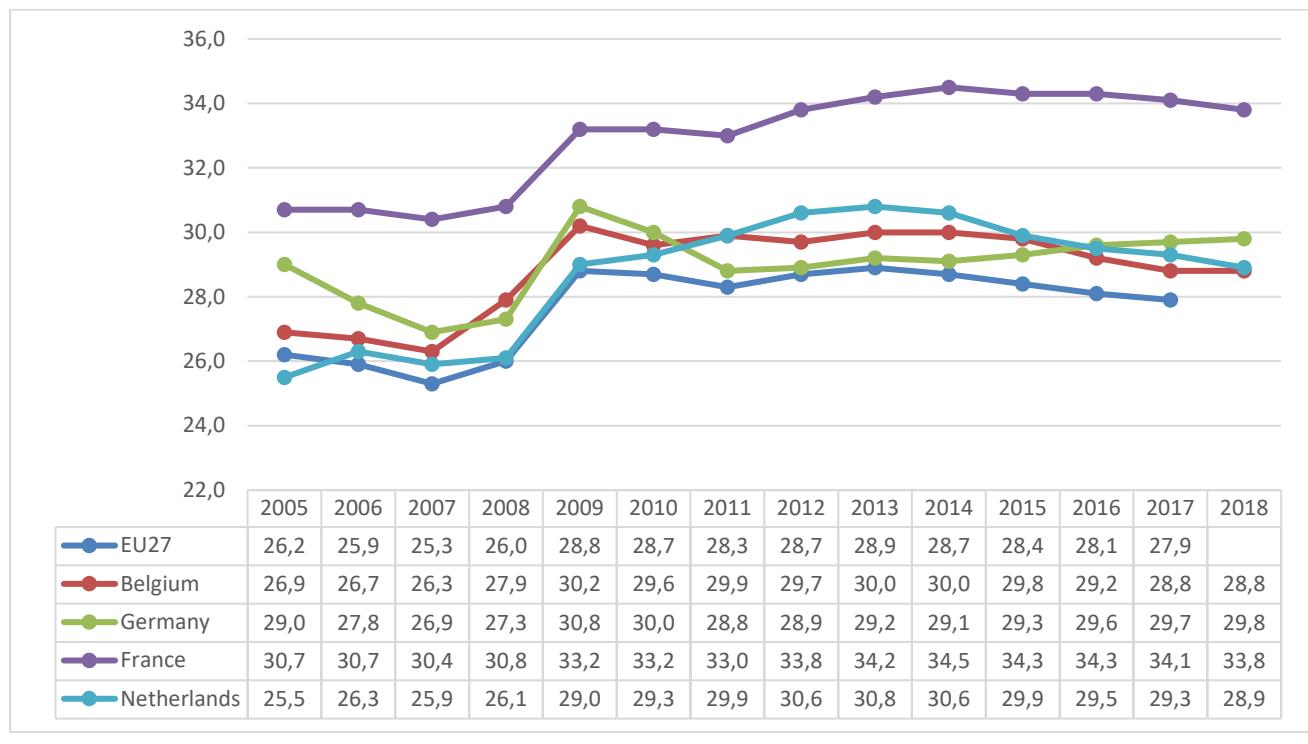
Source : National Employment Office (ONEM/RVA) ; National Institute for Health and Disability Insurance (INAMI/RIZIV) ;  
Public Federal Service for Social Integration (SPP IS / POD MI); FPS Social Security

## Expenditures

In 2018 total social protection expenditure (including administration costs) amounted to 28.7% of GDP. This is about 1pp above the EU average (27.9%), at the same level as the Netherlands (28.9%) and below the level of Germany (29.8%) and France (33.8%). The expenditure level decreased between 2014 (30%) and 2018, while it remained more at the same level in the other countries. This improved

the relative position of Belgium slightly, although the differences between a number of countries with an expenditure level around 29% remain limited (Fig 2.5.2.).

**Figure 2.5.2. Social benefits expenditure as % of GDP**



Source : ESSPROS, EUROSTAT.

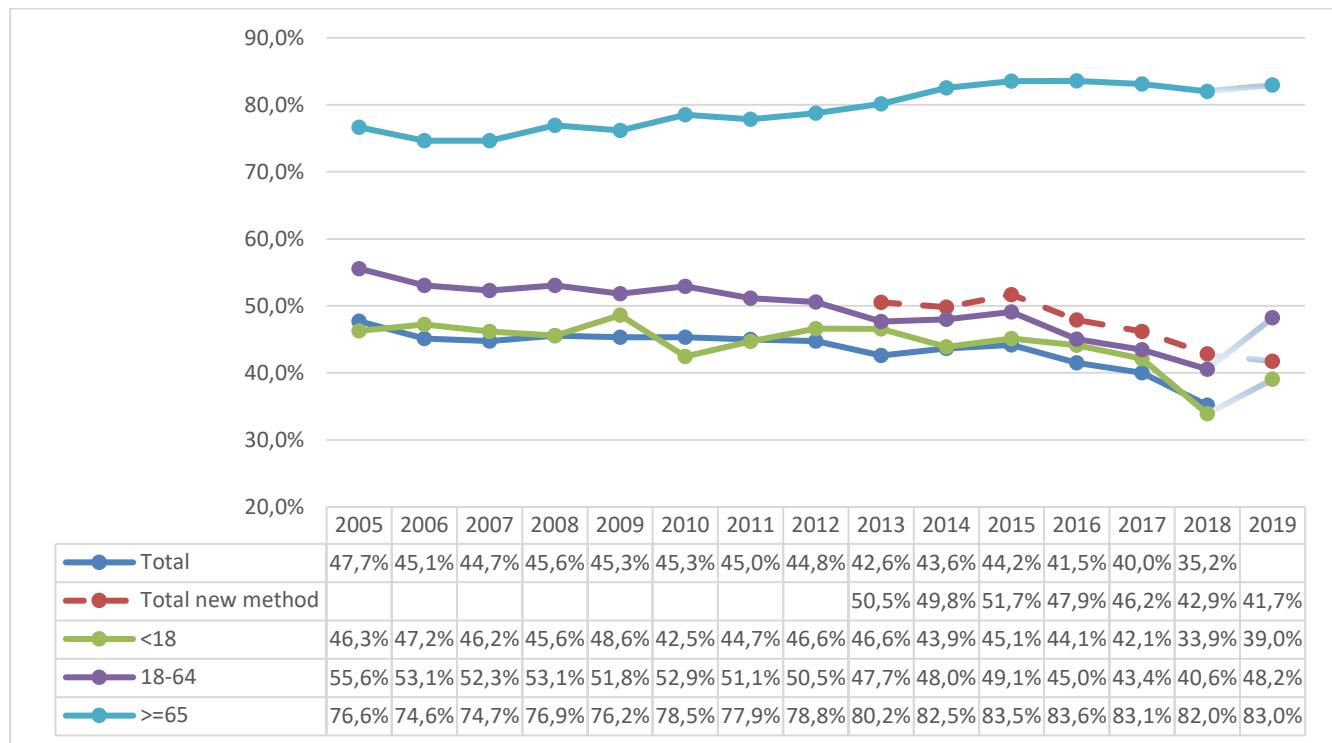
### Adequacy

The adequacy of social protection expenditure can be assessed in different ways. A first method is to look at the impact of social transfers on the level of poverty. This is done by calculating the level of poverty in the (hypothetical) case where social allowances would be deducted from the household income and comparing this hypothetical level with the observed (real) level<sup>23</sup>. In 2018, social benefits reduced the at-risk-of-poverty rate from 25.1% to 16.4%, i.e. a reduction by 35.2%. Between 2005 and 2016 the effectiveness of social transfers for the total population showed a slowly decreasing trend from 47.7% to 44.2%. This decreasing accelerated over the 3 last years, dropping to 35.2% in 2018. It is important to note that the impact of social transfers evolved differently for different age groups. Whereas the effectiveness of social protection decreased for the working age population (and to a lesser extend for children), it increased for the elderly. The new method results in 2019 in a significantly higher impact of benefits in reducing poverty: the poverty rate is reduced by 41.7% (compared to the 35.2% according to the old method in 2018). However, the simulation of the new method for the

<sup>23</sup> Apart from securing a minimum income level, social benefits should also be evaluated on the extent to which they secure the living standard. However, the latter is more complex to measure in a synthetic way. For pensions this aspect is covered via the ‘theoretical replacement rate’.

period 2013-2018 also results in a decreasing trend (Fig 2.5.3.). Thus, the decreasing impact of social transfers on poverty reduction over the last decade appears to be a robust finding.

**Figure 2.5.3. Effectiveness of social protection by age: % reduction of pre-transfer poverty rate due to social transfers, Belgium**



Note: social transfers without pensions for age categories '<18' and '18-64' and 'TOTAL', pensions included for age category '>64'

Source : EU-SILC, EUROSTAT, Statistics Belgium. Note : break in time series in 2019.

The adequacy of social allowances can also be assessed by measuring the poverty risk of persons in quasi-jobless households (a household in which the adults have worked less than 20% of their potential working time). It can be assumed that most of these persons indeed have to rely on social protection for their income.

First of all, the data up to 2018 showed that there are very large differences in the AROP-rate along the levels of work intensity. In particular the very high poverty risk of people living in a household with a very low work-intensity is noteworthy. By contrast the poverty risk for persons in a high or very high work intensity household is very low. Secondly, one can observe that the poverty risk of persons in a very low work intensity household has been steadily increasing, from 58.1% in 2015 to 71.8% in 2018. Especially in the three last years (2015-2018) the increase was sharp. For the other levels of work intensity, the evolution has been more stable or irregular, however with also an increase in the poverty risk for medium work-intensity households, in particular between 2016 and 2018.

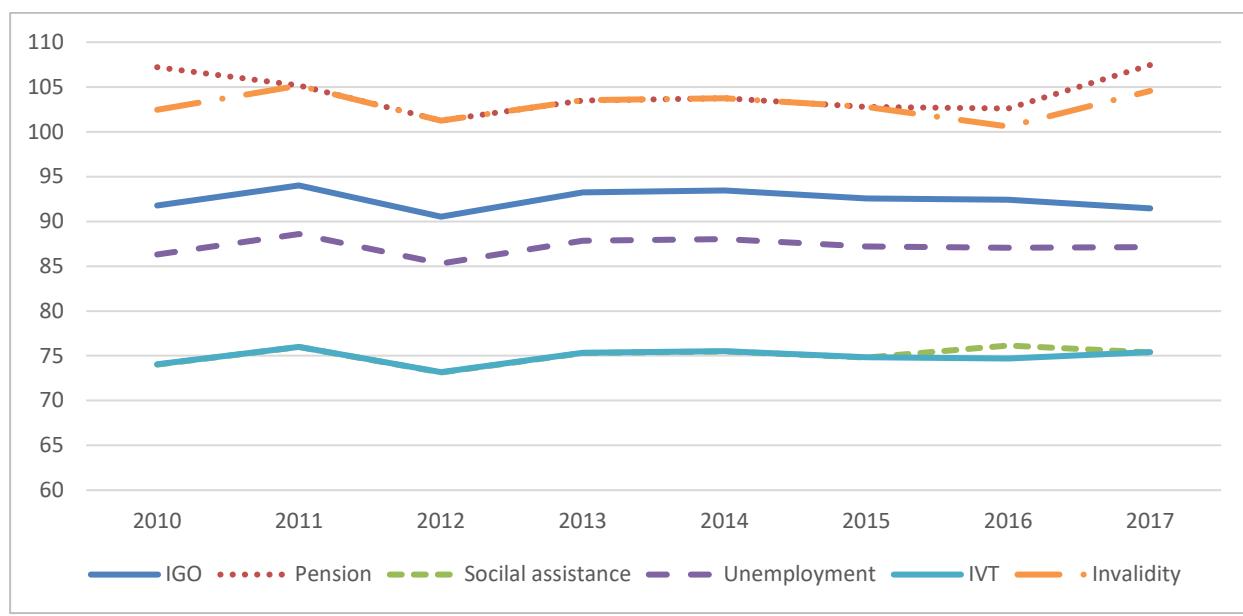
The new method in 2019 has a very big impact on this indicator. The poverty rate for persons in quasi-jobless households drops to 63.3% (from 71.8% in 2018 based on the old method). Probably because especially in this group small or temporary incomes were not reported via the old method, but are of course registered in administrative records. However, even with this much lower level, the conclusion

remains that the AROP-rate for this group is very high. It also remains (slightly) above the EU-average (EU27: 62.3%). Moreover, the simulation of the new method for the period 2013-2018 shows a similar increase in the AROP-rate (from 51.4% to 60.2%). Although it is not exactly comparable to the simulation it can be noted that the 2019 level still is considerably above the simulated 2018 level, suggesting that the increase persisted up to 2019 ([Fig. 2.2.5](#)).

Yet another way of assessing the adequacy of social protection benefits is to compare benefits levels with an adequacy threshold. In this case we compare minimum benefit levels with the poverty threshold. From [Figure 2.5.4.](#) it appears that from 2010 to 2017 the level of the minimum benefit levels in terms of the poverty threshold remained quasi stable. There were some real increases in the levels, but also the threshold increased. However, estimates for the most recent years seem to point to slightly closing gap between the minima and the threshold. This was already started at the end of the previous legislature, among other things through the implementation of the draft interprofessional agreement on the distribution of the ‘wealth envelope’ 2019-2020. In addition, there are the increases in a number of minimum benefits on 1 January 2021. These are intended as a first step in an increase of these minimums by 10.75% by 2024 (for the minimum pension for a full career, even up to 1,500 euros per month).

On 1 January 2021, the integration income and the income support for the disabled (IVT / ARR) increased by 2.68%, the minimum pension by 2.65%, the income guarantee for the elderly (IGO / GRAPA) by 2.58% and the minimums in the unemployment rate by 1.12%. In particular, the efficiency of minimum pensions and social assistance benefits will increase sharply in the period 2018-2021 (a further division of the period is not possible for methodological reasons).

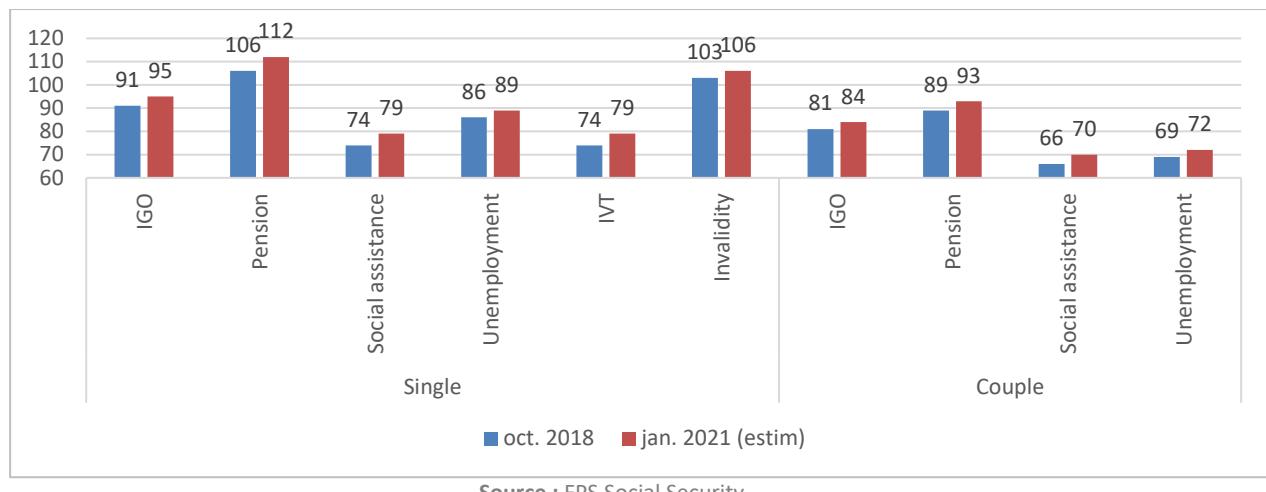
**Figure 2.5.4. Minimum social protection allowances in % of at risk-of-poverty threshold for a single person, 2010-2017**



Source : FPS Social Security.

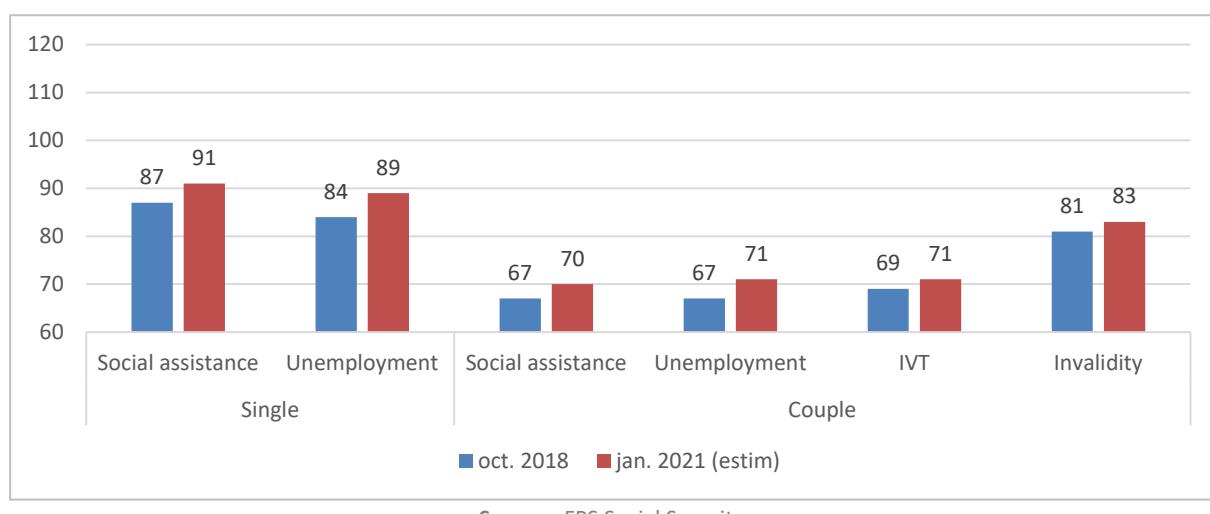
[Figure 2.5.5.](#) below shows the minimum benefits as a percentage of the poverty line for families without children. The minimum retirement pension for a single worker with a full career increases from 106% to 112% of the at-risk-of-poverty threshold. The minimum income benefit (social assistance) and IVT for a single person increase from 74% to 79% of the poverty risk threshold; the IGO from 91% to 95%.

**Figure 2.5.5. Minimum social protection allowances in % of at risk-of-poverty threshold for families without children, 2010-2017**



[Figure 2.5.6.](#) shows these figures for families with children. The largest increases here can be found for the social assistance allowance (an increase from 87% to 91% for single-parent families; from 67% to 70% for couples with children) and unemployment (from 84% to 89% and from 67% to 71%).

**Fig 2.5.6. Minimum social protection allowances in % of at risk-of-poverty threshold for families with children, 2010-2017**



Despite this significant improvements, most minimum benefits remain below the at-risk-of-poverty threshold. This certainly applies to social assistance benefits such as the minimum income benefit, disability allowances and social assistance for the elderly. But social security benefits are also sometimes below the at-risk-of-poverty threshold. In unemployment insurance this applies to all studied family types with a minimum benefit. Also in the sickness and disability insurance, the minimums for people with a family often do not reach the at-risk-of-poverty threshold.

To conclude, the new method impacted on the level of the indicators regarding the adequacy of social allowances, but the trend of declining adequacy over the last decade can also be observed with the new method. The inadequacy of social allowances for jobless households remains at a very high level, which still slightly exceeds the EU-average. In the most recent period, minimum allowances have been increased. It remains to be seen how this will be reflected in the other adequacy indicators.

## ***2.6. Improvement of lowest pensions and stable overall income position of the elderly***

In last years' report, we explained that the relation between the median pension and the median labour income ('**aggregate replacement ratio**' – ARR)<sup>24</sup> seemed to stabilise whilst looking at the, at that time, most recent data. Since the ARR was impacted by the profound changes in the BE-SILC survey, and since there are no recalculations available for this indicator, it is very difficult to interpret the results for 2019. Fig. 2.6.1. shows that in 2019 the ARR amounted to 0.46, which is considerably lower than the ratio in 2018 (0.50). Nevertheless, the observation that the Belgian ARR is lower than the ARR for the EU27, still stands.

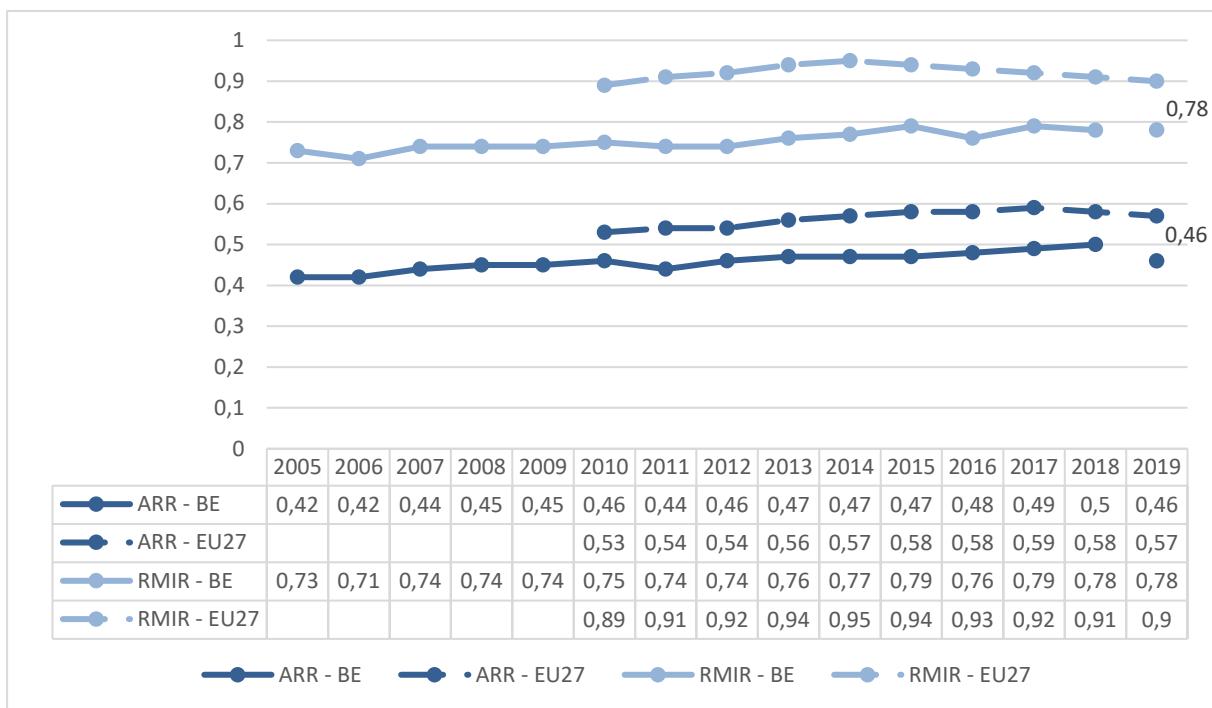
The break in series seems to be less pronounced for the ratio between the median income of the elderly population and that of the younger generations ('**relative median income ratio**' – RMIR)<sup>25</sup>, although this indicator is also affected by the changes in the BE-SILC. In 2019, the RMIR amounted to 0.78, which is again below the EU27 average.

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<sup>24</sup> The aggregate replacement ratio is the gross median individual pension income of the population aged 65 – 74, relative to gross median individual earnings from work of the population aged 50 – 59, excluding social benefits.

<sup>25</sup> The relative median income ratio is defined as the ratio of the median equivalized disposable income of people aged above 65 to the median equivalized disposable income of those aged below 65.

**Fig. 2.6.1. Aggregate Replacement Ratio (ARR) and Relative Median Income Ratio (RMIR - 65+), Belgium and EU27, 2005 - 2019**

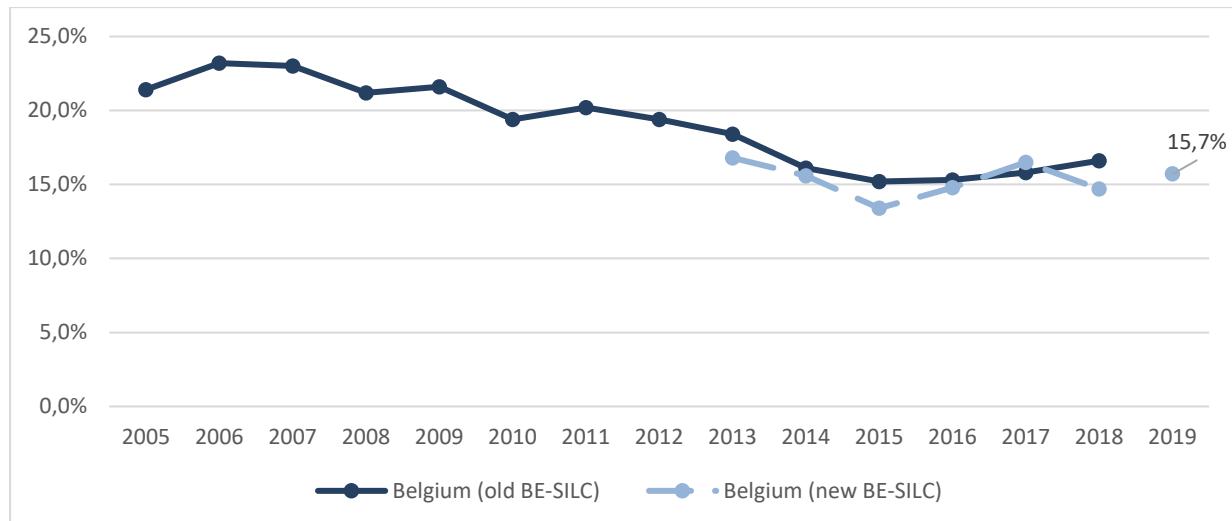


Source : EUROSTAT / STATBEL – EU-SILC 2019 [TESPM100 ; ILC\_PNP2]. Note : There is a break in series for Belgium in 2019.

Notwithstanding the break, the observation made in last years' monitoring report that the large decrease of the poverty risk of the elderly during the last decade does not reflect a substantial improvement in the income situation of the elderly in general, still seems to hold. Rather, it points to an improvement of the lowest incomes, and hence to an improved adequacy of the lowest pensions.

As mentioned before, the AROP of elderly people (65 years or over) has declined sharply between 2006 and 2015. This is clearly shown in figure 2.6.2. Whereas it still amounted to 23.2% in 2006, it only amounted to 15.2% in 2015. Since 2016, whilst looking at the recalculation made by Statbel for the period between 2013 and 2019, it seems to be stabilising. Many factors may explain the sharp decline between 2006 and 2015. First of all, the increased activity rate among women leads to longer careers resulting in higher pensions. Secondly, the earlier mentioned increased adequacy of minimum pensions and the income guarantee for the elderly (IGO / GRAPA) is also an important factor (SCA, 2020, p. 10).

**Figure 2.6.2. AROP of elderly people (65 years or over), old and new BE-SILC, 2005 - 2019**



Source : EUROSTAT / STATBEL – EU-SILC. Note : There is a break in series in 2019.

If we compare the Belgian AROP for the elderly in 2019 with its neighbouring countries, its poverty risk can be found above the Netherlands and France, but below Germany. The average for the EU27 more or less equals the Belgian average (respectively 16.0% and 15.7 (see Fig A.A.7 in annex A.2.).

The Study Committee on Ageing discusses a **number of nuances linked to the at-risk-of-poverty rate of the elderly** in their most recent report. These are discussed in the following box (Box 3).

### Box 3. The at-risk-of-poverty rate for the elderly: some nuances – Study Committee on Ageing

Poverty has, in the European context, mainly been analysed by using the aforementioned at-risk-of-poverty (AROP) indicator. In their yearly report, the Study Committee on Ageing (SCA, 2020) adds some important nuances.

First of all, the ‘classic’ poverty risk (AROP) is based on a net disposable income that **does not take into account assets, such as owning a home**. This means that elderly people may be identified as being ‘at-risk-of-poverty’, although in reality they aren’t at risk because of their assets. With the same disposable income, homeowners will have a higher standard of living than tenants because they do not have to pay rent (SCA, 2020, p. 11).

If the at-risk-of-poverty rate is calculated on a disposable income that takes into account this benefit for homeowners, the AROP for the elderly would be significantly lower compared to the AROP for the rest of the population (respectively 9.8% and 16.3% in 2018). This large impact among the elderly is mainly due to the percentage of homeowners without a mortgage, which is much larger among the elderly than among the rest of the population (SCA, 2020, p. 11). Remember that the ‘original’ AROP for the elderly is slightly higher than the AROP for those between the age of 16 and 64 (respectively 16.6 and 15.4% in 2018).

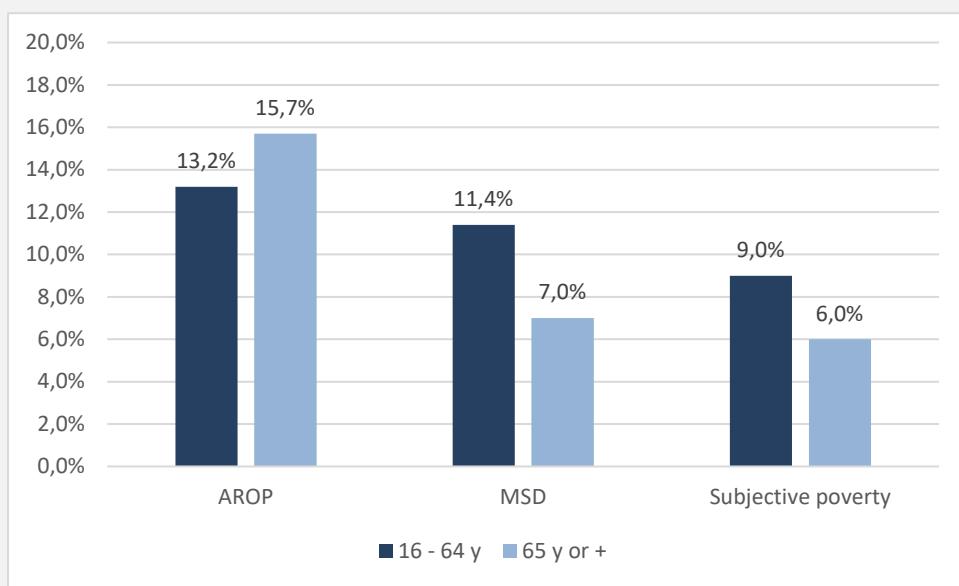
A second example is *the case of supplementary pensions*. This is of particular importance in Belgium, where supplementary pensions are in general paid out as a lump sum and not as a monthly income, which means that they are often not included in the disposable income<sup>26</sup> (SCA, 2020, p. 58).

<sup>26</sup> In the BE-SILC, capitals derived from second and third pillar pensions are only included in the disposable income in the year they have been received by the respondents. They are therefore not included in subsequent years (and, thus, often not included in the disposable income).

It needs to be said that the opposite may also be possible: being above the at-risk-of-poverty threshold does not mean that poverty is never an issue. A person with an income above the threshold may still not be able to do certain essential expenses, such as a stay in a long term care facility (SCA, 2020, p. 58).

Secondly, the AROP is **just one possible operationalisation of poverty**. Poverty is a multidimensional concept and can hardly be measured by using just one indicator. Those over the age of 65 are, in comparison with their younger counterparts, less materially and socially deprived. In 2019, 11.4% of those between 16 and 64 years were living in a household that was materially and socially deprived, whereas for those of 65 years or older, this percentage only amounted to 7.0%. Again, this is mainly due to the fact that the elderly are more often homeowners without a mortgage (SCA, 2020, pp. 72 – 73). Moreover, the elderly report having fewer problems in making ends meet and thus report a lower percentage of subjective poverty<sup>27</sup> (respectively 6.0% for the elderly and 9.0% for their younger counterparts).

**Figure 2.6.3. AROP, MSD and subjective poverty of non-elderly (16 – 64 years) and elderly people (65 years or over), Belgium, 2019**



## 2.7. Inequalities in the accessibility and affordability of health care persist

In last years' and previous reports we already pointed at the existence of important inequalities in the accessibility and affordability of health care.

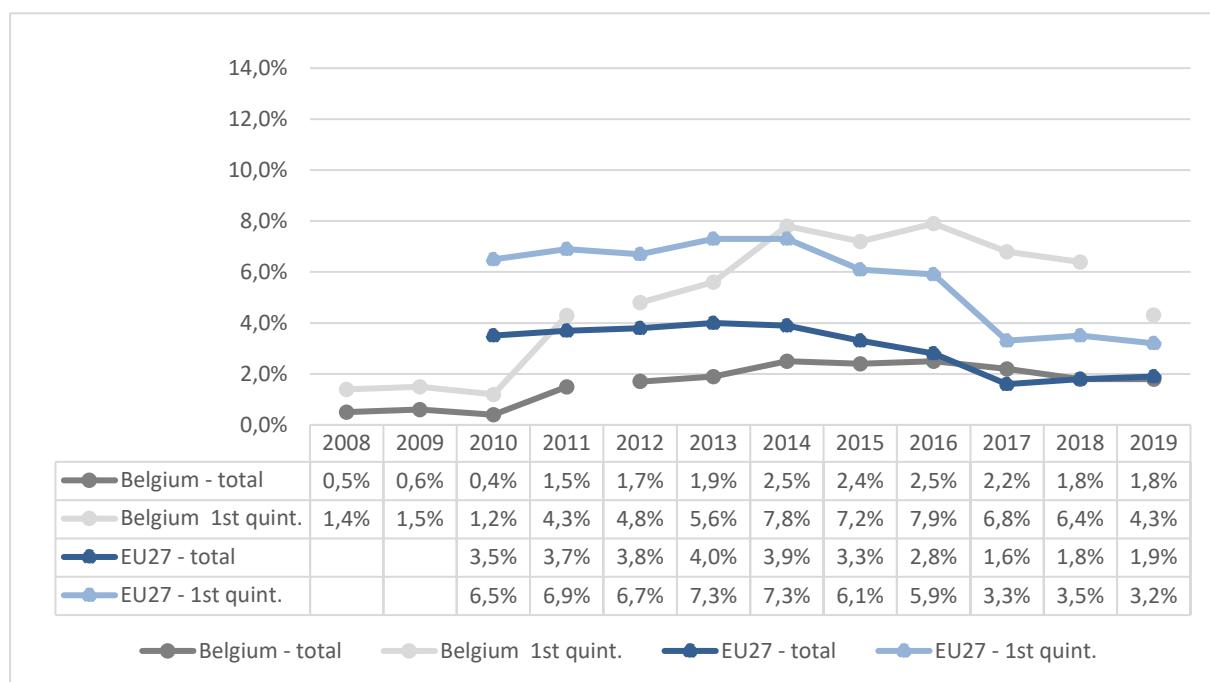
When looking at **the accessibility of health care**, information on this topic is scarce as it is not easily measured. The indicators that are generally used are the **unmet need for medical examination** and

<sup>27</sup> With subjective poverty we refer to those households who report to have “difficulties” or “great difficulties” with making ends meet.

the **unmet need for dental examination**.<sup>28</sup> These numbers reflect the number of people who had to postpone health care due to financial, geographic or waiting time reasons.

**Figure 2.7.1.** shows the unmet need for medical care in Belgium and the EU27. In 2019, the total unmet need for medical examination in Belgium more or less equalled the EU27 average (resp. 1.8% in Belgium and 1.9% in the EU27). However, when looking at the first quintile, figure 2.7.1. clearly illustrates there exist important variations by income group. Whereas 4.3% of people in the lowest income group reported going without medical care when needed, this percentage is close to zero in the highest income group. For dental care, the differences are more pronounced, but similar. These numbers, as well as more detailed numbers for the unmet need for medical examination, are available in annex (see [Fig A.A.8.](#) et [Fig A.A.9.](#)).

**Figure 2.7.1. Unmet needs for medical examination (1st income quintile & total), Belgium and EU27**



Source : EUROSTAT / STATBEL – EU-SILC [HLTH\_SILC\_08].

Note: there is a break in series for Belgium in 2011 and 2019. The EU27 percentages are estimates.

Comparing 2019 to previous years is difficult: a break in series was reported in 2011 and 2019. Nevertheless, the observation that 2017 was a turning point, when the Belgian total for both indicators exceeded the EU27 average for the first time, still seems to bear some truth. In the years before, both indicators could be found under the EU27 average, but since 2017 they have always exceeded or equalled the EU27 average.

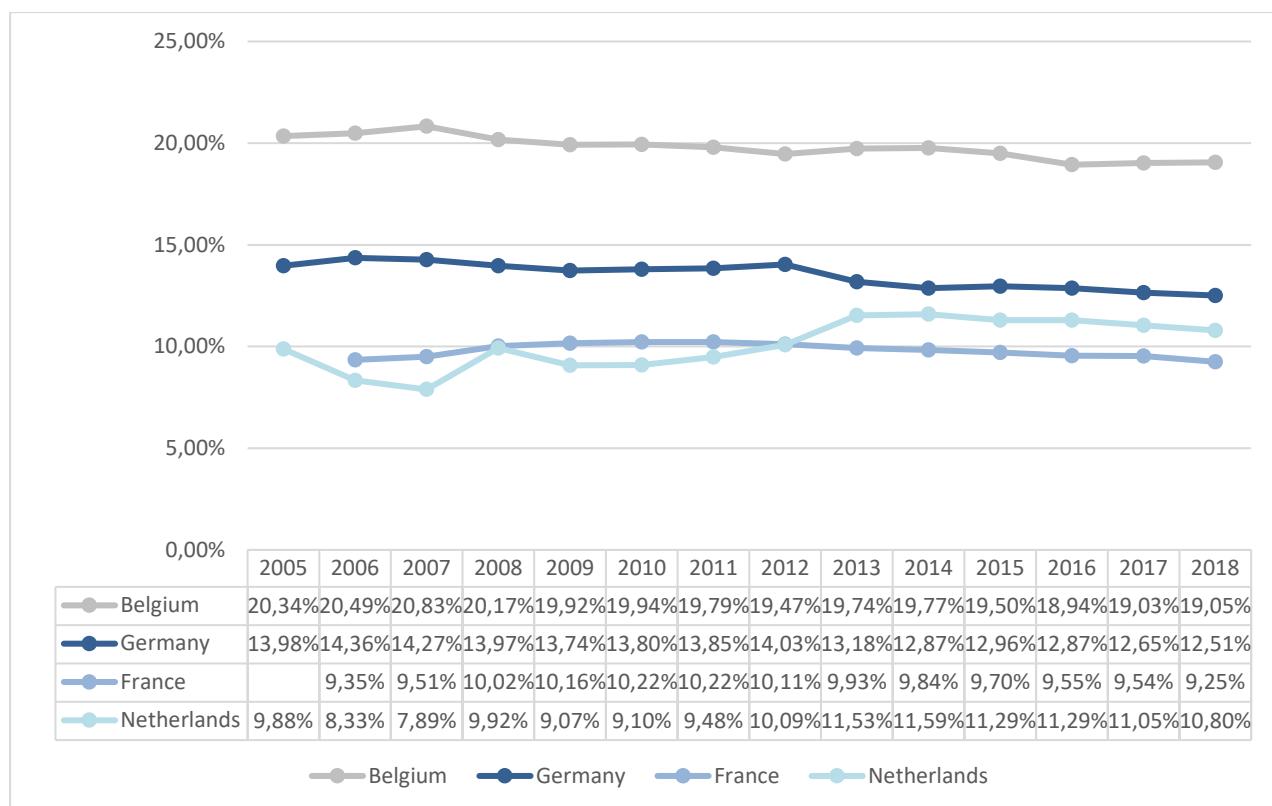
Measuring the **financial accessibility of health care** is also a major challenge and very little information is available. The share of total health expenditure that is not paid by the formal system, and thus can

<sup>28</sup> There exist different approaches and indicators that monitor the accessibility of health care and try to map the extent of inequality in access to services, but these are the most commonly used. These are proxy indicators that are self-reported, as they measure people's subjective perception of health needs. Nevertheless, it is commonly agreed that they are the best available proxy (Baeten et al., 2020, p. 200; EXPH, 2016).

be assumed to be paid ‘out-of-pocket’ by patients, can be assessed by means of the System of Health Accounts (SHA). ‘Out-of-pocket’ payments are an important barrier for access to healthcare, especially for low income groups. Earlier research has found a positive link between the share of households’ out-of-pocket payments in total health expenditure and the probability of having unmet needs (Baeten et al., 2020, p. 206; Chaupain-Guillot & Guillot, 2015; Or et al., 2009). The absolute ‘out-of-pocket’ payments increased from 5.8 billion € in 2005 to 9.0 billion € in 2018. This implies an average expenditure of 790.5 € per inhabitant in 2018, which is remarkably higher than the average in Germany (578.7 €), France (367.0 €) and the Netherlands (483.8 €).<sup>29</sup>

The share of ‘out-of-pocket’ expenditures in total health expenditure has however remained more or less stable over the same period. Nevertheless, this share in Belgium (19.05% in 2018, Fig. 2.7.2.) is high compared to neighbouring countries such as Germany (12.51%), the Netherlands (10.80%) and France (9.25%). It needs to be noted there can be many reasons for the observed differences between countries and there may be different realities behind them, such as differences in the composition of services provided, different reimbursement rates, different coverage within the population, and so on. These make comparisons between countries difficult.

**Figure 2.7.2. Out-of-pocket expenditures as share in total health care, Belgium and its neighbouring countries**



Source : EUROSTAT – SHA [HLTH\_SHA11\_HF].

<sup>29</sup> This can be explained by several factors, such as the conditions of our own sickness and disability insurance (personal contributions, the existence of non-refundable benefits, interventions in care homes, etc.) and the lower proportion of supplementary insurances in our country.

Inequalities in accessing healthcare can be linked to income (as shown in [figures 2.7.1](#) and [2.7.2](#)), but also other factors may be of importance. In the following box ([Box 4](#)), the most important underlying factors are discussed, based on recent research.

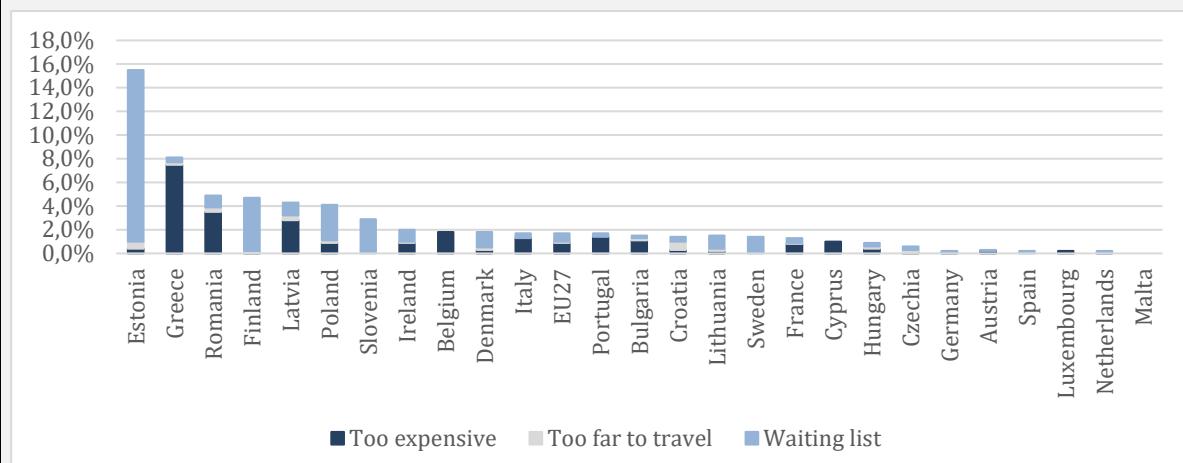
#### **Box 4. Inequalities in access to healthcare**

##### **Access to healthcare in the EU: an overall positive trend but important inequalities persist – European Social Observatory (Ose – BTSZ / RBSS)<sup>30</sup>**

Most European health systems, including ours<sup>31</sup>, provide nearly universal health care coverage. Nevertheless, **people on a low income and vulnerable groups have more difficulties in obtaining access to care**. Moreover, they tend to have more health problems and thus have more healthcare needs (Baeten et al., 2020, p. 199; Mackenbach et al., 2017). Accessing healthcare can be difficult due to different reasons, which can be financial (due to the extent the needed health services are financially covered), organisational (for instance due to waiting time) or personal (for instance poor literacy or low levels of trust) (Baeten et al., 2020, p. 199; Busse et al., 2006).

As stated before, the most commonly used indicator is the **unmet need for medical examination**. [Figure 2.7.3.](#) illustrates the significant variations between countries and shows the three factors of this indicator separately for 2019. Of these three factors, cost is the most important factor hindering access to healthcare.

**Figure 2.7.3. Unmet need for medical examination by main reasons, in 2019**



Source : EUROSTAT / STATBEL – EU-SILC [HLTH\_SILC\_08].

Note that at the time of publication, no percentages were available for Slovakia. The EU27 percentage is an estimate.

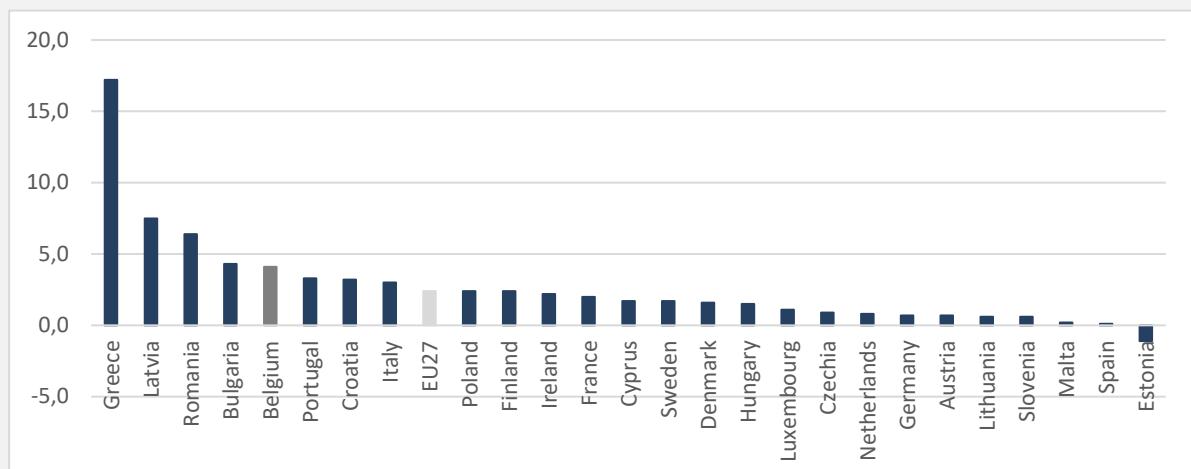
Although the most extreme case is Greece, with 7.5% of the population reporting an unmet need due to financial reasons, Belgium finds itself at a fourth place (after Latvia and Romania).

<sup>30</sup> This article originally appeared in the ‘Belgisch Tijdschrift voor Sociale Zekerheid’ (BTSZ) / ‘Revue belge de sécurité sociale’ (RBSS) in 2020 (2019/1). This article makes use of SILC 2017. In this box, where possible, the tables were updated by using SILC2019.

<sup>31</sup> In Belgium, this coverage is estimated at 99% (Cès & Baeten, 2020, p. 9).

Baeten et al. (2020, p. 203) identify which population groups are impacted the most. **Low income is a key factor associated with unmet needs for medical care.** Figure 2.7.1 already showed that the unmet need in Belgium is highest for the first quintile, and that this percentage is above the EU27 average. Figure 2.7.4. shows the gap between the first and fifth quintile in percentage points (pp) for the EU27 in 2019. Although the largest gap is observed for Greece, Belgium takes a fifth place after Latvia, Romania and Bulgaria, and this in spite of the fact that public expenditure on healthcare is relatively high in our country.

**Figure 2.7.4. Unmet need for medical care: gap between the fifth and first quintile, in 2019**



Source : EUROSTAT / STATBEL – EU-SILC [HLTH\_SILC\_08].

Note that at the time of publication, no percentages were available for Slovakia. The EU27 percentage is an estimate.

Activity status also impacts access in some countries. In Belgium, the **unemployed** have a significant level of unmet needs for medical care. In our country, this percentage for the unemployed amounts to 5.2% (the Belgian average being 1.8%), whereas it only amounts to 3.3% for the EU27 (estimate; the average being 1.8%) (Baeten et al., 2020, p. 203; Eurostat, 2020).

Moreover, the composition of the household and gender matter. Women are clearly (far) more disadvantaged than men in most EU countries. In Belgium, **single person households** are also a vulnerable group. Single persons with children, and in particular single women, are among those reporting the greatest difficulties in paying the costs of health services (Baeten et al., 2020, pp. 203 – 204; Eurostat, 2016).

Lastly **homeless people, migrants and ethnic minorities** are a particularly vulnerable category with regard to access to healthcare (Baeten et al., 2020, p. 204).

Linked to this publication, **the European Social Observatory (Ose) published a study on inequalities in access to healthcare in Belgium** in July 2020, commissioned by the Belgian National Institute for Health and Disability Insurance (NIHDI/RIZIV/INAMI). This comprehensive study, based on SILC 2011, SILC 2017 and interviews, tries to identify those who are most at risk and the determinants of that risk, the healthcare services and products for which the barriers are the highest and the factors within the system that can lead to difficulties in accessing healthcare. This study can be consulted through the website of the Ose.<sup>32</sup>

<sup>32</sup> Available here:

[http://www.ose.be/files/publication/health/2020\\_Ces\\_Baeten\\_NIHDI\\_Inequalities\\_access\\_care\\_Report\\_EN.pdf](http://www.ose.be/files/publication/health/2020_Ces_Baeten_NIHDI_Inequalities_access_care_Report_EN.pdf)

### **3 | Analysis of the increased poverty risk of persons in (quasi-)jobless households: weaker profiles and remaining inadequacy**

The increase of the at-risk-of poverty rate of quasi-jobless households has been highlighted in part 2 as one of the key trends for the past 15 years. This evolution is also consistently highlighted as a ‘trend to watch’ for Belgium in the Annual Report of the Social Protection Committee (SPC). As stated before, it is difficult to assess whether this trend has continued in the most recent EU-SILC. Although the results for this round are lower compared to previous years, the figures for 2019 nevertheless still indicate a very high poverty rate.

(Quasi-)jobless households are a very interesting category, both from a social inclusion as a social protection perspective. They give an indication of the (lack of) inclusion on the labour market and this at the household level. The poverty risk of this category is a strong indication of the adequacy of social allowances, as it can be assumed that this category mainly depends on social transfers for its income.

To gain more knowledge of the drivers of the increase in the at-risk-of-poverty rate of this category, the FPS Social Security commissioned a short research project to the Centre for Social Policy (CSP, University of Antwerp) (Hermans et al., 2020)<sup>33</sup>. The results of this analysis are summarised here.

The researchers looked at three possible drivers: changes in the profile of quasi-jobless households, access to social allowances and the adequacy of these allowances. The study concludes that the increased risk of poverty in quasi-jobless households is related to several factors, involving both the more vulnerable profile of people in quasi-jobless households and the accessibility and adequacy of benefits. The study identifies three distinct types of (quasi-)jobless households: (1) older couples, (2) single persons and single parent households with health issues and (3) persons with a migrant background.

#### ***3.1. Increasing poverty risk of (quasi-) jobless households***

As a reminder, the percentage of those living in a quasi-jobless household dropped from around 15% in 2005 to less than 12% in 2008. It subsequently increased during the financial and economic crisis of 2008 to about 15% in 2015/'16 and then dropped again to 12.6% in 2018. The 2019 EU-SILC (although not comparable with previous years) shows that 12.4% of the population aged 0-59 lives in a quasi-jobless household, while the EU27-figure amounts to 8.5%.

The study of the University of Antwerp deviates from the commonly agreed definition of persons living in a quasi-jobless household: it focusses on the population older than 17 years and it extends the age criterion from 59 to 64 years.<sup>34</sup> In what follows, this deviating definition will be used. Using this definition, the share of persons living in a (quasi-)jobless household dropped from 19.6% in 2005 to

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<sup>33</sup> A reworked version of this study will also be published in the BTSZ / RBSS (62e jaargang /année, nr. 2) on the website of the FPS Social Security (NL / FR).

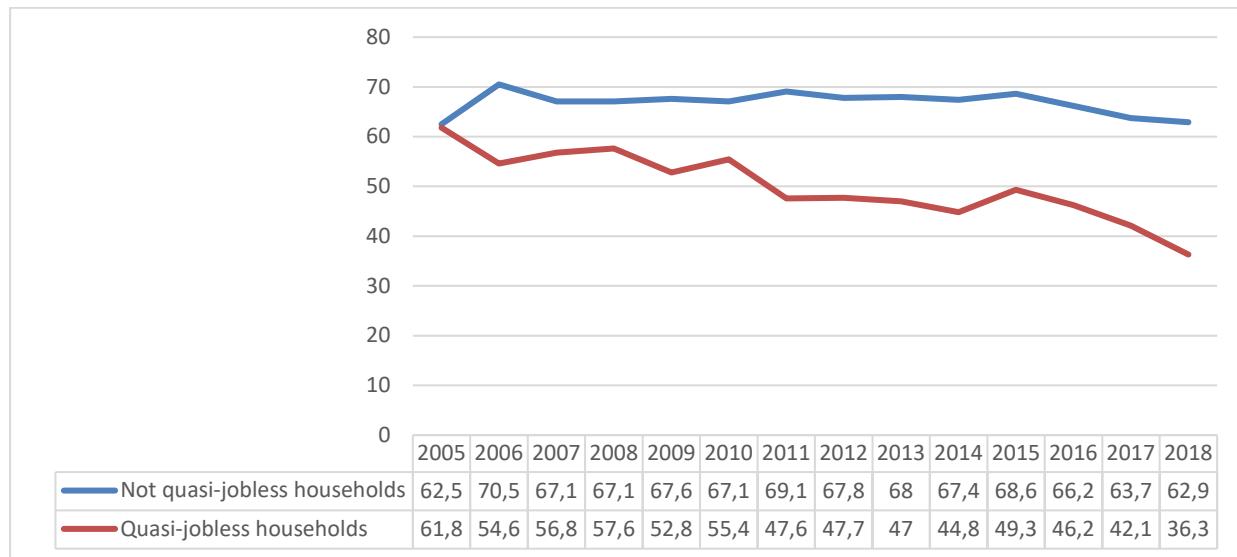
<sup>34</sup> Normally, the target population of the quasi-joblessness indicator is the population from 0 to 59 years, excluding students. Currently an extension of the age criterion from 59 to 64 years is under consideration by the Social Protection Committee, in cooperation with Eurostat, but the exact calculation is still under examination.

13.0% in 2018. Nevertheless, the findings remain consistent and the level of household joblessness in Belgium has remained on a high, above EU-average.

Corluy and Vandebroucke (2016) analysed why a decrease in joblessness at the individual level ('individual joblessness') did not translate into a similar decrease of household joblessness. They found that the standstill in household joblessness is the combined effect of changes in individual employment, shifts in household size structure and an increase in polarisation. With increasing polarisation the authors refer to an increasingly unequal distribution of jobs over households. Both in single adult households and couples growing levels of polarisation were observed in Belgium, but at the country level the increase in polarisation is mainly situated within couples.

Based on more recent data, the CSP-study shows that (quasi-)jobless households have become considerably more vulnerable. Their poverty risk increased by 26 percentage points between 2005 and 2018, from 36.5% to 62.9%. At the same time the poverty risk of persons not living in a quasi-jobless household increased by only 1 percentage point. The severe material deprivation rate of the (quasi-)jobless increased by 8 percentage points, from 20.4% in 2005 to 28.1% in 2018, while the rate decreased for persons not living in such a household. Moreover, the poverty-reducing effect of social transfers decreased stronger among persons in a quasi-jobless household, compared to other categories. For the former, the poverty reducing effect of social transfers dropped continuously from 61.8% in 2005 to 36.3% in 2018. This is clearly shown in [Fig 3.1](#).

**Figure 3.1. Poverty reducing effect of social transfers among persons living in a quasi-jobless household and persons not living in a quasi-jobless household (comparison pre- and post-transfer poverty risk) (in %), 2005-2018**



Source : EU-SILC, Statistics Belgium (calculations by the Centre for Social Policy (UA)).

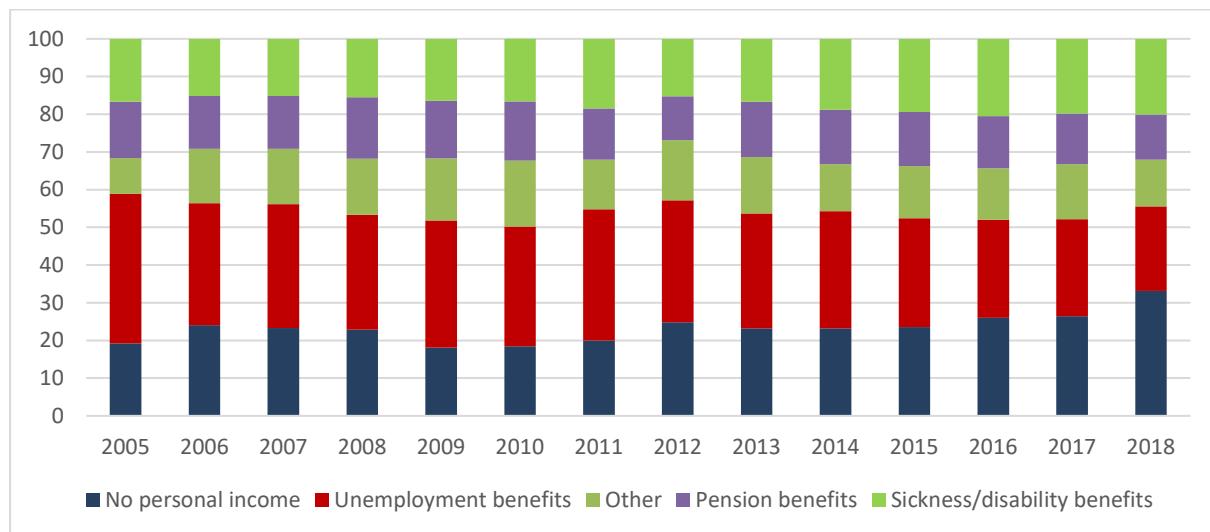
### 3.2. The profile of persons in (quasi-)jobless households

A first possible driver of the increased vulnerability of those in (quasi-)jobless households is a change in their characteristics. The study explores the evolution between 2005 and 2018 and this for a number of characteristics.

The authors start by looking at the **socio-demographic profile** of (quasi-)jobless households. When looking at **age**, it is clear that individuals over 50 make up a large proportion of those in a quasi-jobless households. Although the percentage fluctuates (it follows the economic cycle), those over 50 count for more than half of the quasi-jobless. Secondly, **migration status** is an important factor. There has been a steady increase of persons with a non-EU background: whereas it only amounted to 11.5% in 2005, the percentage more than doubled and reached 24.2% in 2018. Also **region** seems to matter. There are less (quasi-)jobless households in Flanders, and more in Wallonia. The number for Brussels fluctuates, but this may be related to the small sample size. Next to this, more or less half of the (quasi-)jobless households have a low **level of education**. Nevertheless, the analysis shows that 15 to 20% of them are highly educated. Lastly, there is a high proportion of **singles and families with children** within the population of (quasi-)jobless households.

Next to this, the authors look at the **different sources of income** of (quasi-)jobless households, and this for the total population (of quasi-jobless households), poor (quasi-)jobless households, singles and couples, and the economic status of those not working (in quasi-jobless households). Here we limit ourselves to the total population, of which the evolution between 2005 and 2018 is shown in [Fig 3.2](#).

**Figure 3.2. Evolution of the different sources of income (on the individual level) of persons in (quasi-) jobless households (in %), 2005-2018**



Source : EU-SILC, Statistics Belgium (calculations by the Centre for Social Policy (UA)).

[Figure 3.2](#). tells us that the number of persons without a personal income has systematically increased over the years, whilst those with an unemployment benefit decreased. Moreover, but to a lesser extent, we witness an increase of individuals with only a sickness or invalidity benefit and a slight

decrease of individuals with a pension. In the case of poor individuals in a (quasi-)jobless household (not shown, but available in annex – Fig A.B.1), nearly 48% has no income in 2018.

The **health and housing situation** is also taken into account. In 2018 just over half of those in a (quasi-)jobless household signal a health issue.<sup>35</sup> The share of persons renting their home increased sharply: from 47% in 2005 to 65% in 2018.

Based on the characteristics presented above<sup>36</sup>, the study explores **the possibility of identifying specific types of (quasi-)jobless households** and thus the possibility of constructing a typology of (quasi-)jobless households.<sup>37</sup> The authors identify three types: (1) older couples, (2) single persons and single parent households with health issues and (3) persons with a migrant background.

The **first type** of 'older couples' mainly concerns people who are still of active age but are presumably retired early, possibly for health reasons, as some 40% report a health problem. This group predominantly lives in Flanders, most live as a couple and almost everyone has a salary, social benefit or combination of social benefits. Compared to the other profiles, they have a stronger educational profile and the vast majority owns a home. More than 70% of the **second type** of quasi-jobless households, 'singles or single parents', report health problems. This group has a very weak educational profile and mainly belongs to the older age group. A remarkably high proportion are workers who combine wages with social benefits. Tenants are also over-represented. Compared to the other profiles, the third type consists more often of people who were born in a non-EU country and they more often live in Brussels. Moreover, this **third type** is characterised by a low level of education, they often have no personal income and are predominantly made up of younger families with children.

### **3.3. Have social allowances become less accessible?**

For the second driver, the study looks at how the coverage of unemployment and sickness and invalidity benefits evolved by using EU-SILC and LFS data. It also presents an overview of changes in the formal criteria to access these benefits.

When turning to the **coverage<sup>38</sup> of unemployment and sickness and invalidity benefits**, the authors show that the number of unemployed without an income sharply increased. When we look at the coverage ratio of sick or invalid individuals, we see a completely different pattern. The proportion of the sick and disabled with a sickness and invalidity benefit remained more or less constant.

Secondly, **changes in access to unemployment and sickness and invalidity benefits** have also played a role. Over the last two decades, *the unemployment system* has undergone a change from a (rather) passive protection of the unemployed to active guidance and (positive and negative) encouragement. Since 2004, for example, there has been a stricter activation approach for the unemployed. In 2012, following the 6th state reform, a number of thorough reforms were implemented in the

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<sup>35</sup> In this study, a person is considered having a health issue if he/she meets one of the following criteria: (1) self-assessed health situation, (2) the presence of a chronic disease/disability, (3) limitations in daily activities due to a health problem.

<sup>36</sup> Health, level of education, gender, age, region, country of birth, owner or tenant, family type and sources of income.

<sup>37</sup> This was done via a latent class analysis (LCA) and by using specific years of the EU-SILC. See report for full details.

<sup>38</sup> With "coverage ratio" the study refers to the proportion of individuals who, in the EU-SILC survey, had the status "unemployed" (in the case of the unemployed) and who actually received unemployment benefits. The status is based on the self-reported status during the income reference year.

unemployment system. In addition to the increased degressivity of unemployment benefits, the conditions were tightened. This tightening applied to the opening of a right (and this specifically for younger and older people), as well as to the conditions when someone was entitled to a particular benefit.

Since 2009, various steps have been taken in the *sickness and disability scheme* to activate the disabled towards work. A substantial difference with unemployment, however, is that in this case there is no obligation to look for work. It thus concerns noncommittal trajectories.

The increase in the poverty risk of quasi-jobless households and the striking increase in the proportion of individuals in quasi-jobless households without their own (replacement) income thus seem to be associated with several successive restrictions in access to unemployment benefits in particular. However, access to certain benefits is only one element. The fact that someone has access to a certain benefit does not mean that he or she is also effectively protected against poverty. Another element that can explain the increase in the poverty risk of quasi-jobless households is therefore the level of benefits. The authors look at this in a next section of the study.

### ***3.4. Have Social allowances become less adequate?***

In order to answer to this question, the authors turn to microsimulation. By using this method, one can visualise the functioning of a specific policy, abstracting from the specific context (economic, demographic) in which it would normally be applied. The result of these simulations are calculations of the income of a hypothetical family in a well-defined situation and with specific characteristics. We thus get an overview of the different income components for a specific family. In a second step, this can be compared to the usual poverty measures<sup>39</sup> in order to determine the adequacy of the system. More detailed information on the method is available in the study.

[Figure 3.3.](#) shows the evolution of the adequacy of social benefits , and this for four family types and four different benefits (social assistance [SA], unemployment benefits [UB], minimum wage [MW] and invalidity assistance [IA]). Overall, we can conclude that most benefits remain inadequate and that thus little has changed between 2008 and 2018. In general, it seems that social assistance offers less adequate protection in 2018 compared to 2008 and this for all family types. For couples with two children, in addition to the living wage, invalidity assistance and the minimum wage also became less adequate. Finally, single persons with an unemployment benefit also were less adequately protected against poverty. However, the differences between 2008 and 2018 are too small to conclude to a clear reduction in benefit adequacy.<sup>40</sup> In the analysis of the profile of jobless households, we saw that the share of single persons without children rose sharply within the group of quasi-jobless households. Moreover, it appeared that there was a large increase in the proportion of people with no personal income in this group of singles. The combination of the increased number of singles, the increase in

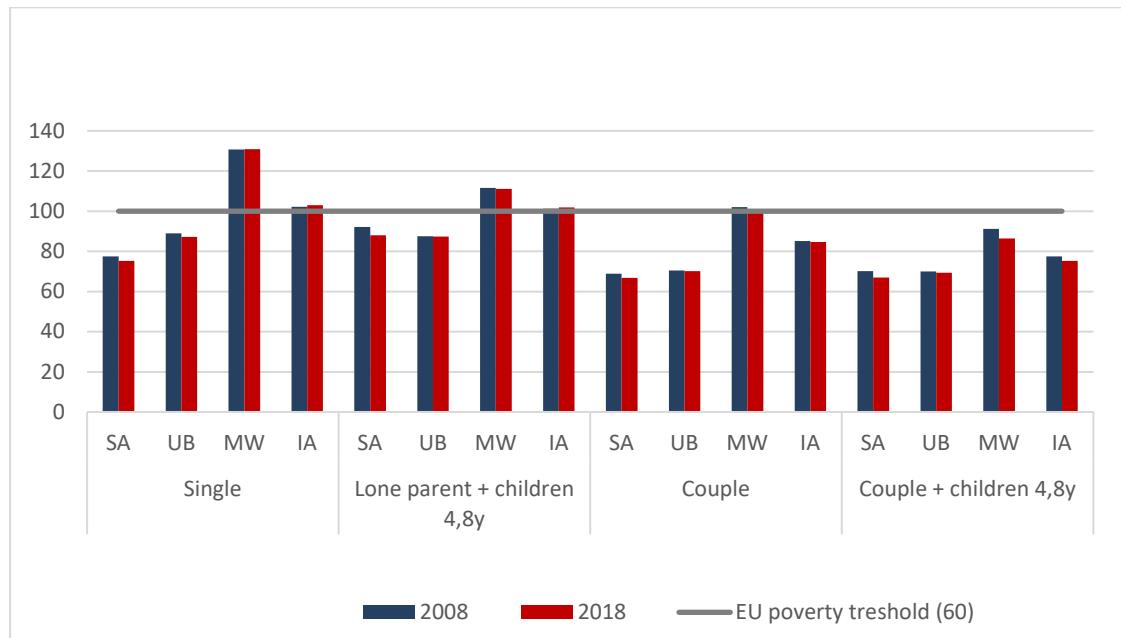
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<sup>39</sup> Here, the authors refer to the 60% AROP threshold (which is used throughout this monitoring report) and reference budgets. Since the latter are not used within the EU social indicators framework, the results linked to these reference budgets are not discussed here (but can be found in the study written by the CSP).

<sup>40</sup> However, given the small magnitude of the changes and taking into account the confidence intervals of the poverty lines, we have to be cautious when interpreting these results. This also becomes clear when comparing to the reference budgets, where, by using this measure, the adequacy of some benefits slightly improved between 2008 and 2018. The idea that most benefits were structurally inadequate in 2018 however, still holds.

this group of singles with no income and the less adequate protection of this group (if they receive social assistance or unemployment benefits) may possibly offer an explanation for the increased risk of poverty for quasi-jobless households.

**Figure 3.3. Evolution of the adequacy of minimum incomes as % of the European poverty line (60%), for 2008 and 2018**



Source : EUROMOD – HHOT; EU-SILC, Statistics Belgium (calculations by the Centre for Social Policy (UA)).

The authors also look at the adequacy of unemployment benefits at the different stages of unemployment. Although not shown here (but available in the annex : [Fig A.B.2. and Fig A.B.3.](#)), it is clear that the increased degressivity of unemployment benefits since 2012 has caused a drop in the adequacy of the net income of the long-term unemployed. For singles, this means that the net income of a long-term unemployed person on minimum benefits is now barely above the poverty line.

### **3.5. Decomposition of the increased poverty risk of (quasi-)jobless households**

The authors examined three avenues that can possibly explain the rise in the AROP of (quasi-)jobless households in Belgium. They found that all three factors seem to have played a role. But how important is the changed demographic profile and how great is the role of other influencing factors on the increased risk of poverty, such as the accessibility and adequacy of benefits? How high would the poverty risk have been in 2018 if the demographic profile of (quasi-)jobless households had remained unchanged between 2008 and 2018?

To answer these questions, a shift share analysis was performed. [Table 3.1](#) shows the results of this analysis. In general, we can conclude that the poverty risk of the (quasi-)jobless households would

have risen less rapidly if their profile characteristics had remained constant, in particular with regard to family type, migration background, income source and age. Especially the increase in singles, those born in a non-EU country, those without personal income and those in the age category 25-49 contributed significantly to the increased poverty risk of (quasi-)jobless households. Without these evolutions, the poverty risk in 2018 would have been about 4 to 8 percentage points lower. The authors conclude that a change in profile is roughly responsible for a quarter to third of the increase in the poverty risk of (quasi-)jobless households.

**Table 3.1. Impact of demographic changes between 2008 and 2018 on the poverty risk of (quasi-)jobless households in Belgium**

Demographic characteristic	Change in AROP-rate in percentage points	AROP-rate 2018 with demography of 2008
With constant age distribution	- 4,5	58,4%
With constant gender distribution	- 0,1	62,8%
With constant migration background distribution	- 4,6	58,2%
With constant family type distribution	- 8,3	54,5%
With constant education distribution	+ 0,5	63,3%
With constant income source distribution	- 4,6	58,2%
<b>Real AROP-rate (change)</b>	<b>+21,9</b>	<b>62,9%</b>

Source : EU-SILC, Statistics Belgium (calculations by the Centre for Social Policy (UA)).

## 4 | The impact of the COVID-19 pandemic on the social situation in Belgium<sup>41</sup>

In part 2 the evolution of the social situation was assessed, mainly on the basis of the EU social indicators. Most of these indicators refer to the situation of 2018 or 2019. This time lag, caused by methodological reasons, is of course always a limitation of many social indicators and initiatives are being taken to reduce this time lag or to complement the indicators with nowcasts. However, under normal circumstances and even with the time lag, the indicators can give a good idea of the current situation. This is of course not the case for 2020, when the COVID-19 pandemic caused the biggest health, social and economic shock since World War II. Under these circumstances, the normal social indicators are only useful to provide a view on the situation before the shock and thus on already existing vulnerabilities. To inform policies there is however a strong need to monitor the social impact of the pandemic much closer.

Therefore a cooperation was established, in a ‘Working Group Social Impact COVID-19’ (WG SIC), between the Social security institutions, some federal Ministries, the Statistical Institute (Statbel), the Federal Planning Bureau and the National Bank. The aim of this Working Group is to bring together the different pieces of timely information that are available in these institutions and to report on these joint figures. Extensive use has been made of administrative data on the crisis measures, the main ones being the temporary unemployment scheme and the bridging right for the self-employed. Complementary, extensive use was also made of existing data sources, like monthly Labour Force Survey (LFS) figures. A new data-collection was started on social assistance recipients and use was also made of micro-simulations. **All figures presented in this part should be considered as provisional as they are based on early, non-validated data, which are used in view of their timeliness.**

The WG SIC regularly reports on the evolution of the social situation. In this section the main results are summarised and this regarding the evolution on the labour market, income and living conditions and poverty. These evolutions should be seen in the context of an unprecedented economic shock on which we will not elaborate here. It suffices to refer to the February 2021 Winter Economic forecast of the European Commission which expects Belgian GDP to have contracted by 6.7% in 2020.

### **4.1. Evolutions on the labour market in 2020 and early 2021**

#### *Employment*

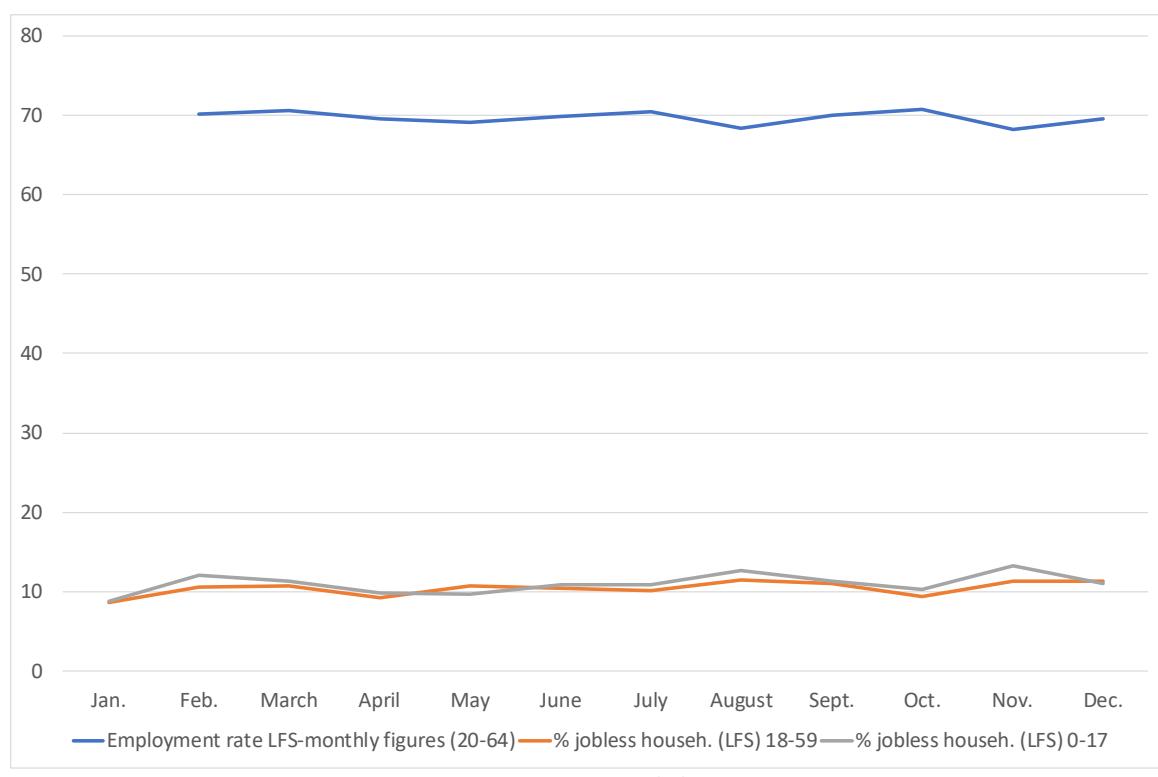
Overall and in relation to the magnitude of the economic shock, the situation on the labour market has remained rather stable, the shock being largely absorbed by the temporary unemployment scheme. While the level remained lower than in other countries, the employment rate had improved

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<sup>41</sup> This part is to a large extend based on the note of the Working Group Social Impact Covid-19 ‘Monitoring van de gevolgen van Covid-19 op de werkgelegenheid en de sociale bescherming in België’ / ‘Suivi de l’impact du COVID-19 sur l’emploi et la protection sociale en Belgique’. The WG SIC is a collaboration between the Public Social Security Institutions, the Ministries of Work, Social Integration and Social Security, The Belgian Statistical Institute, the Federal Planning Bureau and the National Bank. For more information, see <https://socialsecurity.belgium.be/nl/sociaal-beleid-mee-vormgeven/sociale-impact-covid-19>.

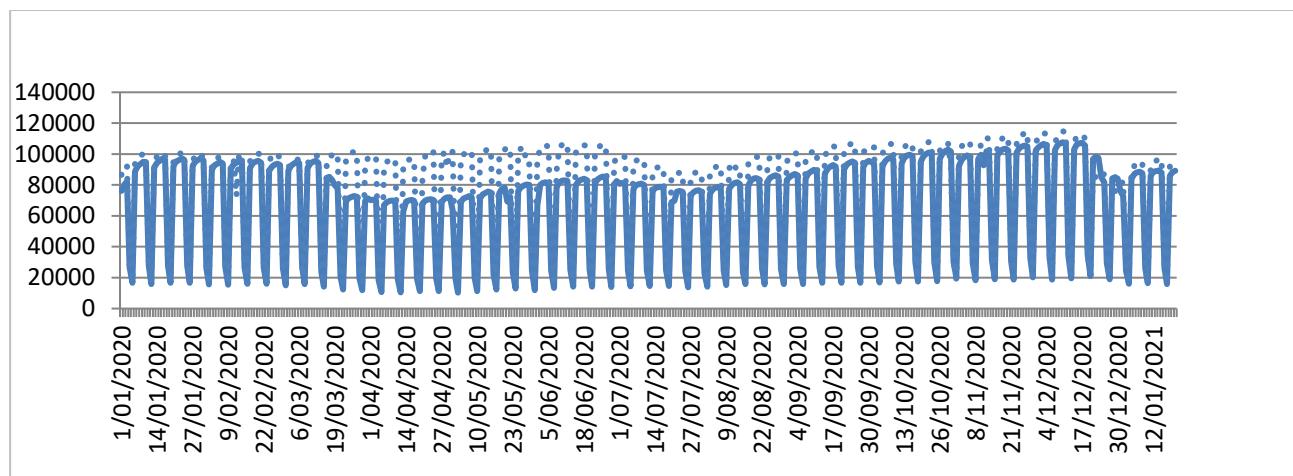
over the last years and reached with just over 70% its highest recorded levels. In March 2020 the employment rate was 70.6%. In the following months until December 2020 the rate fluctuated between 68.2% (August) and 70.7% (October) ([Fig 4.1.1.](#)), the monthly figures of the labour force survey (LFS) being subject to some more statistical uncertainty than the quarterly and annual figures. The quarterly figures for the second and third quarter of 2020 also remained stable at around 70%. Figures from the National Social Security Office show that the balance of flows in and out of regular employment statutes in the private sector remained positive in most weeks and overall over 2020, indicating that there has been no net destruction of employment places. The share of persons living in a jobless household (based on LFS), remained stable around 12% throughout 2020. The number of workers involved in collective dismissal procedures also remained relatively limited, except for some cases.

**Figure 4.1.1. Employment rate and % of persons in jobless households (LFS), Belgium 2020**



The impact of COVID-19 has been greater for more **flexible types of employment**. Interim work, the largest of these statuses, was impacted the most during the first wave from end of March and its aftermath until the end of June 2020. In this period the number of interim workers dropped roughly between 25% and 30% compared to the previous year. During the second wave, in the autumn of 2020, the drop was much less severe and remained limited to about 5% to 10% ([Fig 4.1.2.](#)).

**Figure 4.1.2. Number of interim workers in 2020 (full line) and 2019 (dotted line), Belgium**



Source: DIMONA weekly data, National Social Security Office (RSZ/ONSS).

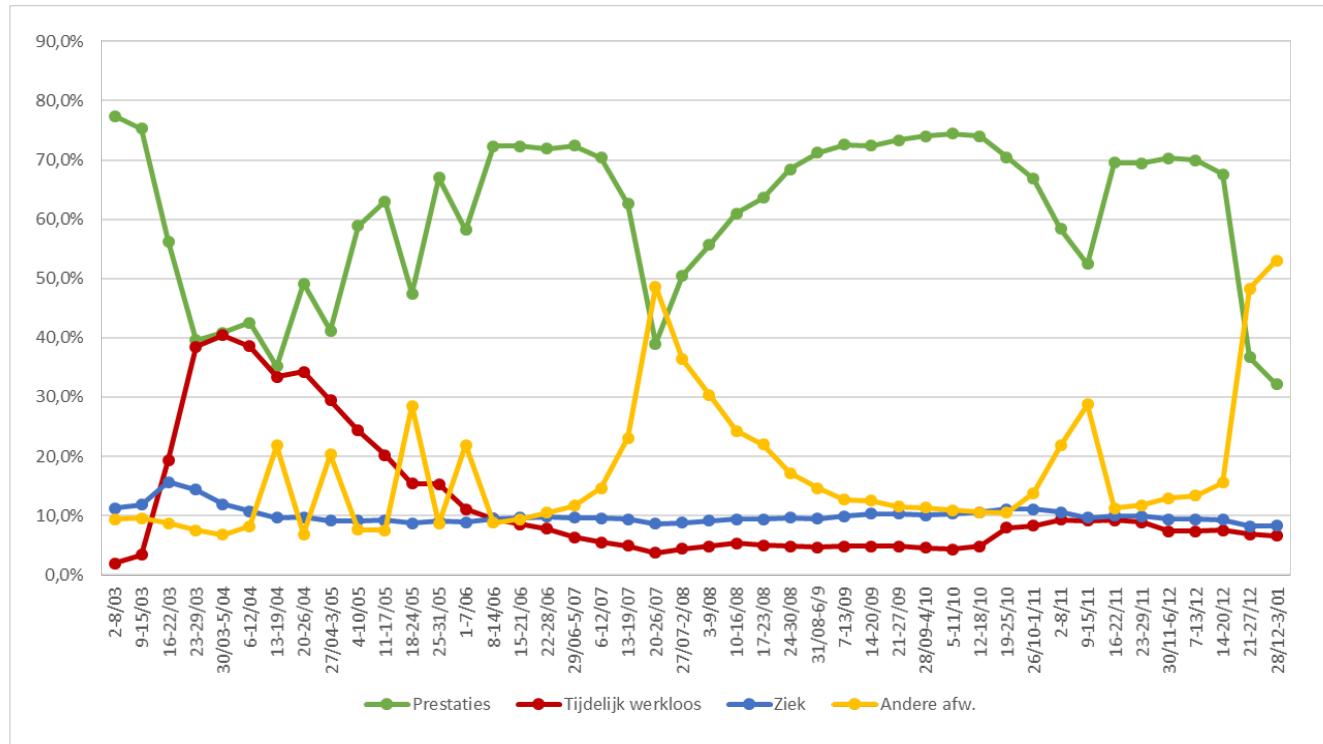
The number of persons working in a flexible status in the ‘horeca’-sector<sup>42</sup> of course shows a dramatic drop during the two lock-down periods. Here, the number drops almost to zero, from a total number between 8000-10,000 persons in 2019. During the summer of 2020 the level also remains considerably below the 2019 level. The level of flexible work in the agricultural sector on the other hand was higher than in 2019.

**Student work** is considerably below its 2019 level during the first lockdown period (roughly from about 120,000 to 70,000 persons). The difference with the previous year became smaller with the relaxation of the containment measures in spring and early summer and from August to mid-October the level was the same as in 2019. The number of student jobs drops again under the 2019 level during the second lockdown, though not as much as during the first wave.

As indicated before, the number of people in work did not collapse. The volume of work on the other hand was severely impacted. Real activity in the Belgian economy declined significantly in the course of March 2020, and the impact on the labour market was immediately noticeable. Based on the data from the social secretariats, an estimate can be made of the evolution of the actual work volume. This produces the overview picture in Fig 4.1.3. This shows the work-volume of private sector blue collar workers; the data for white collar workers are similar. The volume of hours worked in the private sector fell to below half of the usual level in the course of March, before falling further to 43.5% during the Easter holidays. Thereafter the labour volume recovered steadily, with usual setbacks during the school holidays.

<sup>42</sup> Hotel and catering industry.

**Figure 4.1.3. weekly presences and absences of workers, in, Belgium, from March 2020 until January 2021**



Source: FPS Employment, Labour and Social Dialogue based on data Acerta, SD Worx and Securex.

### Unemployment

The unemployment rate has dropped over the last few years. At the beginning of 2020, the average unemployment rate for January and February was about 5.4%. This rate decreased further during the first two months of the COVID-19 outbreak to 4.3% in April. It increased to 6.9% in August and slightly dropped again to 6.3% in November. In December it decreased considerably to 5.2%. The Eurostat figures differ somewhat from these figures, which are provided by the Belgian statistical institute, but they show the same evolution.

The number of fully unemployed with an unemployment allowance based on administrative records follows the same pattern as the monthly LFS figures. In February 2020 the number stood at 334,722 persons. This dropped to 326,431 in April, with again a higher level in the following months and reaching its highest level in August at 367,623. During the autumn, and notwithstanding the second wave of the pandemic, this dropped to 316,182. From May 2020 the level lies above its 2019 level. However, in December 2020 this is reduced to an excess of 0.7% compared to 2019.

The labour market slack aims at measuring the unmet need for work, based on the LFS. It is based on a broader group than the (ILO)-unemployed and it also includes part-time workers who wish to work more and people who might be associated to the labour force but who are not recorded as such

because they do not fulfil one of the three ILO requirements.<sup>43</sup> This last group is called the potential additional labour force. The labour market slack increases from 11% (Eurostat) of the extended labour force in the first quarter of 2020 to 11.9% in the third quarter.

### *Temporary unemployment*

Immediately after the first lockdown measures, access to the temporary unemployment scheme was made more flexible. This allowed the scheme to play a major role in both supplying an income to workers, but also in stabilising the labour market and the economy. The eased access immediately led to a rapid rise in temporary unemployment from 16 March 2020. The [Table 4.1.1.](#) below shows the number of persons receiving a temporary unemployment allowance per month in 2020. The share of private sector workers receiving a temporary unemployment allowance amounted to 31% in April 2020 (% of workforce in 3<sup>rd</sup> quarter), it gradually dropped to 7% in September and increased again to 13% in November. As a rough approximation, during 2020 1,383.410 workers received a temporary unemployment allowance, which is about 34% of the private sector workforce.

**Table 4.1.1. Number of persons with a temporary unemployment allowance (x1000), from March 2020 to January 2021**

March 2020	April	May	June	July	August	September	October	November	December	Jan '21
1,033	1,232	985	615	409	363	304	457	529	434	468

Source: National Employment Office.

Not all temporary unemployment is full-time unemployment. In April, full-time equivalents amounted to 700,000. From May onwards, it started to decline, but temporary unemployment also remained substantial in the summer months, at between 80,000 and 100,000 full-time equivalents. From the third week of October, the number exceeded again 100,000 FTE, reaching a new peak of about 170,000 FTE by mid-November and then falling again to 130,000 to remain at that level in the first week of December and the rest of the month. Even during the Christmas holidays, the level remains slightly above 100,000 FTE.

When looking at the **profile characteristics of the temporary unemployed**, it is apparent that, throughout the available period, men were more likely than women to be temporarily unemployed (in April 2020, 57.7% of the temporarily unemployed were men, compared to 51.2% of the total employees).

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<sup>43</sup> These are: availability to work, searching for work and not being employed.

Secondly, if we look at the age distribution, we observe an overrepresentation of young people in relation to their weight in the total of the employed over the entire available period. The distribution has been more balanced in recent months.

Most notably are the over-representation of the low-skilled - in April 2020, their share was 22.8 percentage points higher than expected based on the proportion in the total population of salaried workers - and the strong under-representation of the high-skilled (-28.0 percentage points). In May 2020, the overrepresentation of the low-skilled was somewhat less pronounced (16 percentage points more than their share of the total wage earners), but after that the difference widened again. The share of the low-skilled in temporary unemployment payments was 22.6 percentage points higher in September 2020 than their share of employees.

In addition, people with a foreign nationality are also overrepresented in all months compared to their share of working people (with differences of around 8 percentage points), just like single people. In September, 66.0% of the employees for whom a payment was made were single (with similar shares in the previous months). In comparison, for the unemployed in the normal unemployment scheme, this share fluctuates around 26%. This means that it are precisely the groups with a more vulnerable profile who were more often and longer temporarily unemployed in 2020.

Moreover, in March 2020 75% of the temporarily unemployed had a reference wage between EUR 1,500 and EUR 3,000. 91% had a reference wage below 3,500 euros. Both percentages decreased slightly in April and May, while the share of reference wages above 3,500 euros rose somewhat (13.6% in May and 14.6% in June). By way of comparison: according to the wage structure survey (Statbel), only 55.0% of Belgian employees have a monthly wage of less than 3,500 euros. Temporary unemployment thus affects the vast majority of workers with a low average and low wages.

When we look at the profile of the temporary unemployed in November and December (payments), it is still true that people with a more vulnerable profile are over-represented in relation to their weight in the working population. Young people (up to 35) are only slightly over-represented - although their share will increase again in December - but people with low wages, the low-skilled and people with foreign nationality are very markedly over-represented. This is even more so than in the first months of the crisis. Singles are also over-represented. In addition, men are again over-represented in December payments, by 4.1 percentage points, while they were evenly distributed in November.

The level of the minimum temporary unemployment allowance is above the poverty threshold for a single person, but will be below the threshold for larger households. Replacement rates have been calculated for different wage levels, family and employment types. For full-time employees in a single person household going to full-time temporary unemployment, the annual income replacement rate varies from 50% for high wages to 80% for low wages. For full-time temporary unemployed in a two-person household with two children, the replacement rate varies from 49% for high wages to 81% for low wages. So the adequacy of the temporary employment allowance can be assessed from different perspectives. The drop in income will be the highest for higher wage levels, but their income might still be sufficient to bridge a period of unemployment with the prospect to return to their normal wage level. For low wages the income maintenance is quite high, however, for (very) low wage levels even a relatively limited drop in income can be problematic. A special case are the part-timers. Starting from a part-time wage, even a relatively high replacement rate results in many cases in an insufficient income.

The duration of the temporary unemployment spell will be important for its impact on the annual income and living standards. Figures from the National Employment Office show that although the total number of temporary unemployed decreased from April to September 2020, the share of long-term temporary unemployed within this group has steadily increased. Within the remaining group of temporary unemployed people, for this observation period, there is therefore an increasingly large subgroup with an income loss that is likely to be significant on an annual basis. Preliminary figures indicate that in December 2020 on the total number of workers who were temporarily unemployed in 2020, 642,377 workers had been, cumulated over 2020, in this situation for less than 30 days; 211,105 employees had been temporarily unemployed for 80 days or more and 53,954 employees for more than 150 days.

### *Self-employed*

COVID-19 and the lockdown also had an unprecedented impact on a large proportion of the self-employed. A number of categories had to stop their self-employed activity, others were indirectly affected, for example because they are highly dependent on sectors that were subject to mandatory closure. Quick measures were taken to deal with the consequences, in particular through a temporary extension of the bridging right. Measures were also taken to relax payment facilities such as postponement of social security contributions, remission of the increases in late payments, exemption from social security contributions, ...

Just as was the case for temporary unemployment among employees, massive recourse was quickly made to the crisis bridging right for the self-employed. The [Table 4.1.2.](#) below gives an overview of the number of self-employed receiving one of the different types of crisis bridging right in 2020. The total number of self-employed was the highest in April 2020 with 413,915 self-employed receiving a bridging right. The number drops to 114,000 in October, and then increases again due to the second lockdown period. It drops again as from December. In April more than 50% of the self-employed for whom this is their main job received a bridging right. In October this is reduced to 14%. In total, over 2020, 429,483 self-employed received a bridging right.

**Table 4.1.2. number of self-employed with bridging right, from March 2020 until January 2021 (x1000)**

March 2020	April	May	June	July	August	Sept.	Oct.	Nov.	Dec.	Jan '21
396	413	379	162	120	119	84	114	161	129	102

Source: RSVZ/INASTI, FOD Sociale Zekerheid/SPF Sécurité Sociale, Social Insurance offices.

Of the self-employed with a crisis bridging right, across the different types, the largest group comes from the sector 'trade' (40%), followed by the sectors 'liberal professions' (28%) and 'industry and crafts' (22%). From March to June 2020, around 60% receive a bridging right due to mandatory closure. The largest number of those who receive a bridging right for compulsory closure come from the 'trade' sector. Among the bridging rights in the case of voluntary closure, the largest group comes from the 'liberal professions', followed by 'industry'. The use of the crisis bridging right is spread fairly even across the various income groups among the self-employed in main occupation, although the take-up is somewhat lower among the lowest and highest income classes.

The Federal Planning Bureau calculated the financial impact of the appeal on the temporary unemployment benefit and on the bridging right by calculating the net replacement ratio for a number of typical cases. The simulations are done for three income levels (67%, 100% and 167% of the gross income) and four family types (single, single with children, couple, couple with children). It needs to be noted that it concerns the impact on annual income.

The results show that the impact on the net replacement ratio for all income levels and the different family types is very limited if the recourse to the bridging right is limited to 1 month. The replacement ratio is then at least 95%. Even if the claim on this benefit is limited to three months, the impact remains relatively limited. When invoking the bridging right for three months, the impact is greater for singles than for couples. For singles without children, the replacement rate falls to a maximum of 85% (high incomes) and for singles with children to a maximum of 88%. The replacement ratio for couples is then around 95%. It should be noted here that the results for couples are results in which it is assumed that the second partner is working on an average income and is not experiencing any loss of income as a result of the COVID-19 crisis. If self-employed were to rely on the bridging right for 12 months, the impact on the disposable income would be considerable, certainly for families without children with higher incomes. For low incomes, the replacement ratio is between 74% and 95%, depending on the family situation. For higher incomes this is between 37% and 70% (see [Fig A.C.1](#). and [Fig A.C.2](#). in annex).

To conclude on the situation on the labour market, a massive share of the workforce had to rely on temporary unemployment or bridging right allowances during 2020. At the beginning of 2021 there are still a large number of workers and self-employed relying on this support. There is a clear overrepresentation of workers with a weaker profile in temporary unemployment: lower wages, lower educational attainment level, persons with a foreign nationality and also younger and single persons. The replacement rates on an annual basis for both the temporary unemployment allowance and the bridging right are relatively high for low wage/income levels, although for low wage earners and part-time workers, even a relatively small drop in the income can be problematic. The duration of the dependency will also be important for the final impact. For the temporary unemployment allowance there is a quite high number of workers who are, cumulated over 2020, already for a prolonged period of time in temporary unemployment. Due to this buffer, the traditional labour market indicators like the employment and unemployment rates have remained quite stable over 2020. Also, up to the beginning of 2021 there has been no net job destruction.

## **4.2. The impact on income, living conditions and poverty**

### *Income and poverty*

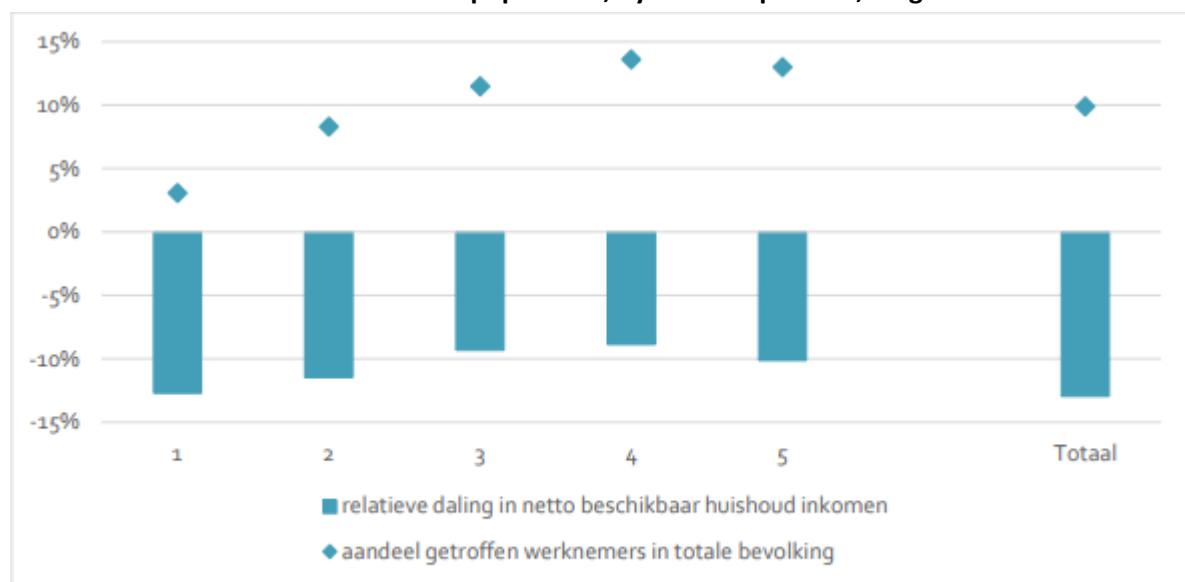
Both the Federal Planning Bureau and the National Bank expect a limited impact of the COVID-crisis on the income of households on a macro-economic level. The Federal Planning Bureau expects a very limited negative growth (-0.3%) for 2020 and a growth of household incomes of 2% in 2021. In its December Economic projections, the National Bank predicts a positive evolution of 0.1% for 2020 and a growth of 1.4% for 2021.

An academic research consortium explored the distributive impacts based on micro-simulation, for April 2020<sup>44</sup>. Their main results on the impact on income and poverty are the following. In the total population, the percentage of people who fall below specific limits (100%, 80%) of the median income remains limited. The number of individuals in a household below the median rises from 50% to 54.7%. The number that falls below 80% of the median rises from 30.5% to 33.7%. The number of people falling below the poverty line has also increased only to a limited extent: from 12.5% to 13.7%. The impact is greater when focusing on the employees who were affected. Among this group, the number of employees below the poverty line rose from 2.6% to 6.8%. The number of employees with a household income below 80% of the median rises from 14.7% to 24.4% and the number of employees with an income below the median rises from 34.1% to 49.4%. These global results are based on both the relative impact of dependency on temporary unemployment in the different income quintiles on the one hand and the number of affected workers in the quintiles on the other hand. The relative impact on income is larger in the lower quintiles, but as, especially the first quintile, mostly consists persons not in work, the total result remains limited (see Fig. 4.2.1.).

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<sup>44</sup> Covivat, De gevolgen van Corona voor de inkomensverdeling: impact van de lockdown en beleid in april 2020, januari 2021

**Figure 4.2.1. Average decrease in household income in households with an affected worker and the share of affected workers in the total population, by income quintiles, Belgium**



Noot: Kwintielen zijn gebaseerd op het pre-COVID beschikbaar netto gezinsinkomen, gecorrigeerd voor gezinsgrootte en gezinssamenstelling en op maandbasis. Aandeel getroffen werknemers is uitgedrukt ten opzichte van de totale bevolking.

Source: Covivat, 2021.

It seems likely that the impact of the COVID-crisis is similar in other months. The question, and the subject of further analysis, is what the impact is on an annual basis, given the earlier observation that a relatively large group, accumulated over several months, has already been temporarily unemployed for a longer period.

### *Social Assistance*

Before the outbreak of the corona crisis (2019), the number of persons entitled to social integration was approximately 160,000 on a monthly basis, of which approximately 147,000 received a living wage. Past experience, in particular the crisis of 2008, shows that part of the impact is not felt until later.

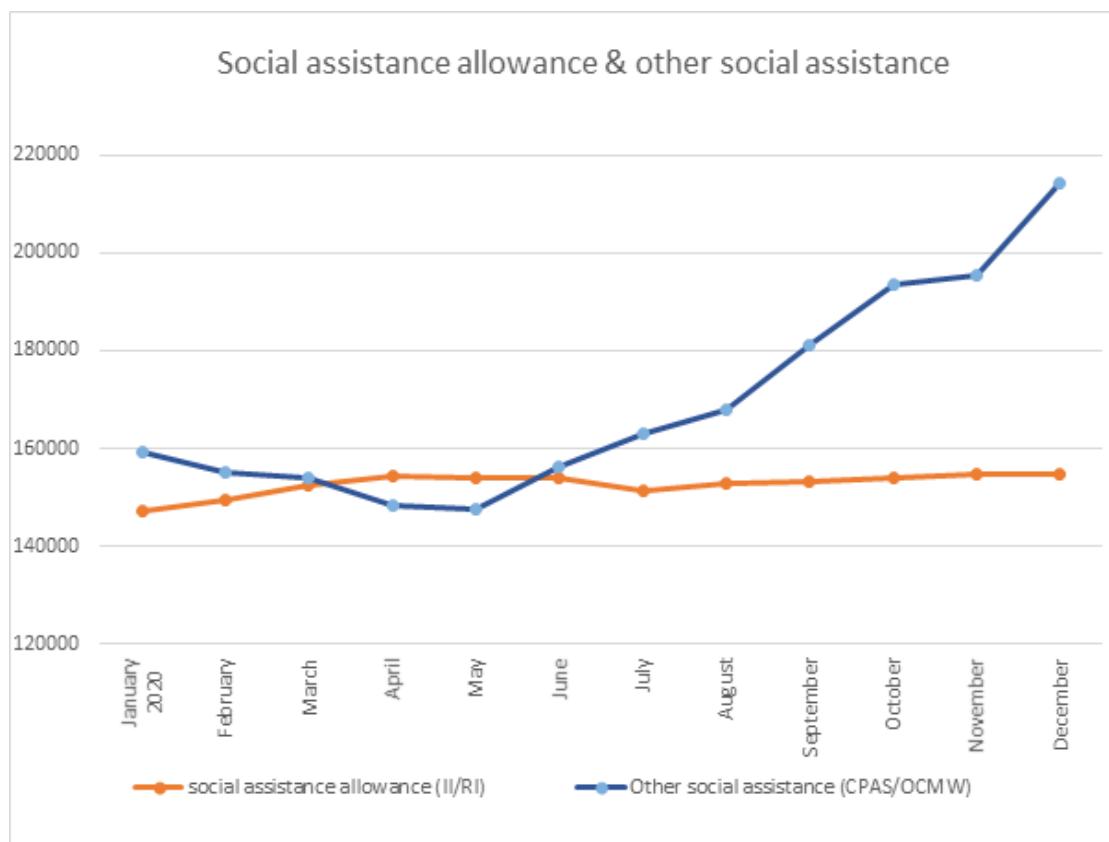
In order to be able to monitor the effects of the corona crisis in social assistance more quickly and more in detail, the PPS Social Integration set up a specific survey among the local welfare centres (CPAS/OCMW). A seventh survey ended in January 2021 and contains data on the number of support applications to the local welfare centres for the entirety of 2020 (January to December). The results for December are still incomplete and therefore caution is needed when interpreting the figures. For example, these provisional figures are not yet representative enough to determine the order of magnitude, but they can indicate in which direction the figures are evolving.

The results of the survey show that at the beginning of the crisis, especially in March and April 2020, there was an increase in the number of people on a living wage. From February to April, the number of living wage beneficiaries increased by about 5,000 people. However, their numbers then fell from April to July, but remained at a higher level than before the crisis. Afterwards, we observed a

stabilisation of the living wage figures: the number of people claiming the living wage was around 152,000 in the autumn.

With regard to the evolution of other social assistance and services<sup>45</sup>, we first observe a decrease at the beginning of the corona crisis, followed by a strong(er) increase from the summer months on. This increase is particularly pronounced in September and October. Based on preliminary data, we expect a further increase in December, but the magnitude of this increase must be interpreted very carefully. In general, we can say that other social assistance and services are clearly at a higher level than before the crisis (Fig. 4.2.2.).

**Figure 4.2.2. Social assistance allowance and other social assistance, 2020, Belgium**



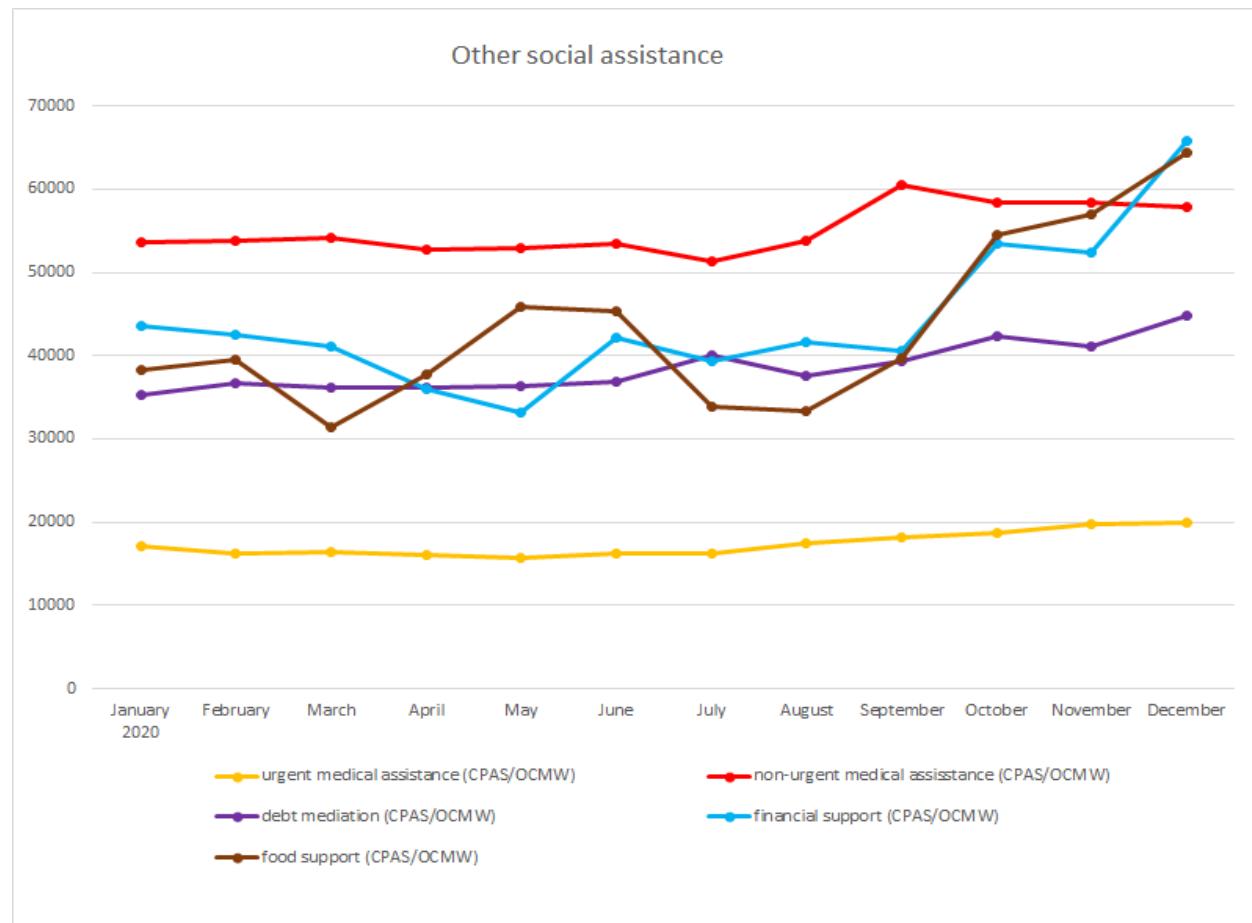
Source: PPS Social Integration.

More detailed (See Fig 4.2.3.) data show important underlying trends regarding the various forms of other social assistance and services. For example, we see a sharp increase in non-emergency medical care in September 2020, after a gradual decline since the start of the corona crisis. A decline will follow in October, but non-emergency medical assistance remains at a higher level than before the crisis (preliminary figures for December point to a further increase). One possible explanation is that non-Covid-19-related medical care was delayed during the first months of the crisis and subsequently compensated afterwards. Financial aid rose sharply in October and will remain high in November (the

<sup>45</sup> With this, we refer to the following: urgent medical assistance, non-urgent medical assistance, debt mediation, financial support and food support.

decline in December is still subject to change). It is also notable that aid for debt mediation has increased from July and is at a clearly higher level than before the corona crisis, although a slight decline followed in November (which, based on preliminary figures, will not continue in December). The most plausible explanation is that people's financial reserves are depleted (due to a decrease in income and / or increased expenditure), resulting in (increasing) debts. After some time, these people then turn to the local welfare centres for debt assistance. Food aid increased again from September to November (provisional figures for December indicate a further increase).

**Figure 4.2.3. The evolution of other social assistance, 2020, Belgium**



Source: PPS Social Integration.

### *Other aspects of poverty and social exclusion*

The focus of the figures above was in the first place on the financial impact of the COVID-crisis. It is however clear that in order to assess the impact on poverty and social exclusion, other domains have to be considered as well. Data, especially timely data, are scarce. Therefore some important additional points are briefly mentioned here.

Based on existing knowledge, we know that **health** is related to socio-economic position. In the current crisis, a distinction may need to be made between immediate exposure to COVID-19 and the longer-term health risks associated with the lockdown measures and the broader socio-economic impact. In terms of immediate exposure to the virus, there appears to be a difference between the first and the second wave. While the morbidity during the first wave appeared to be spread over the entire population, there are indications that the second wave mainly developed in poorer neighbourhoods. Indeed, research for the United States (Brown and Ravallion, 2020) indicates that inequality and poverty, in addition to population density and race, have a significant impact on the COVID-19 infection rate. The OECD (2020b) calls for special attention to be paid to inclusion and poverty in the distribution of a vaccine. In a recent study of the income gradient in COVID-19 mortality, Decoster et. al. (2020) saw no increase in inequality as a result of COVID in mortality for -65 year olds. In absolute terms, there is an increase in inequality for people over 65 years of age, but in relative terms this inequality remains limited. In view of the specific living conditions of weaker groups (e.g. smaller spaces, higher density), this certainly remains a point of attention for policy, certainly in terms of morbidity.

Another point concerns the **cost of living and additional needs**. Especially in the March / April period during the first lockdown, there was a concern that the prices of basic goods such as food, which make up a larger part of the consumption basket of poorer groups, had increased. However, a detailed analysis of STATBEL does not allow to conclude that vulnerable groups (persons below the EU-SILC poverty line and persons with disabilities) have experienced a significantly different price evolution over this period than other groups. On the contrary, the analysis indicates that "*when looking at annual inflation, we find that inflation for vulnerable households is currently lower than for other types of households. This is mainly due to the fall in energy prices related to housing (fuel oil, natural gas and electricity)*". These findings are confirmed in a recent study by the National Bank. In recent months, inflation rates have evolved in a similar way as during the first phase of the COVID crisis: prices of food and non-alcoholic drinks rose, while prices for energy fell. On the other hand the pandemic introduces some additional costs, like masks and disinfecting materials. The pandemic can of course also introduce additional health care costs following illness.

When it comes to the **digital divide and access to services**, it can be observed that over the past year society has rapidly "digitised". STATBEL's ICT surveys show that access to the Internet is unequal in terms of socio-economic status and educational level. This survey assesses the use of the Internet among the population aged 16-74. Where 97% of workers have used the internet in the past three months, this is only 78% for the inactive. Even if we limit the latter figure to the working age population, the figure for those whose status is 'inactive' remains significantly lower than for people in work, namely 83%. For the high-skilled the use is 98% (99% for the population -65 years), for the low-skilled 79% (85% for the population -65 years). A lack of access to internet and adequate soft- and hardware (and space) can be specifically problematic for children who are in distance learning.

Next to this, there are inequalities in the housing situation, which become clearly more important as people have to spent much more time in their homes. Space, quality and environment are very unequally distributed.

The uneven impact of the corona crisis on **education and training** is potentially one of the most important long-term consequences. It is very likely that for specific categories of pupils, during the summer period, major practical (access to ICT, space) and motivational barriers have arisen. This must be seen against the background of an educational system that scores well overall, but which is also already characterised, in an international context, by relatively large inequalities in PISA scores according to socio-economic and especially migration background. All this was empirically confirmed in a study by the KULeuven. Maldonado and De Witte (2020) determine substantial learning losses on the basis of final tests of pupils in the sixth grade of Catholic education. These learning losses and the increase in inequality are also greater in schools with vulnerable pupils. Inequalities have increased both within and between schools. Similar effects are observed for the Netherlands.

Lastly there exist a number of very vulnerable categories:, such as homeless people, people without legal residence,... Although data are lacking in this context, it can be assumed that especially in the first period of the crisis, during lockdown, it was very difficult for these groups. For persons without a right of residence, foreign nationals who lose their job and asylum seekers who have failed asylum, returning to their country of origin was often not possible at that time due to travel restrictions. Furthermore, submitting residence applications was difficult because the services that can provide the necessary supporting documents were not or not fully operational.

On an aggregate level the impact on incomes and poverty appears to be relatively limited, certainly in view of the magnitude of the shock. Of course this 'mild' impact is to a large extend due to the measures presented in previous paragraph and others. Still, it is clear that for some groups even the limited impact will have caused or aggravated financial difficulties and the possibility to foresee in basic needs. This is indicated by the increase in the 'other social assistance' by the local welfare centres. At this stage the analysis does not yet capture the impact of a prolonged duration of dependency on the temporary unemployment allowance. As it can be expected that it will be workers with weaker social characteristics who will have a longer cumulated dependency on this allowance, the final social impact is likely to be more important than suggested by the currently available material, although signals remain diverse, as witnessed by the stable level of the material and social deprivation indicator. In view of the weaker profile of the groups that have been hit more by the pandemic and which are now covered by the social protection measures, there is a clear risk that this will result in an increase in poverty.

Next to the yet uncertain impacts on income poverty, it can be assumed that that the pandemic has aggravated certain existing vulnerabilities and inequalities, especially in terms of education, health, ... Furthermore, the experience after the 2008-2009 financial crisis shows that some impacts, like an increase in social assistance dependency and health problems, only occurred after the crisis.

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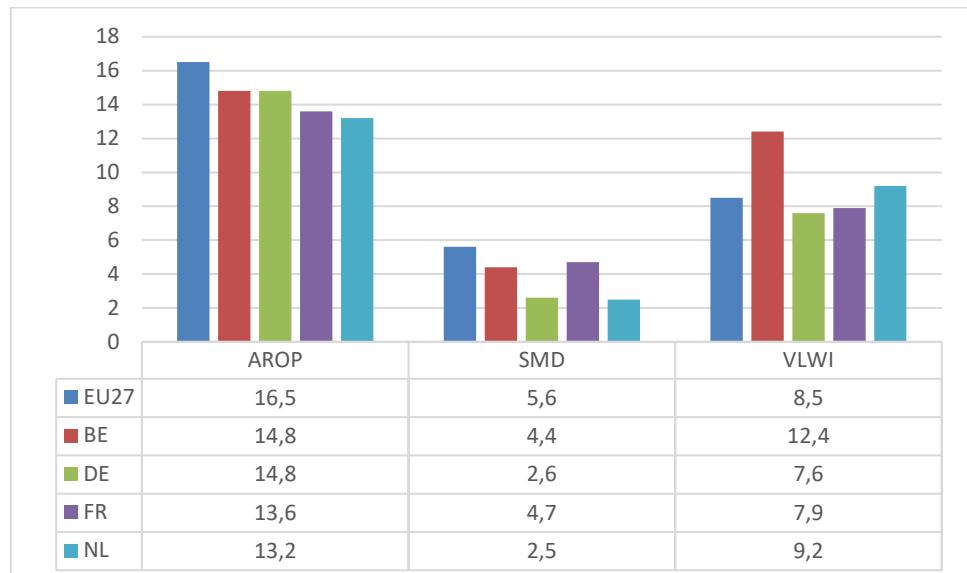
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## ANNEX 1 : TABLES AND FIGURES

### ANNEX 1.A. : ANNEX OF PART 2

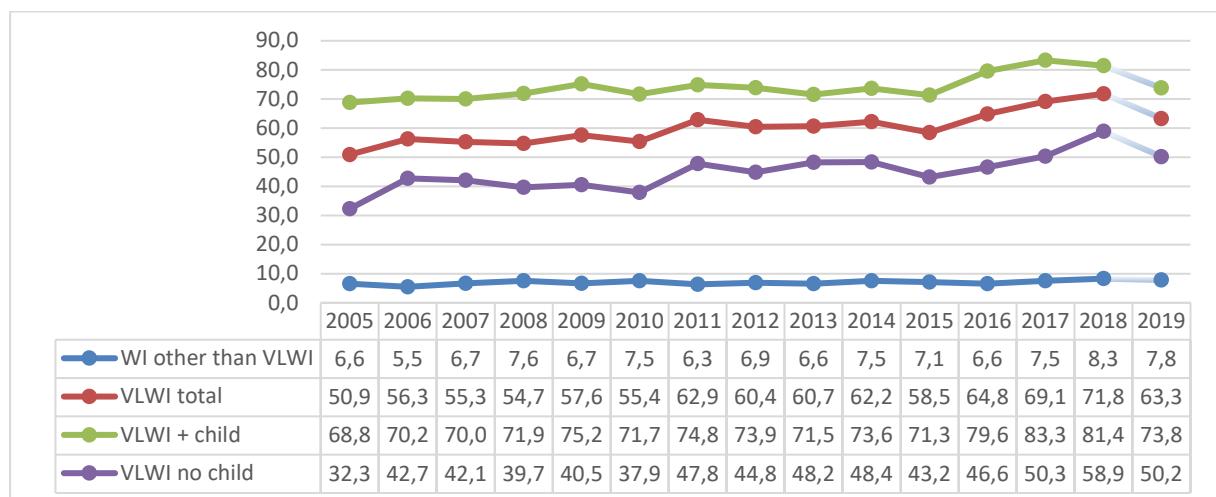
**Figure A.A.1. Target indicators in Belgium, neighbouring countries and EU27, 2019**



Source : EU-SILC, EUROSTAT, Statistics Belgium. Note : The percentages for EU28 are estimates.

Note : break in time series in 2019 for Belgium (AROP).

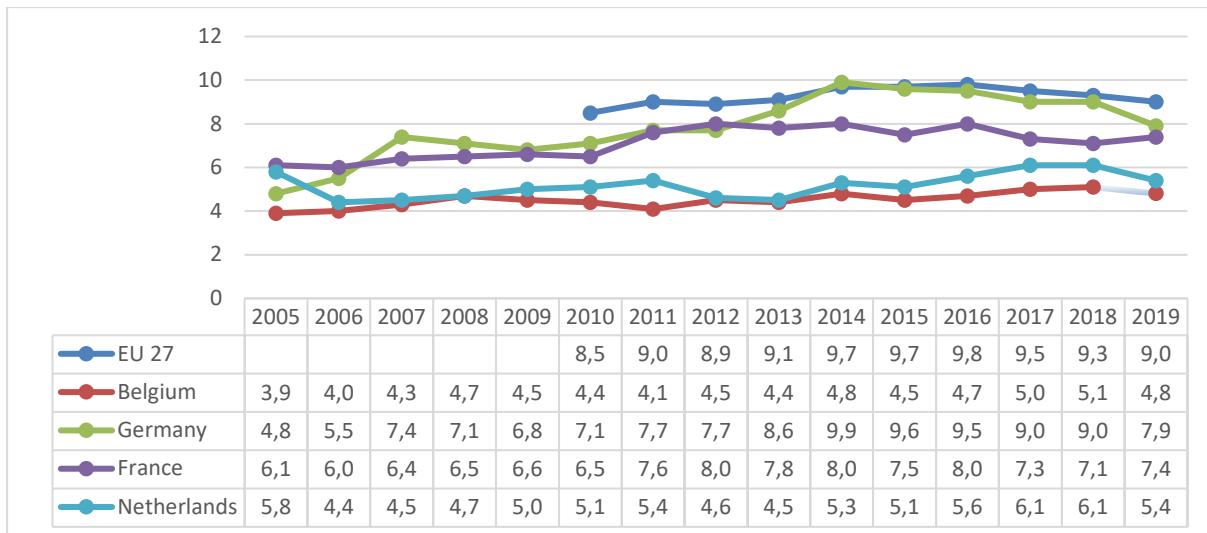
**Figure A.A.2. At-risk-of-poverty rate by work intensity of the household, with and without children, Belgium**



Note : VLWI = very low work intensity (0-0.2, below 20% of potential household work intensity) ; WI other than VLWI = work intensity (0.2-1: from 20 to 100% of the potential household work intensity)

Source : EU-SILC, EUROSTAT, Statistics Belgium. Note : break in time series in 2019.

**Figure A.A.3. In work poverty rate (18-64), Belgium and its neighbouring countries (in %)**



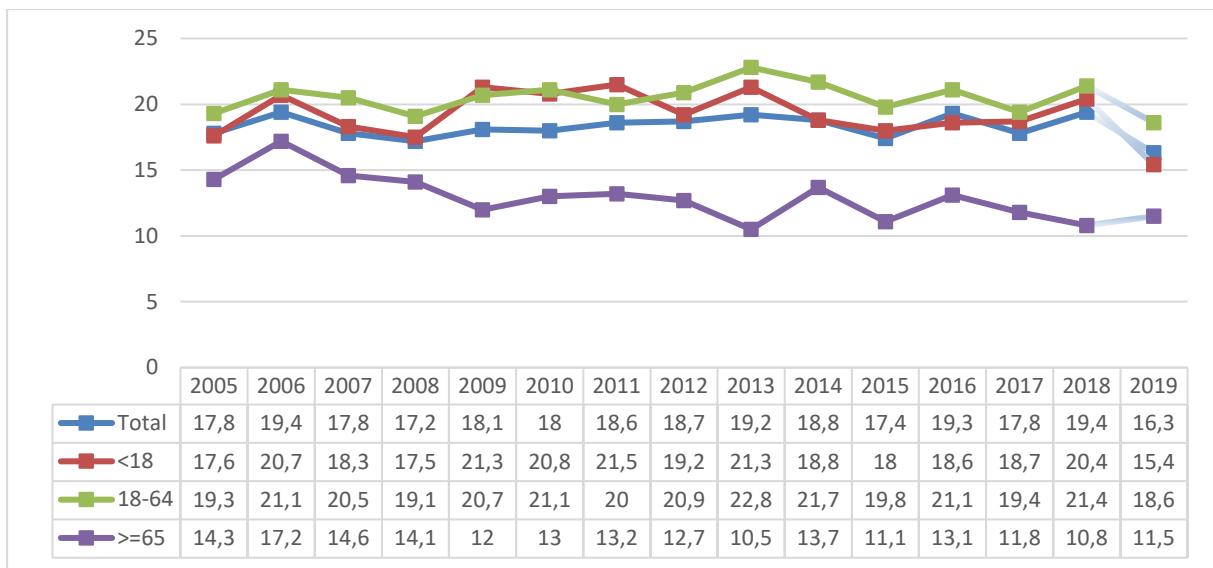
Source : EU-SILC, EUROSTAT, Statistics Belgium. Note : break in time series in 2019 for Belgium.

**Table A.A.1. Income inequality in Belgium (GINI)**

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Gini	27,8	26,3	27,5	26,4	26,6	26,3	26,5	25,9	25,9	26,2	26,3	26,1	25,7	25,1
Gini backcasti ng new SILC								26,4	26,3	26,9	26,5	26,2	26,8	

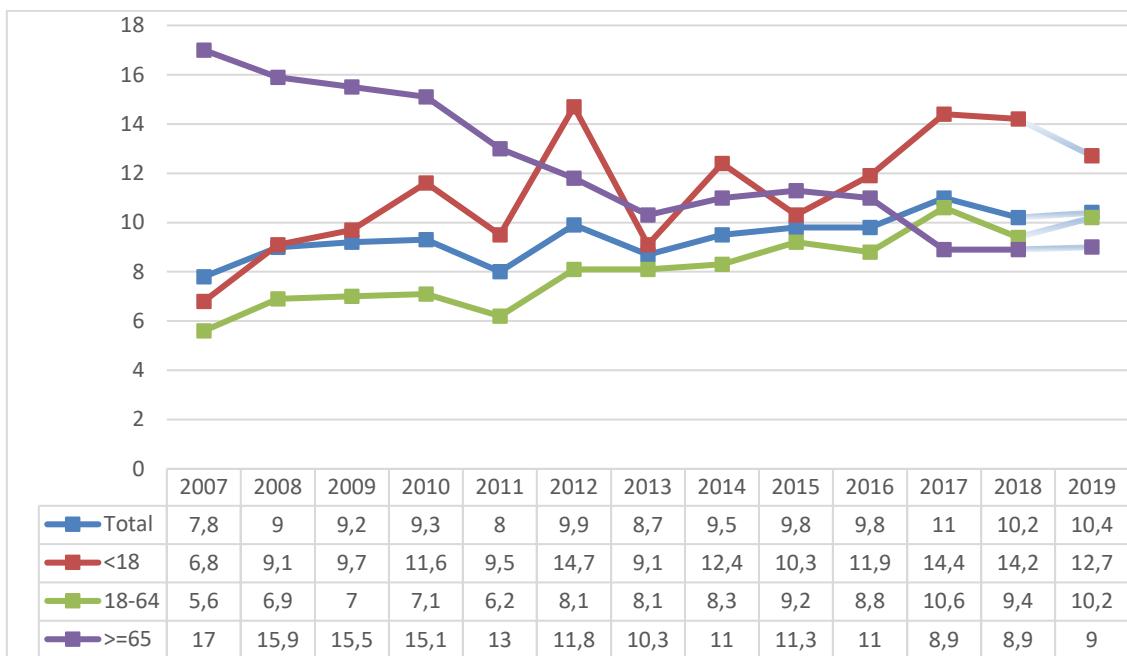
Source : EU-SILC, EUROSTAT, Statistics Belgium.

**Fig A.A.4. Relative median poverty risk gap, total and by age, Belgium (in %)**



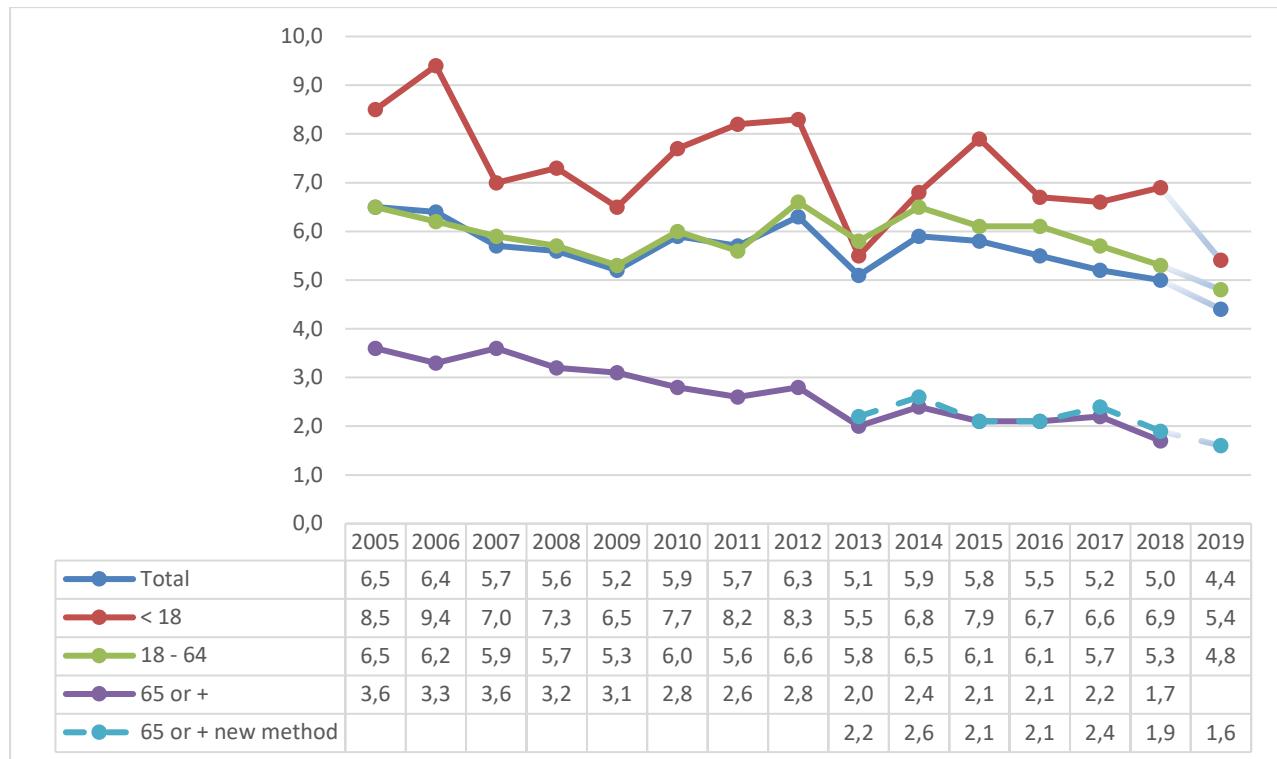
Source : EU-SILC, EUROSTAT, Statistics Belgium. Note : break in time series in 2019.

**Fig A.A.5. Persistent poverty rate, total and by age, Belgium (in %)**



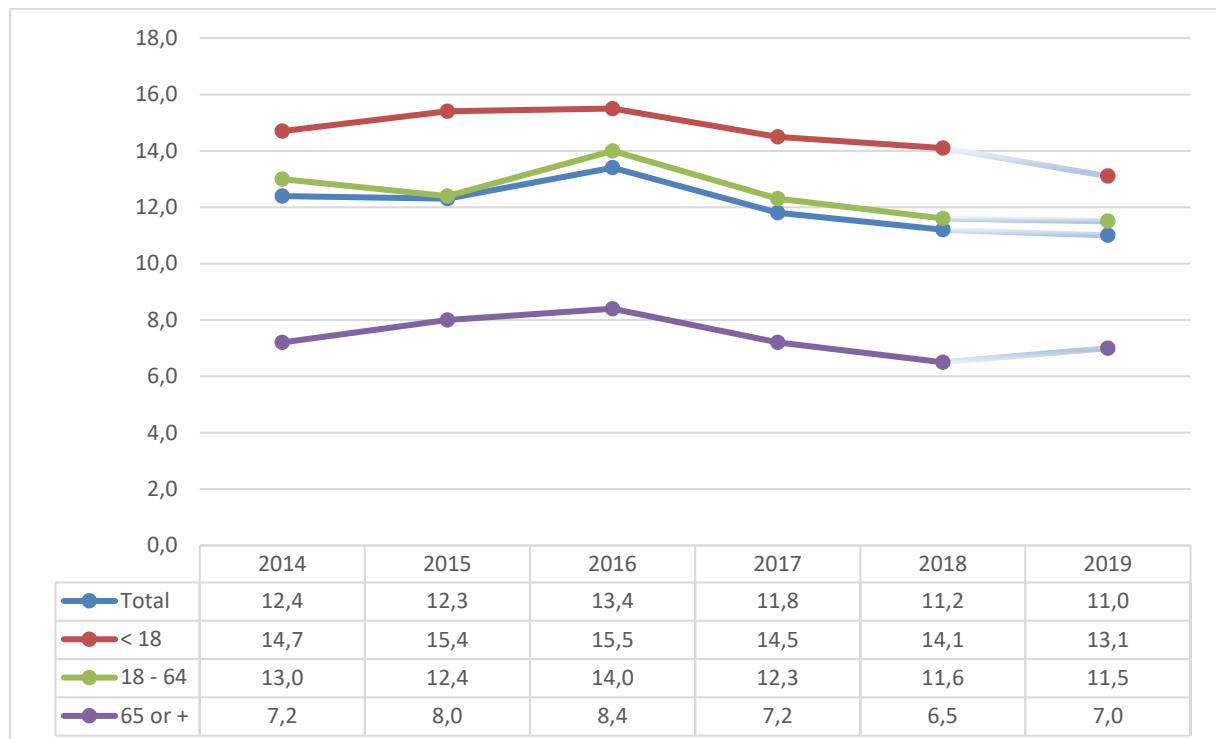
Source : EU-SILC, EUROSTAT, Statistics Belgium. Note : break in time series in 2019.

**Fig A.A.6. SMD total and by age, Belgium (in %)**



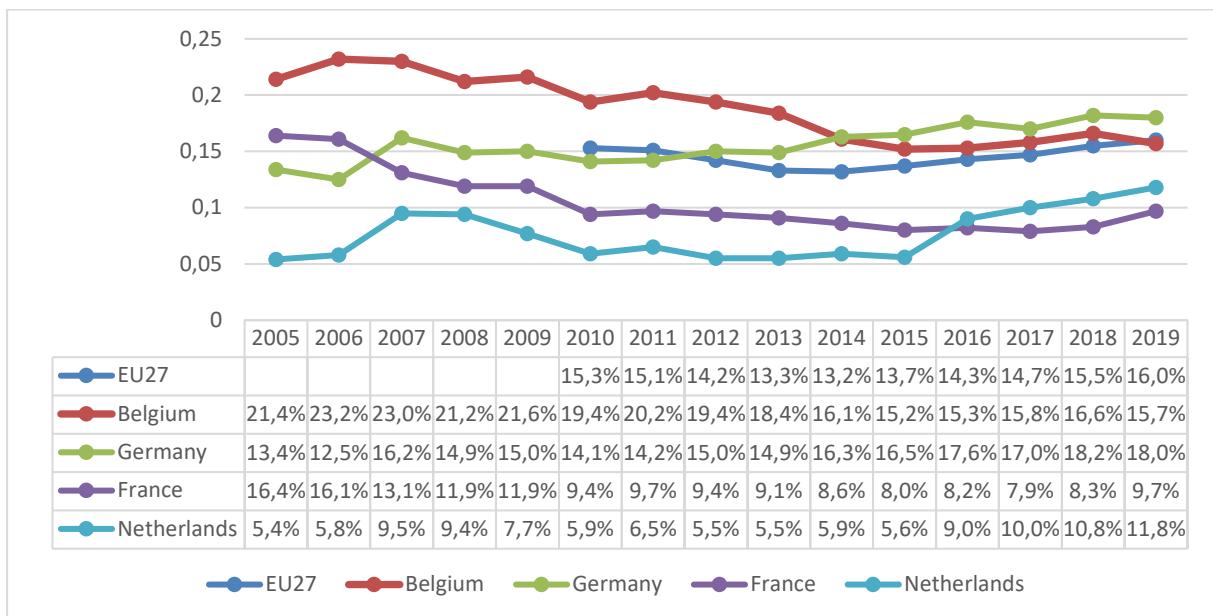
Source : EU-SILC, EUROSTAT, Statistics Belgium. Note : break in time series in 2019.

**Fig A.A.6.bis MSD total and by age, Belgium (in %)**



Source : EU-SILC, EUROSTAT, Statistics Belgium. Note : break in time series in 2019.

**Fig A.A.7. AROP of elderly people (65 years or over), Belgium and its neighbouring countries, 2005 - 2019**



Source : EU-SILC, EUROSTAT, Statistics Belgium. Note : break in time series in 2019.

**Fig A.A.8. Unmet needs for medical examination by income quintile, Belgian and EU, 2008 - 2019**

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<b>Total</b>	0,5%	0,6%	0,4%	1,5%	1,7%	1,9%	2,5%	2,4%	2,5%	2,2%	1,8%	<b>1,8%</b>
1st	1,4%	1,5%	1,2%	4,3%	4,8%	5,6%	7,8%	7,2%	7,9%	6,8%	6,4%	4,3%
2nd	0,7%	0,9%	0,2%	2,1%	2,3%	2,1%	2,2%	3,0%	2,6%	2,4%	2,0%	3,3%
3rd	0,1%	0,2%	0,3%	0,9%	0,9%	1,7%	1,6%	0,9%	1,1%	1,3%	0,3%	1,0%
4th	0,2%	0,3%	0,1%	0,3%	0,5%	0,2%	0,9%	0,7%	0,5%	0,2%	0,2%	0,5%
5th	0,2%	0,2%	0,1%	0,1%	0,1%	0,1%	0,2%	0,3%	0,3%	0,2%	0,0%	0,2%
<b>EU27 total</b>	NA	NA	3,5%	3,7%	3,8%	4,0%	3,9%	3,3%	2,8%	1,6%	1,8%	<b>1,9%</b>
<b>EU27 1st quint.</b>	NA	NA	<b>6,5%</b>	6,9%	<b>6,7%</b>	<b>7,3%</b>	<b>7,3%</b>	<b>6,1%</b>	<b>5,9%</b>	<b>3,3%</b>	<b>3,5%</b>	<b>3,2%</b>

Source : EUROSTAT – EU-SILC [HLTH\_SILC\_08].

Note: the percentages in blue signal a break in series (2011 and 2019) or non-significant percentages (2018, 5<sup>th</sup> quint. BE).

The percentages in grey are estimates.

**Fig A.A.9. Unmet needs for dental examination by income quintile, Belgian and EU, 2008 - 2019**

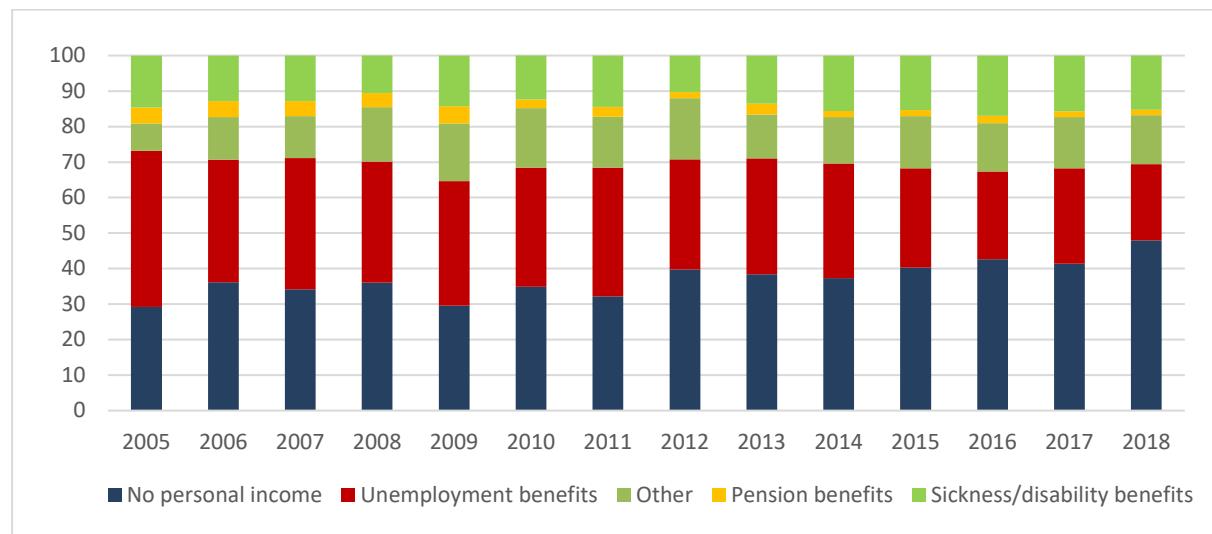
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<b>Total</b>	1,7%	1,3%	1,4%	3,0%	2,8%	3,0%	3,9%	3,7%	3,8%	<b>3,7%</b>	<b>3,1%</b>	<b>3,6%</b>
1st	5,2%	3,9%	4,1%	8,0%	6,9%	8,4%	11,5%	10,3%	11,6%	10,7%	9,5%	<b>8,9%</b>
2nd	1,8%	1,3%	1,8%	4,1%	4,7%	4,3%	4,1%	4,7%	3,8%	4,8%	4,0%	5,1%
3rd	0,9%	0,6%	0,8%	1,8%	1,7%	1,9%	3,1%	2,2%	2,7%	2,3%	1,3%	3,1%
4th	0,3%	0,6%	0,5%	1,2%	0,8%	0,4%	0,8%	1,0%	0,9%	0,6%	0,7%	0,9%
5th	0,3%	0,3%	0,1%	0,4%	0,2%	0,3%	0,3%	0,4%	0,0%	0,5%	0,2%	0,5%
<b>EU27 total</b>	NA	NA	5,1%	5,3%	5,4%	5,9%	6,0%	4,8%	4,4%	<b>2,9%</b>	<b>3,0%</b>	<b>2,8%</b>
<b>EU27 1st quint.</b>	NA	NA	9,7%	9,8%	10,3%	11,3%	11,8%	9,5%	9,2%	6,1%	6,2%	<b>5,9%</b>

Source : EUROSTAT – BE-SILC & EU-SILC [HLTH\_SILC\_09].

Note: the percentages in blue signal a break in series (2011 and 2019). The percentages in grey are estimates.

## ANNEX 1.B. : ANNEX OF PART 3

**Fig. A.B.1. Evolution of income source of persons living in poor quasi-jobless households (%), Belgium, 18-64 years**



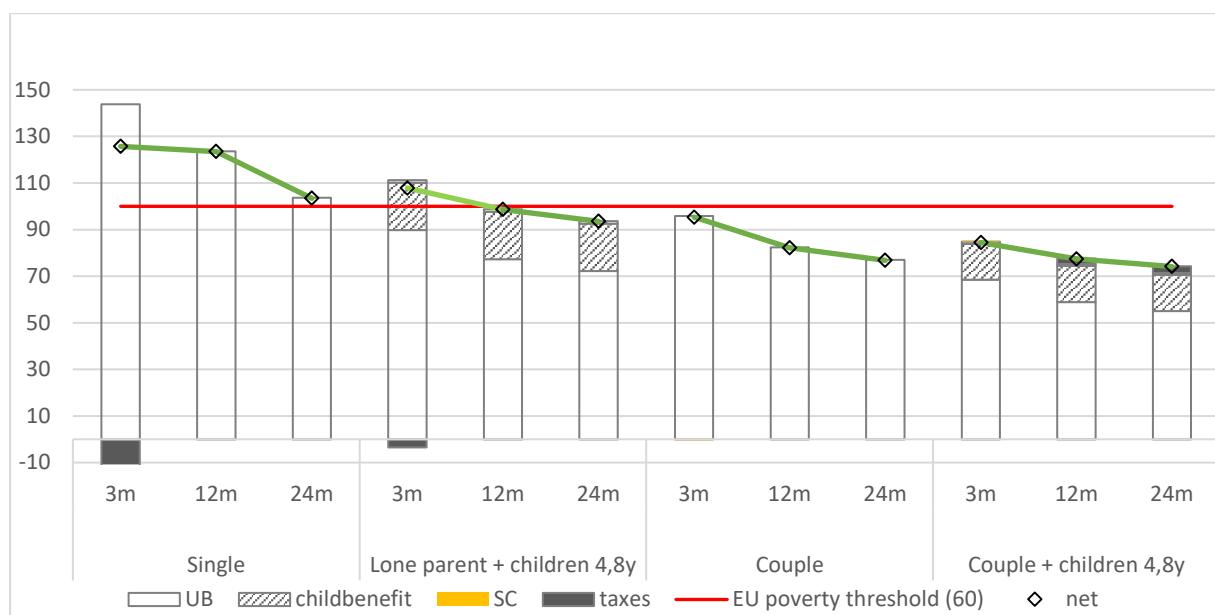
Source : EU-SILC, Statistics Belgium (calculations by the Centre for Social Policy (UA)).

**Fig. A.B.2. Adequacy of unemployment benefits (average wage) in different phases of unemployment, 2008**



Source : EUROMOD – HHOT; EU-SILC, Statistics Belgium (calculations by the Centre for Social Policy (UA)).

**Fig. A.B.3. Adequacy of unemployment benefits (average wage) in different phases of unemployment, 2018**



Source : EUROMOD – HHOT; EU-SILC, Statistics Belgium (calculations by the Centre for Social Policy (UA)).

## ANNEX 1.C. : ANNEX OF PART 4

**Fig. A.C.1. Replacement rates for temporary unemployment benefit corona according to employment status, gross monthly salary (in EUR) and withholding tax rate  
for single persons**

Vervangingsratio's voor alleenstaanden naargelang arbeidssituatie, brutomaandloon (in EUR) en hoogte van de bedrijfsvoorheffing							
Volttijdse bedienende (40h/week), 50% op tijdelijke werkloosheid, 50% aan het werk	1625,72 EUR (Gewaarborgd gemiddeld minimum maandinkomen)		2541,31 EUR (67 % van het gemiddelde brutomaandloon)		3793 EUR (Gemiddeld brutomaandloon)		6334,31 EUR (167 % van gemiddelde brutomaandloon)
	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%
	88,4%	94,2%	99,2%	105,2%	95,3%	100,3%	83,0%
Volttijdse bedienende (40h/week), volledig op tijdelijke werkloosheid	1625,72 EUR (Gewaarborgd gemiddeld minimum maandinkomen)		2541,31 EUR (67 % van het gemiddelde brutomaandloon)		3793 EUR (Gemiddeld brutomaandloon)		6334,31 EUR (167 % van gemiddelde brutomaandloon)
	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%
	72,3%	83,9%	75,1%	87,2%	62,5%	72,5%	43,4%
Halftijdse bedienende (20h/week), volledig op tijdelijke werkloosheid	1625,72 EUR (Gewaarborgd gemiddeld minimum maandinkomen)		2541,31 EUR (67 % van het gemiddelde brutomaandloon)		3793 EUR (Gemiddeld brutomaandloon)		6334,31 EUR (167 % van gemiddelde brutomaandloon)
	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%
	69,3%	80,4%	61,0%	70,8%	48,8%	56,6%	35,4%
4/5e bedienende (32h/week), volledig op tijdelijke werkloosheid	1625,72 EUR (Gewaarborgd gemiddeld minimum maandinkomen)		2541,31 EUR (67 % van het gemiddelde brutomaandloon)		3793 EUR (Gemiddeld brutomaandloon)		6334,31 EUR (167 % van gemiddelde brutomaandloon)
	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%
	65,8%	76,3%	65,5%	76,0%	55,4%	64,2%	38,7%

Bij berekening van de vervangingsratio's werd rekening gehouden met twee verschillende niveaus van bedrijfsvoorheffing. Normaliter wordt op de uitkeringen 26,75% bedrijfsvoorheffing ingehouden. Voor de uitkeringen voor de maanden mei 2020 tot en met december 2020 werd deze inhouding verlaagd tot 15%. De eenmalige water- en energiepremie in Vlaanderen werd buiten beschouwing gelaten bij de berekeningen.

## **for married couples with two dependent children**

Vervangingsratio's voor gehuwde met twee kinderen ten laste naargelang arbeidssituatie, brutomaandloon (in EUR) en hoogte van de bedrijfsvoorheffing							
Volttijdse bedienende (40h/week), 50% op tijdelijke werkloosheid, 50% aan het werk	1625,72 EUR (Gewaarborgd gemiddeld minimum maandinkomen)		2541,31 EUR (67 % van het gemiddelde brutomaandloon)		3793 EUR (Gemiddeld brutomaandloon)		6334,31 EUR (167 % van gemiddelde brutomaandloon)
	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%
	85,1%	90,7%	94,7%	100,4%	95,1%	99,9%	83,2%
Volttijdse bedienende (40h/week), volledig op tijdelijke werkloosheid	1625,72 EUR (Gewaarborgd gemiddeld minimum maandinkomen)		2541,31 EUR (67 % van het gemiddelde brutomaandloon)		3793 EUR (Gemiddeld brutomaandloon)		6334,31 EUR (167 % van gemiddelde brutomaandloon)
	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%
	69,7%	80,8%	71,9%	83,5%	60,4%	70,1%	42,3%
Halftijdse bedienende (20h/week), volledig op tijdelijke werkloosheid	1625,72 EUR (Gewaarborgd gemiddeld minimum maandinkomen)		2541,31 EUR (67 % van het gemiddelde brutomaandloon)		3793 EUR (Gemiddeld brutomaandloon)		6334,31 EUR (167 % van gemiddelde brutomaandloon)
	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%
	69,3%	80,4%	61,3%	71,1%	46,6%	54,0%	34,1%
4/5e bedienende (32h/week), volledig op tijdelijke werkloosheid	1625,72 EUR (Gewaarborgd gemiddeld minimum maandinkomen)		2541,31 EUR (67 % van het gemiddelde brutomaandloon)		3793 EUR (Gemiddeld brutomaandloon)		6334,31 EUR (167 % van gemiddelde brutomaandloon)
	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%	Bedrijfsvoorheffing van 15%	Bedrijfsvoorheffing van 26,75%
	66,3%	76,9%	62,4%	72,4%	53,2%	61,8%	37,7%

Bij berekening van de vervangingsratio's werd rekening gehouden met twee verschillende niveaus van bedrijfsvoorheffing. Normaliter wordt op de uitkeringen 26,75% bedrijfsvoorheffing ingehouden. Voor de uitkeringen voor de maanden mei 2020 tot en met december 2020 werd deze inhouding verlaagd tot 15%. De eenmalige water- en energiepremie in Vlaanderen werd buiten beschouwing gelaten bij de berekeningen.

Source : FPS Employment, Labour and Social Dialogue

**Fig. A.C.2. Net replacement rate according to family type and level of income with bridging right for a self-employed person (% comparison with baseline, calculated with parameters valid on 1 January 2020)**

*for single persons without children and with two dependent children*

Hoogte van het inkomen	67% gemiddeld bruto inkomen	Gemiddeld bruto inkomen	167% gemiddeld bruto inkomen
Alleenstaande zonder kinderen			
1 maand	97,8	96,2	94,7
2 maand	95,6	92,5	89,4
3 maand	93,4	89,0	84,1
12 maand	73,7	56,1	37,1
Alleenstaande, 2 kinderen			
1 maand	99,1	97,9	95,8
2 maand	98,1	95,8	91,6
3 maand	97,2	93,6	87,8
12 maand	88,2	76,3	54,2

*for married couples without children and with two dependent children*

Hoogte van het inkomen	67% gemiddeld bruto inkomen	Gemiddeld bruto inkomen	167% gemiddeld bruto inkomen
Koppel zonder kinderen			
1 maand	99,1	98,3	97,1
2 maand	98,3	96,5	94,1
3 maand	97,4	95,0	91,1
12 maand	89,8	80,1	64,8
Koppel, 2 kinderen			
1 maand	99,6	98,7	97,5
2 maand	99,1	97,4	94,9
3 maand	98,7	96,1	92,4
12 maand	94,4	85,2	70,1

Source : Federal Planning Bureau

## ANNEX 2 : NEDERLANDSTALIGE SAMENVATTING EN KERNBOODSCHAPPEN VAN DE ANALYSE VAN DE EU SOCIALE INDICATOREN

Dit verslag over de monitoring van de sociale situatie en de sociale bescherming in België werd gelanceerd in het kader van de Europa 2020-strategie. Binnen deze strategie werd een doelstelling bepaald om het aantal personen met een armoederisico of sociale uitsluiting in België te verminderen (AROPE). De monitoring van deze doelstelling was gebaseerd op de, intussen welbekende, AROPE-indicator (die op zijn beurt uit drie sub-indicatoren bestaat<sup>46</sup>). Volgens de logica van het EU-kader voor sociale indicatoren werd het nodig geacht de beoordeling van de evolutie in de richting van het streefcijfer te baseren op een bredere reeks sociale indicatoren, in plaats van alleen op de drie sub-indicatoren van het AROPE.

Het verslag over 2020, dat gebaseerd is op de EU-SILC-gegevens van 2019, de belangrijkste gegevensbron voor sociale indicatoren, vormde een grotere uitdaging dan de vorige edities als gevolg van een aantal belangrijke methodologische wijzigingen die met ingang van 2019 in de Belgische versie van de EU-SILC zijn doorgevoerd.

Dit verslag begint met een inleiding (**deel één**), waarin we uitleggen dat door deze wijzigingen de gegevens voor 2019 later dan gebruikelijk beschikbaar zijn gekomen. Dit betekent ook dat de resultaten voor 2019 niet vergelijkbaar zijn met de vorige EU-SILC-golven voor België.

Vanwege deze vergelijkbaarheidsproblemen geeft **deel twee** een overzicht van de belangrijkste boodschappen van het 2019-verslag. In dit deel proberen we ook na te gaan hoe deze kernboodschappen worden beïnvloed door de methodologische veranderingen in de nieuwe gegevens. In sommige gevallen kunnen we gebruikmaken van herberekeningen of simulaties die door het STATBEL zijn verstrekt. Voor sommige indicatoren heeft STATBEL de nieuwe methodologie benaderd voor de vroegere EU-SILC-golven, met name voor de jaren 2013 tot 2018. Dit is bijzonder nuttig om na te gaan of de evoluties die werden vastgesteld op basis van de oorspronkelijke methodologie ook met de nieuwe methodologie tot uiting zouden komen. Voor de lezer van dit verslag moet het echter duidelijk zijn dat deze herberekeningen niet als backcasting (=integrale toepassing van nieuwe methodologie op de vroegere gegevens) kunnen worden beschouwd. De cijfers voor 2013-2018 op basis van de nieuwe methode blijven een benadering en zijn dus niet volledig vergelijkbaar met de in 2019 waargenomen gegevens op basis van de nieuwe methodologie.

In een **derde deel** wordt de analyse uitgebreid tot een grondige analyse van quasi-werkloze huishoudens.

De COVID-19-pandemie veroorzaakte een ongekende wereldwijde schok. Aangezien veel gegevensbronnen een zekere achterstand hebben op de actualiteit, weerspiegelen de meeste sociale indicatoren nog niet de impact van de COVID-19-crisis. Daarom worden in een **vierde en laatste deel** enkele belangrijke bevindingen gepresenteerd over het effect van de COVID-19-pandemie op de sociale situatie, op basis van de werkzaamheden van de werkgroep Sociale gevolgen COVID-19.

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<sup>46</sup> Het betreft het aantal personen met een (financieel) armoederisico, gebaseerd op de EU-norm (AROP), de indicator inzake het aantal personen in een (quasi-)werkloos huishouden en het aantal personen in een huishouden met ernstige materiële deprivatie.

## **1. Belangrijkste structurele tendensen in de sociale bescherming op basis van de sociale indicatoren van de EU: nieuwe methode, maar dezelfde tendensen en uitdagingen**

We beginnen dit hoofdstuk met een overzicht van de impact van de nieuwe methodologie in de Belgische EU-SILC op de resultaten van de sociale indicatoren. Ten eerste resulteert de nieuwe methodologie in een lager niveau van inkomensarmoede. In het vorige rapport (op basis van EU-SILC 2018) was het een belangrijke vaststelling dat het algemene armoedepercentage vanaf 2015 was gestegen tot 16,4%, het hoogste niveau dat sinds het begin van de EU-SILC-enquête werd opgetekend. De simulatie van de nieuwe methodologie voor 2018 resulteert in 15,2%. Het armoedeniveau voor 2019, dat op de nieuwe methodologie is gebaseerd, bedraagt 14,8%. Men kan ervan uitgaan dat de nieuwe methode beter rekening houdt met een aantal kleinere en/of tijdelijke inkomens die respondenten in de oorspronkelijke, op enquêtes gebaseerde methode over het hoofd zouden hebben gezien, waardoor iets meer huishoudens boven de armoedegrens komen. Dit lagere niveau heeft echter geen significante invloed op de relatieve positie van België ten opzichte van de buurlanden. De conclusie van eerdere verslagen dat de resultaten voor sommige specifieke categorieën slechter zijn dan het EU-gemiddelde (bv. personen met een migrantenachtergrond, personen in quasi-werkloze huishoudens) geldt nog steeds, zij het dat het verschil met het EU-gemiddelde kleiner is geworden. Ten tweede worden de in eerdere verslagen waargenomen trends in bijna alle gevallen bevestigd door de herberekende resultaten (voor de periode 2013-2018).

De belangrijkste trends en uitdagingen in de vorige verslagen worden dus bevestigd door de herberekende resultaten. De mate waarin deze trends in 2019 behouden blijven, is zeer moeilijk te beoordelen, aangezien 2019 niet volledig vergelijkbaar is met deze simulaties. Slechts in enkele gevallen kan men hierover veronderstellingen maken.

**Beperkte vooruitgang in de richting van de Europa 2020-doelstelling.** Wat de Europa 2020-doelstelling inzake de terugdringing van armoede en sociale uitsluiting betreft, lijken zowel de tijdreeksen tot en met 2018 als de simulatie op basis van de nieuwe methode voor 2013-2018 te wijzen op een licht dalende trend vanaf 2016-'17. Er kan echter worden aangenomen dat, ongeacht de wijzigingen in de methode, de verbetering ten opzichte van het beginpunt beperkt blijft en er een grote afstand blijft tot het streefniveau van 1.814.000 personen. In 2019 bedroeg het niveau 2 197 000 personen.

**Hoge arbeidsparticipatie, maar toegang tot de arbeidsmarkt blijft moeilijk.** Hoewel de voor België hoge arbeidsparticipatie in 2019 (70,5%) resulteerde in een daling van het aandeel personen in een (quasi-)werkloos huishouden (12,4% met de nieuwe methodologie), blijft het niveau van de (quasi-)werkloosheid tot de hoogste in de EU behoren en blijft de arbeidsparticipatie van personen met een laag opleidingsniveau quasi stabiel op een laag niveau. De toegang tot de arbeidsmarkt blijft dus een groot probleem.

**Geringe inkomensongelijkheid, maar de laagste inkomens bleven achter.** Uit de analyse van de inkomensontwikkeling naar arbeidsintensiteit en inkomenspercentielen blijkt dat de beperkte stijgingen van de gezinsinkomens zich in grotere mate hebben voorgedaan bij de huishoudens met een hoge werkintensiteit en in de middelste inkomensgroepen. De inkomens van huishoudens met een lage werkintensiteit en van de laagste inkomenspercentielen stegen iets minder snel. Het is niet mogelijk te beoordelen of deze trend zich in 2019 heeft voortgezet.

**Aanhoudend uiteenlopende armoedetrends, algemeen niveau stabiel tot licht stijgend.** Het armoedecijfer voor 2019 (AROP), gebaseerd op de nieuwe methode, bedraagt 14,8%. De nieuwe

methode resulteert in een lager percentage dan de oude methode. De "oude methode" vertoonde een duidelijke stijging in de periode 2015-2018 (14,9% tot 16,4%), maar deze stijging is minder duidelijk in de simulatie van de nieuwe methode, die een lichte stijging vertoont (14,3% tot 15,2% tussen 2015 en 2018). De ontwikkeling in 2019 ten opzichte van de voorgaande jaren kan niet worden beoordeeld.

De belangrijkste, uiteenlopende, trends tussen de 65-plussers en de jongere leeftijdsgroepen en tussen personen met een lager en hoger opleidingsniveau in de leeftijdsgroep 18-64 jaar kunnen zowel in de oude als in de nieuwe methode worden waargenomen. Het armoedecijfer voor **65-plussers** daalde sterk tussen medio '00 (23%) en 2015 (15%) en bleef stabiel tot licht stijgend in 2018. Het armoedecijfer voor de leeftijdsgroep **18-64** steeg van 2010 (12,1%) tot 2018 (15,1%). Het niveau voor 2019 op basis van de nieuwe methode is aanzienlijk lager en bedraagt 13,1%. Ook het armoedecijfer voor **kinderen** is tot 2018 gestegen (14,6% in 2010 en 16,4% in 2018). Het niveau voor 2019 bedraagt 14,8%.

Het armoederisico (voor de bevolking op arbeidsleeftijd; 18 – 64 jaar) is sterk gestegen voor personen met een **laag opleidingsniveau**, van 18,7% in 2005 tot 32,7% in 2018. De simulatie van de nieuwe methode resulteert in een iets lager armoederisico, maar de trend blijft dezelfde. Het resultaat voor 2019 bedraagt 29%, wat op hetzelfde niveau ligt als het EU-gemiddelde. Personen met een **niet-EU27-achtergrond** blijven in de nieuwe methode een zeer risicovolle categorie, net als personen die in een **quasi-werkloos huishouden** leven. Het armoederisico voor de eerste groep bedraagt in 2019 42,6% (EU27: 38,9%) en voor de tweede 63,3% (EU27: 62,7%).

**Toereikendheid van sociale uitkeringen onder druk.** De trend in het aantal socialezekerheidsgerechtigden zette zich voort (ook al vóór de pandemie). Het aantal werkloosheidssuitkeringsgerechtigden is tot begin 2020 verder gedaald, terwijl het aantal invaliditeits- en socialebijstandsgerechtigden is gestegen. Het aantal invaliditeitsuitkeringsgerechtigden is nu groter dan het aantal werkloosheidssuitkeringsgerechtigden. In 2018 bedroegen de totale uitgaven voor sociale bescherming 28,7% van het bbp. Dit is ongeveer 1pp meer dan het EU27-gemiddelde (27,9%), op hetzelfde niveau als Nederland (28,9%) en onder het niveau van Duitsland (29,6%) en Frankrijk (33,7%).

Een van de belangrijkste boodschappen van het verslag van 2019 was de daling van de toereikendheid van de sociale overdrachten voor kinderen en de beroepsbevolking. Dit was gebaseerd op verschillende indicatoren. Ten eerste was het armoedeverlagende effect van sociale overdrachten afgenomen. De daling van het percentage armen vóór transfers daalde door de transfers van 47,7% in 2005 tot 35,2% in 2018. Deze daling situeerde zich bij de 18-64-jarigen en bij kinderen, terwijl het armoedevermindende effect van sociale transfers toenam bij de 65-plussers. Het armoederisico voor (quasi-)werkloze huishoudens nam toe van 58,1% in 2005 tot 71,8% in 2018. Voor beide indicatoren verschilt het niveau aanzienlijk met de nieuwe methode (zie ook vorige par. voor AROP van (quasi-)werkloze huishoudens), maar de herberekende resultaten voor 2013 - 2018 laten voor beide indicatoren dezelfde trend zien als wanneer we kijken naar de oorspronkelijke resultaten voor deze periode. Hoewel het niet precies vergelijkbaar is, kan worden opgemerkt dat het niveau van 2019 van het AROP voor (quasi-)werkloze huishoudens aanzienlijk hoger is dan het gesimuleerde niveau van 2018, wat erop kan wijzen dat de stijging tot 2019 aanhield.

Onlangs is het minimumniveau van sommige uitkeringen een aantal keren verhoogd. Het valt nog te bezien hoe dit in de adequaatsindicatoren tot uiting zal komen.

**Betere toereikendheid van de pensioenen, stabiele algemene inkomenspositie van ouderen.** Zoals in de vorige punten is besproken, is het armoederisico van de bevolking van 65+ aanzienlijk lager dan tien jaar geleden en is de toereikendheid van de pensioenen verbeterd. Ook de totale vervangingsratio

(mediaan pensioen van 65-74/arbeidsinkomen van de 50-59) is de afgelopen jaren licht gestegen (wanneer de situatie tot 2018 wordt bekeken), terwijl de relatieve mediane inkomensratio (mediaan inkomen 65+/mediaan inkomen van -65) vrij stabiel is gebleven. Ondanks de verbetering van de pensioenen is de relatieve inkomenssituatie van ouderen ten opzichte van de jongere generatie dus stabiel gebleven. Er kan worden aangenomen dat vooral de lagere pensioenen van vrouwen zijn verbeterd, wat tot deze resultaten heeft bijgedragen (SCA, 2020, blz. 10).

**Het uitstellen van medische zorg blijft licht boven het EU-niveau voor lage inkomens.** In eerdere verslagen werd het niveau van de uitstel van medische zorg aangemerkt als een indicator om in de gaten te houden. Het uitstel van medische zorg meet het percentage personen dat aangeeft dat zij het afgelopen jaar medische/tandheelkundige zorg moesten uitstellen en wel om financiële redenen, vanwege de wachttijd of om geografische redenen. Hoewel het algemene niveau van deze indicator de afgelopen jaren ongeveer gelijk was aan het EU-gemiddelde, lag het voor het eerste inkomenskwintiel duidelijk boven dit gemiddelde. Hoewel het niveau in 2017 en 2018 enigszins daalde, bleef het boven het EU-gemiddelde. De resultaten van de nieuwe methode veranderen het beeld enigszins, zij het niet volledig. Het algemene niveau van onvervulde behoefte aan medische zorg blijft in 2019 min of meer op hetzelfde niveau als het EU-gemiddelde (BE: 1,8%, EU27: 1,9%). In het eerste inkomenskwintiel ligt het Belgische onvervulde behoeftepiel nog steeds boven het EU-niveau voor het eerste kwintiel, zij het in veel beperktere mate in vergelijking met de cijfers van de vorige jaren (BE: 4,3%, EU27: 3,2%). Toch blijft dit resultaat opmerkelijk en moet het verder worden onderzocht, gezien de uitgebreide Belgische maatregelen om catastrofale uitgaven te voorkomen wanneer men met ziekte wordt geconfronteerd.

## **2. Het verhoogde armoederisico van (quasi-)werkloze gezinnen: zwakkere profielen, en aanhoudende inadequaatheid**

De stijging van het armoederisicopercentage van quasi-werkloze huishoudens werd in deel 1 belicht als een van de belangrijkste tendensen van de voorbije 15 jaar. Deze ontwikkeling wordt in het jaarverslag van het Comité voor sociale bescherming van de EU ook consequent naar voren gehaald als een "trend to watch" voor België. Zoals eerder gezegd, is het moeilijk te beoordelen of deze trend zich in de meest recente EU-SILC heeft doorgezet. Hoewel de resultaten voor deze ronde lager zijn in vergelijking met voorgaande jaren, wijzen de cijfers voor 2019 niettemin nog steeds op een zeer hoog armoedepercentage.

(Quasi-)werkloze huishoudens vormen een zeer interessante categorie, zowel vanuit het oogpunt van sociale inclusie als van sociale bescherming. Ze geven een indicatie van de (gebrekkige) inclusie op de arbeidsmarkt en dit op het niveau van het huishouden. Het armoederisico van deze categorie is een sterke indicatie van de toereikendheid van de sociale uitkeringen, aangezien kan worden aangenomen dat deze categorie voor haar inkomen volledig of in grote mate afhankelijk is van sociale overdrachten. Om meer kennis te verwerven over de oorzaken van de stijging van het armoederisicocijfer van deze categorie, heeft de FOD Sociale Zekerheid een kort onderzoek laten uitvoeren door het Centrum voor Sociaal Beleid (Universiteit Antwerpen)<sup>47</sup>. Drie factoren worden onderzocht: het profiel van (quasi-)werkloze gezinnen, de toegang tot uitkeringen en de adequaatheid van de uitkeringen.

<sup>47</sup> Hermans, K., et. al. (2020), Het armoedereducerend vermogen van de Belgische sociale zekerheid. Een analyse van het toegenomen armoederisico bij quasi-jobloze huishoudens, Een rapport in opdracht van de FOD Sociale Zekerheid.

**Een zwakker sociaal profiel: oudere koppels, alleenstaanden en alleenstaande ouders met gezondheidsproblemen, en personen met een migrantenachtergrond.** Het aandeel van de quasi-werkloze huishoudens van werkende leeftijd in België is gedaald (van 19,6% in 2005 tot 13,0% in 2018) en hun profiel is kwetsbaarder geworden. Quasi-werkloze huishoudens bestaan steeds vaker uit laaggeschoolden, migranten, alleenstaanden en gezinnen met kinderen, personen zonder persoonlijk inkomen of die enkel leven van een ziekte- of invaliditeitsuitkering. Bovendien wordt deze groep steeds vaker geconfronteerd met gezondheidsproblemen, gaat het vaker om mensen die in Wallonië wonen en zijn ze vaker huurder dan eigenaar van een woning. Door de profielkenmerken te groeperen via een latente klassenanalyse, worden drie verschillende types van (quasi-)werkloze huishoudens geïdentificeerd: oudere koppels, alleenstaanden en alleenstaande ouders met gezondheidsproblemen, en personen met een migrantenachtergrond die vaak geen eigen inkomen hebben. De eerste groep lijkt een iets sterker sociaal profiel te hebben dan de laatste twee.

**Een verminderde toegang tot werkloosheidsuitkeringen.** Om de toegankelijkheid van de uitkeringen te beoordelen, wordt een dekkingsgraad berekend. Dit is de verhouding tussen de (zelf opgegeven) sociale status (b.v. werkloos of ziek) en het ontvangen van de bijbehorende uitkering. Het aandeel werklozen dat daadwerkelijk een werkloosheidsuitkering ontvangt, is in de loop van de tijd gedaald, terwijl het aandeel werklozen zonder uitkering is gestegen. Dit betekent dus dat de dekkingsgraad van de werkloosheid is gedaald. Daarentegen kon deze trend niet worden waargenomen voor ziekte- en arbeidsongeschiktheidsuitkeringen. Uit een overzicht van de maatregelen in verband met de toegang tot de werkloosheids- en ziekte- en invaliditeitsregelingen blijkt dat deze op enquêtes gebaseerde bevindingen samenvallen met een reeks activeringsmaatregelen die ook de toegang beperken, met name in het geval van werkloosheidsuitkeringen.

**Aanhoudende ontoereikendheid van de uitkeringen tussen 2008-2018.** Ten slotte werd de generositeit van de verschillende uitkeringen besproken voor vier gezinstypes. In het algemeen is het minimuminkomen tussen 2008 en 2018 ontoereikend gebleven en dit voor alle gezinstypes. Voor koppels met twee kinderen werden, naast het leefloon, ook de invaliditeitsbijstand en het minimumloon minder adequaat. Ten slotte werden ook alleenstaanden met een werkloosheidsuitkering minder adequaat beschermd tegen armoede. De toereikendheid van de werkloosheidsuitkeringen in de verschillende fasen van de werkloosheid werd ook geëvalueerd. Het is duidelijk dat de toegenomen degressiviteit van de werkloosheidsuitkeringen sinds 2012 heeft geleid tot een daling van de toereikendheid van het netto-inkomen van langdurig werklozen. De verschillen tussen 2008 en 2018 zijn echter te klein om tot een duidelijke significante vermindering van de toereikendheid van de uitkeringen te concluderen.

**De toegenomen armoede van huishoudens zonder baan is het resultaat van een combinatie van profiel- en beleidsgrelateerde factoren.** Het verhoogde armoederisico bij (quasi-)werkloze huishoudens hangt samen met verschillende factoren, waarbij zowel het kwetsbaardere profiel van mensen in (quasi-)werkloze huishoudens als de toegankelijkheid en toereikendheid van uitkeringen een rol spelen. Meer concreet blijkt uit de resultaten van een decompositieanalyse, waarbij wordt getracht de relatieve bijdrage van de verschillende factoren aan de veranderingen te beoordelen, dat het verhoogde armoederisico in (quasi-)werkloze huishoudens 4 tot 8 procentpunten lager zou zijn geweest als hun profiel niet was veranderd, met name wat betreft gezinstype, migratieachtergrond, inkomensbron en leeftijdsstructuur.

Ten slotte zij erop gewezen dat in alle analyses de alleenstaanden steeds naar voren komen als een specifieke risicogroep: alleenstaanden maken een steeds groter deel uit van de (quasi-)werkloze gezinnen, er is een grote toename in deze groep van mensen die geen eigen inkomen hebben en de

toereikendheid van bepaalde uitkeringen is voor alleenstaanden minder adequaat geworden in vergelijking met andere gezinstypes.

### **3. De sociale gevolgen van de COVID-19 pandemie in België: grotendeels opgevangen door maatregelen, maar duur van de afhankelijkheid en herstel zijn bepalend voor het eindresultaat**

Op een geaggregeerd niveau lijkt het effect op inkomens en armoede relatief beperkt te zijn, zeker gezien de omvang van de schok. Dit "milde" effect is uiteraard in grote mate te danken aan de genomen sociale steunmaatregelen, die er in sterke mate toe hebben bijgedragen dat de schok is opgevangen.

**Stabiele arbeidsmarktindicatoren...** De tewerkstellingsgraad is in 2020 vrijwel stabiel gebleven rond 70%, terwijl het werkloosheidscijfer tijdens de zomer is gestegen tot 6,9% (komende van 5,3% in januari en februari 2020), maar in het najaar weer is gedaald. Uit administratieve werkgelegenheidsgegevens blijkt dat er in de particuliere sector geen nettoverlies aan banen is geweest.

**... als gevolg van de tijdelijke werkloosheidsregeling, het overbruggingsrecht en andere maatregelen.** Terwijl het percentage werkenden stabiel bleef, daalde het arbeidsvolume sterk tijdens de lockdown-perioden. Er werd onmiddellijk en massaal een beroep gedaan op de noodmaatregelen inzake arbeidstijdverkorting en steun voor zelfstandigen. Het beroep op de tijdelijke werkloosheidsregeling liep op tot bijna 40% van de arbeidskrachten en het beroep op het overbruggingsrecht voor zelfstandigen liep op tot 50% van alle zelfstandigen. Werknemers in tijdelijke werkloosheid hebben duidelijk een zwakker profiel. De inkomensvervangende werking van de voornaamste maatregelen is vrij adequaat voor de lagere loonniveaus, hoewel voor de lage inkomens zelfs een relatief kleine inkomensdaling problematisch kan zijn. Bovendien zal een langdurige (gecumuleerde) afhankelijkheid van tijdelijke werkloosheid tot grotere inkomensverliezen leiden.

**Er zijn aanwijzingen dat het effect op de inkomens van de huishoudens en de armoede beperkt is gebleven, maar een potentieel groter effect blijft mogelijk.** Volgens macro-economische ramingen zal het effect op de geaggregeerde inkomens van de huishoudens beperkt zijn. In een nowcast-studie (van het Covivat-consortium) wordt de toename van het armoedecijfer als gevolg van tijdelijke werkloosheid geraamd op 1,2 procentpunt voor de maand april 2020. De indicator voor materiële en sociale deprivatie is tussen 2019 en 2020 stabiel gebleven. Het aantal begunstigden van sociale bijstand (leefloon) is iets meer gestegen dan in voorgaande jaren. De extra sociale steun (voedselhulp, extra financiële steun, schuldhulpverlening, ...) nam daarentegen toe, wat wijst op toegenomen behoeften voor bepaalde groepen. Het effect van de concentratie van een langere duur van afhankelijkheid van de noodmaatregelen bij meer kwetsbare werknemers moet nog worden beoordeeld. Ook het herstel en de arbeidsintensiteit daarvan zullen een cruciale factor zijn om te voorkomen dat een groter deel van de bevolking in een meer permanente uitkeringsafhankelijkheid en armoede vervalt.

**Sociale uitsluiting en ongelijkheid die verder gaan dan inkomen, met onderwijs als een structurele uitdaging.** Hoewel de levensomstandigheden als gevolg van de insluitings- en uitsluitingsmaatregelen gedurende beperkte perioden gelijker zijn geworden, is het duidelijk dat de bestaande ongelijkheden op het gebied van levensomstandigheden en kansen zijn toegenomen. De verschillen in

huisvestingssituatie en leefomgeving waren groter door de beperkte mobiliteit, de verschillende gezondheidseffecten moeten nog volledig worden beoordeeld, maar in het algemeen kan de blootstelling aan COVID-19 groter zijn geweest voor de zwakkere categorieën. De toegang tot diensten kan voor meer kwetsbare categorieën beperkt zijn geweest als gevolg van de digitale kloof. Een van de waarschijnlijk meer structurele gevolgen van de pandemie betreft het onderwijs. De PISA-resultaten van 2018 wijzen opnieuw op relatief grote ongelijkheden in de resultaten van het Belgische onderwijssysteem. De maatregelen in het onderwijssysteem zoals afstandsonderwijs zullen een verschillende impact hebben voor leerlingen met verschillende achtergronden, waardoor de reeds bestaande ongelijkheden mogelijk nog groter zijn geworden.

### Afsluitende opmerkingen

Zoals reeds aangegeven in het verslag van vorig jaar (2019), wijzen de sociale indicatoren consequent op dezelfde conclusies. In lijn met de analyse van de SDG's door het Federaal Planbureau<sup>48</sup>, wijst deze analyse, naast enkele sterke punten zoals de lage algemene inkomensongelijkheid, op een aantal negatieve evoluties. De kern van de uitdaging voor sociale bescherming en armoede in België is gelegen in de sterke en toegenomen polarisatie op de arbeidsmarkt en de afnemende adequaatheid van de sociale transfers voor de bevolking op arbeidsleeftijd en voor kinderen. Ongeacht de beleidsinitiatieven van de afgelopen decennia is de arbeidsparticipatie van personen met een laag opleidingsniveau vrijwel stabiel gebleven op een zeer laag niveau, terwijl de toereikendheid van de uitkeringen is afgangen. In een recent verslag wijst de Hoge Raad voor de Werkgelegenheid op het feit dat "(...) door de toegang tot werk voor personen met een laag opleidingsniveau te verbeteren, het groepotentieel van de economie maar ook de integratie zou kunnen worden vergroot en de financiële afhankelijkheid en de inkomensongelijkheid onder de bevolking zouden kunnen worden verminderd"<sup>49</sup>. Het is echter duidelijk dat deze uitdaging niet met eendimensionale maatregelen kan worden aangepakt. Dit blijkt duidelijk uit de analyse van het toenemende armoederisico van (quasi-)werkloze huishoudens in dit verslag. Ook wijst de Hoge Raad erop dat naast financiële prikkels rekening moet worden gehouden met andere aspecten die bepalend zijn voor de toegang tot de arbeidsmarkt, zoals het verlies van andere sociale uitkeringen die samenhangen met werkloosheid, toegang tot kinderopvang en vervoer, sociale attitudes, fysieke en mentale gezondheid, huisvestingsomstandigheden, uittredingen, ... naast maatregelen die banen met een lage productiviteit ondersteunen. Deze aanbevelingen sluiten nauw aan bij de aanbevelingen van de EU inzake langdurige werkloosheid en actieve inclusie, waarbij in de laatste ook wordt gewezen op adequate inkomenssteun. In een langer tijdsperspectief is het belangrijk te beseffen dat deze uitdagingen ook kinderen betreffen. Het kinderarmoedecijfer, dat is gestegen en bijna gelijk is aan het EU-gemiddelde, en de aanhoudend grote ongelijkheid in onderwijsresultaten naar sociaaleconomische status zijn in dit verband belangrijke kwesties.

Deze problemen verhinderden een grotere vooruitgang in de richting van de Europa 2020-doelstelling inzake de terugdringing van armoede en sociale uitsluiting. Het aanpakken van deze structurele uitdagingen is nog relevanter geworden in het licht van de COVID-19-crisis, die deze problemen aanzienlijk kan verergeren. Met het oog op nieuwe strategische uitdagingen en doelstellingen in het kader van het nieuwe actieplan voor de uitvoering van de Europese pijler van sociale rechten en ter vergroting van de sociale weerbaarheid, zal het aanpakken van de gezamenlijke uitdaging van toegang

<sup>48</sup> Federaal Planbureau (2021), Aanvullende indicatoren naast het bbp.

<sup>49</sup> Hoge raad voor de Werkgelegenheid (2021) : « Quelle est la situation des personnes peu qualifiées sur le marché du travail en Belgique », Banque nationale

tot hoogwaardige werkgelegenheid en toereikende sociale uitkeringen echter van cruciaal belang zijn om vooruitgang te boeken.

## ANNEX 3 : RÉSUMÉ ET MESSAGES CLÉS DE L'ANALYSE DES INDICATEURS SOCIAUX EUROPÉENS

Ce rapport sur le suivi de la situation sociale et de la protection sociale en Belgique a été initié dans le contexte de la stratégie Europe 2020. Dans le cadre de cette stratégie, un objectif a été fixé pour réduire le nombre de personnes en situation de pauvreté ou d'exclusion sociale en Belgique. Le suivi de cet objectif était basé sur l'indicateur, entre-temps bien connu sous le nom AROPE<sup>50</sup>, qui se compose à son tour de trois sous-indicateurs<sup>51</sup>. Suivant la logique du cadre de référence des indicateurs sociaux de l'UE, il a été jugé utile de fonder l'évaluation de l'évolution vers l'objectif sur un ensemble plus large d'indicateurs sociaux de l'UE, plutôt que sur les trois seuls sous-indicateurs de l'AROPE.

Le rapport 2020, basé sur les données EU-SILC de 2019, qui est la principale source de données pour les indicateurs sociaux, a été plus difficile que les éditions précédentes en raison d'un certain nombre de changements méthodologiques importants qui ont été mis en œuvre à partir de 2019 dans la version belge de EU-SILC.

Dans **l'introduction (Partie 1)** de ce rapport, nous expliquons pourquoi, en raison de ces changements, les données de 2019 ont été disponibles plus tard que d'habitude, et surtout, pourquoi les résultats ne sont pas comparables avec les vagues EU-SILC précédentes.

**La seconde partie**, compte tenu de ces limites méthodologiques, de ce rapport 2020 (publié pour ces raisons exceptionnellement en 2021) commence par un aperçu des principaux messages du rapport 2019. Ensuite, dans cette partie, nous essayons également d'évaluer comment ces messages clés sont influencés par les changements méthodologiques des nouvelles données. Dans certains cas, nous pouvons utiliser des recalculs ou des simulations fournis par l'institut de statistique belge (STATBEL). En effet, pour certains indicateurs, STATBEL a utilisé une approximation de la nouvelle méthodologie pour recalculer les vagues EU-SILC passées, et ce pour 2013-2018. Ceci est particulièrement utile pour évaluer si les évolutions qui ont été identifiées sur la base de la méthodologie originale se manifestent également avec la nouvelle méthodologie. Il doit toutefois être clair pour le lecteur de ce rapport, que ces nouveaux calculs ne peuvent pas être considérés comme du « backcasting ». Les chiffres 2013-2018 basés sur la nouvelle méthodologie restent une approximation de la nouvelle méthode et ne sont donc pas totalement comparables avec les données observées en 2019.

Dans la **troisième partie**, l'analyse est étendue à une analyse approfondie des ménages quasi sans emploi<sup>52</sup>.

La pandémie COVID-19 a provoqué un choc mondial sans précédent. Comme de nombreuses sources de données présentent un certain décalage dans le temps, la plupart des indicateurs sociaux ne reflètent pas encore l'impact de cette crise COVID-19. Par conséquent, **la quatrième et dernière partie**,

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<sup>50</sup> De l'anglais : At risk of Poverty or Social Exclusion.

<sup>51</sup> Le taux de risque de pauvreté monétaire (abréviation AROP en anglais), la privation matérielle sévère (SMD en anglais) et la très faible intensité de travail (VLWI) en anglais.

<sup>52</sup> Cette analyse est basée sur un rapport du Centre de politique sociale (Université d'Anvers), commandé par le SPF Sécurité sociale

présente quelques conclusions principales sur l'impact de la pandémie COVID-19 sur la situation sociale, sur la base des travaux du Groupe de travail « Impact social COVID-19 ».

## **1. Principales tendances structurelles de la protection sociale sur base des indicateurs sociaux de l'UE : nouvelle méthode, mais mêmes tendances et défis**

Nous commençons cette section par un aperçu de l'impact de la nouvelle méthodologie EU-SILC belge sur les résultats des indicateurs sociaux. Tout d'abord, la nouvelle méthodologie se traduit par un niveau de pauvreté monétaire plus faible. En effet, dans le rapport 2018, nous avions fait remarquer que le taux de pauvreté général avait augmenté depuis 2015 pour atteindre 16,4 % en 2018, soit le niveau le plus élevé enregistré depuis le début de l'enquête EU-SILC. La simulation de la nouvelle méthodologie pour 2018 donne un résultat de 15,2 %. Le niveau de pauvreté pour 2019, qui est basé sur la nouvelle méthodologie, est de 14,8 %. On peut supposer que la nouvelle méthodologie saisit mieux certains revenus plus faibles et/ou temporaires que les répondants auraient pu négliger dans la méthode originale, basée sur l'enquête, ce qui amène désormais un peu plus de ménages au-dessus du seuil de pauvreté. Toutefois, premièrement, ce niveau inférieur n'a pas d'impact significatif sur la position relative de la Belgique par rapport aux pays voisins. La conclusion des rapports précédents selon laquelle, pour certaines catégories spécifiques, les résultats sont moins bons que la moyenne de l'UE (par exemple, pour les personnes issues de l'immigration, les personnes vivant dans des ménages quasi sans emploi) est toujours valable, même si la différence avec la moyenne de l'UE est devenue plus faible. Deuxièmement, les tendances observées dans les rapports précédents sont, dans presque tous les cas, confirmées par les résultats recalculés (pour la période 2013-2018).

Aussi, si les tendances et les défis clés des rapports précédents sont confirmés par les résultats recalculés, il est très difficile d'évaluer dans quelle mesure ces tendances se maintiennent en 2019, car cette année n'est pas totalement comparable à ces simulations. Ce n'est que dans certains cas que l'on peut faire des hypothèses sur ce point.

**Des progrès limités vers l'objectif d'Europe 2020.** En ce qui concerne l'objectif Europe 2020 de réduction de la pauvreté et de l'exclusion sociale, les séries chronologiques jusqu'en 2018, ainsi que la simulation basée sur la nouvelle méthode pour 2013-2018, semblent indiquer une tendance légèrement décroissante à partir de 2016-17. Toutefois, on peut supposer que, indépendamment des changements de méthodologie, l'amélioration par rapport au point de départ reste limitée et qu'il reste une grande distance par rapport au niveau cible de 1 814 000 personnes. En 2019, le nombre de personnes en situation de pauvreté ou d'exclusion sociale s'élevait en effet encore en Belgique à 2 197 000.

**Taux d'emploi élevé, mais l'accès au marché du travail reste difficile.** Bien que l'augmentation du taux d'emploi de la Belgique en 2019 (70,5 %) ait entraîné une diminution de la part des personnes dans un ménage (quasi-)sans emploi (12,4 % avec la nouvelle méthodologie), le niveau de ménage (quasi-)sans emploi reste parmi les plus élevés de l'UE, et le taux d'emploi des personnes ayant un faible niveau d'éducation reste stable à un faible niveau. L'accès au marché du travail reste donc un problème majeur.

**L'inégalité des revenus est faible, mais les revenus les plus bas continuent leur décrochage caché.** L'analyse de l'évolution des revenus par intensité de travail et par percentiles de revenu a montré que les augmentations limitées des revenus des ménages se situaient dans une large mesure dans les ménages à forte intensité de travail et les ménages à revenus moyens. Les revenus des travailleurs pauvres et des percentiles les plus bas ont augmenté à un rythme légèrement plus lent. Il n'est pas possible d'évaluer si cette tendance s'est poursuivie en 2019.

**Tendances divergentes persistantes de la pauvreté, niveau général stable à légèrement en hausse.** Le taux de pauvreté (AROP) de 2019, basé sur la nouvelle méthode, s'élève à 14,8 %. La nouvelle méthode donne un taux inférieur à l'ancienne méthode. L'"ancienne méthode" montrait une nette augmentation sur la période 2015-2018 (de 14,9 % à 16,4 %), mais cette augmentation est moins nette dans la simulation de la nouvelle méthode qui montre une très légère augmentation (de 14,3 % à 15,2 % entre 2015 et 2018). L'évolution en 2019 par rapport aux années précédentes ne peut être évaluée. Les principales tendances divergentes entre, d'une part, les groupes d'âge de 65+ et les plus jeunes, et, d'autre part, entre les personnes ayant un niveau d'éducation inférieur et celles avec un niveau supérieur dans le groupe d'âge de 18 à 64 ans, peuvent être observées tant dans l'ancienne que dans la nouvelle méthode. **Le taux de pauvreté des 65 ans et plus** a fortement diminué entre les années de mi-2000 (23 %) et 2015 (15 %) et est resté stable, voire a légèrement augmenté en 2018. Le taux de pauvreté **des 18-64 ans** a augmenté entre 2010 (12,1 %) et 2018 (15,1 %). Le niveau de 2019, basé sur la nouvelle méthode, est considérablement plus bas et s'élève à 13,1 %. Le taux de pauvreté **des enfants** a également augmenté jusqu'en 2018 (14,6 % en 2010 et 16,4 % en 2018). Le niveau de 2019 s'élève à 14,8 %.

Le risque de pauvreté (pour la population en âge de travailler ; 18 - 64 ans) a fortement augmenté pour les personnes ayant un **faible niveau d'éducation**, passant de 18,7 % en 2005 à 32,7 % en 2018. La simulation de la nouvelle méthode donne un risque de pauvreté un peu plus faible, mais la tendance reste la même. Le résultat de 2019 s'élève à 29 %, ce qui correspond à la moyenne de l'UE. **Les personnes d'origine extracommunautaire** (Non EU27) restent une catégorie à très haut risque dans la nouvelle méthode, de même que **les personnes vivant dans un ménage quasi sans emploi**. Le risque de pauvreté du premier groupe est en 2019 de 42,6% (UE27 : 38,9%) et pour le second de 63,3% (UE27 : 62,7%).

**Adéquation des allocations sociales sous pression.** La tendance du **nombre de bénéficiaires de la sécurité sociale** s'est poursuivie (également avant la pandémie). Le nombre de chômeurs a encore diminué jusqu'au début de 2020, tandis que le nombre d'invalides et de bénéficiaires de l'aide sociale a augmenté. Le nombre de bénéficiaires d'une allocation d'invalidité dépasse désormais le nombre de bénéficiaires du chômage. En 2018, le total des dépenses de protection sociale s'élevait à 28,7 % du PIB. Ce chiffre est supérieur d'environ 1 point de pourcentage à la moyenne de l'UE27 (27,9 %), est quasi au même niveau que les Pays-Bas (28,9 %) et est inférieur à celui de l'Allemagne (29,6 %) et de la France (33,7 %).

L'un des principaux messages du rapport 2019 était **le déclin de l'adéquation des transferts sociaux pour les enfants et la population en âge de travailler**. Il s'appuyait sur différents indicateurs. Premièrement, l'effet des transferts sociaux sur la réduction de la pauvreté a diminué. La réduction du pourcentage de pauvres avant transferts due aux transferts était en effet passée de 47,7 % en 2005 à

35,2 % en 2018. Cette baisse se situait chez les 18-64 ans et chez les enfants, alors que, sur la même période, l'effet de réduction de la pauvreté avait augmenté chez les 65 ans et plus. Le risque de pauvreté pour les ménages (quasi-)sans emploi était lui passé de 58,1 % en 2005 à 71,8 % en 2018. Pour les deux indicateurs, le niveau diffère sensiblement avec la nouvelle méthode (voir également le paragraphe précédent pour l'AROP des ménages (quasi-)sans emploi), mais les résultats recalculés pour 2013 - 2018 montrent pour les deux indicateurs la même tendance que celle observée avec les résultats originaux pour cette période. Bien qu'il ne soit pas exactement comparable, on peut noter que le niveau de 2019 de l'AROP pour les ménages (quasi-)sans emploi est considérablement supérieur au niveau simulé de 2018, ce qui suggère que l'augmentation a persisté jusqu'en 2019.

Récemment, le niveau minimum de certaines prestations a été relevé à plusieurs reprises. Il reste à voir comment cela se reflétera dans les indicateurs d'adéquation.

**Amélioration de l'adéquation des pensions, stabilité de la situation globale des revenus des personnes âgées.** Comme nous l'avons vu dans les sections précédentes, le risque de pauvreté de la population de 65 ans et + est considérablement plus faible qu'il y a dix ans et l'adéquation des pensions a augmenté. De même, le taux de remplacement global (pension médiane des 65-74/revenu du travail des 50-59 ans) a légèrement augmenté ces dernières années (si l'on examine la situation jusqu'en 2018), tandis que le ratio du revenu médian relatif (revenu médian des 65+/revenu médian des -65) est resté plutôt stable. Ainsi, malgré l'amélioration des pensions, la situation relative des revenus des personnes âgées par rapport à ceux de la jeune génération est restée stable. On peut supposer sans risque que les pensions des femmes, en particulier les plus basses pensions, se sont améliorées, ce qui a contribué à ces résultats (SCA, 2020, p. 10).

Le report des soins médicaux reste légèrement supérieur au niveau de l'UE

**Le report de soins médicaux reste légèrement supérieur au niveau de l'UE pour les faibles revenus.** Dans les rapports précédents, le niveau des besoins non satisfaits était signalé comme un indicateur à surveiller. Le besoin non satisfait mesure le pourcentage de personnes ayant déclaré avoir dû reporter des soins médicaux/dentaires au cours de l'année écoulée, et ce pour des raisons financières, de temps d'attente ou géographiques. Bien que le niveau général de cet indicateur se situe à peu près au même niveau que la moyenne de l'UE au cours des dernières années, il est nettement supérieur à cette moyenne pour le premier quintile de revenu. Pour ces derniers, bien que le niveau ait quelque peu baissé en 2017 et 2018, il est resté supérieur à la moyenne de l'UE. Les résultats de la nouvelle méthode changent la donne dans une certaine mesure, mais pas entièrement. Le niveau général des besoins non satisfaits en matière de soins médicaux en 2019 reste plus ou moins au même niveau que la moyenne de l'UE (BE : 1,8%, UE27 : 1,9%). Dans le premier quintile de revenus, le niveau des besoins non satisfaits en Belgique est toujours supérieur au niveau de l'UE pour le premier quintile, bien que dans une mesure beaucoup plus limitée par rapport aux chiffres des années précédentes (BE : 4,3 %, UE27 : 3,2 %). Ce résultat reste néanmoins remarquable, et doit être étudié plus avant, compte tenu des vastes mesures prises par la Belgique pour éviter des dépenses catastrophiques en cas de maladie.

## **2. Le risque accru de pauvreté des ménages (quasi-)sans emploi : profils plus faibles et inadéquation persistante**

L'augmentation du taux de risque de pauvreté des ménages quasi sans emploi a été soulignée dans la première partie comme l'une des principales tendances de ces 15 dernières années. Cette évolution est aussi constamment mise en évidence comme une "tendance à surveiller" pour la Belgique dans le rapport annuel du Comité de la protection sociale de l'UE. Comme indiqué précédemment, il est difficile d'évaluer si cette tendance s'est poursuivie dans les derniers exercices EU-SILC. Bien que les résultats de ce cycle soient inférieurs à ceux des années précédentes, les chiffres pour 2019 indiquent néanmoins un taux de pauvreté très élevé pour cette catégorie.

Les ménages (quasi-)sans emploi constituent une catégorie très intéressante, tant du point de vue de l'inclusion sociale que de la protection sociale. Ils donnent une indication de l'inclusion (ou du manque d'inclusion) sur le marché du travail et ce, au niveau des ménages. Le risque de pauvreté de cette catégorie est aussi une forte indication de l'adéquation des allocations sociales, car on peut supposer que cette catégorie dépend entièrement ou dans une large mesure des transferts sociaux pour ses revenus. Afin de mieux connaître les facteurs d'augmentation du taux de risque de pauvreté de cette catégorie, le SPF Sécurité sociale a commandé un projet de recherche au Centre de Politique Sociale<sup>53</sup> (Université d'Anvers) . Trois facteurs sont étudiés : le profil des ménages (quasi) sans emploi, l'accès aux prestations et l'adéquation des prestations.

**Un profil social plus faible : couples âgés, célibataires et parents isolés ayant des problèmes de santé, et personnes issues de l'immigration.** La part des ménages quasi-sans-emploi en âge de travailler en Belgique a diminué (de 19,6 % en 2005 à 13,0 % en 2018<sup>54</sup>) et leur profil est devenu plus vulnérable. Les ménages quasi-sans emploi se composent de plus en plus de personnes peu qualifiées, de migrants, de célibataires et de familles avec enfants, de personnes sans revenu personnel ou qui vivent uniquement de prestations de maladie ou d'invalidité. En outre, ce groupe est de plus en plus confronté à des problèmes de santé, il s'agit plus souvent de personnes qui vivent en Wallonie et qui sont plus souvent locataires que propriétaires d'un logement. En regroupant les caractéristiques du profil par une analyse en classe latente, trois types distincts de ménages (quasi-)sans emploi sont identifiés : les couples âgés, les parents isolés et les parents uniques ayant des problèmes de santé, et les personnes issues de l'immigration qui n'ont souvent aucun revenu personnel. Le premier groupe semble avoir un profil social un peu plus marqué que les deux derniers.

**Un accès réduit aux allocations de chômage.** Pour évaluer l'accessibilité aux prestations, un taux de couverture est calculé. Il s'agit du rapport entre le statut social 'auto-déclaré' (par exemple, chômeur ou malade) et le montant de l'allocation correspondante. La proportion de chômeurs qui perçoivent effectivement des allocations de chômage a diminué au fil du temps, tandis que la proportion de chômeurs sans prestations a augmenté. Cela signifie donc que le taux de couverture du chômage a diminué. En revanche, cette tendance n'a pas pu être observée pour les prestations de maladie et d'invalidité. L'examen des mesures relatives à l'accès aux régimes de chômage et de maladie et

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<sup>53</sup> Hermans, K., et. al (2020) : « Le potentiel de réduction de la pauvreté de la sécurité sociale belge ». Une analyse du risque accru de pauvreté chez les ménages quasi-sans-emploi, un rapport commandé par le SPF Sécurité sociale

<sup>54</sup> Dans l'étude, une définition étendue des ménages (quasi-)sans emploi est utilisée, avec une limite d'âge de 64 ans au lieu de 59 ans.

d'invalidité montre que ces résultats basés sur des enquêtes coïncident avec une série de mesures d'activation qui limitent également l'accès, en particulier dans le cas des allocations de chômage.

**Insuffisance persistante des prestations au cours de la période 2008-2018.** Enfin, la générosité des différentes prestations a été discutée pour quatre types de familles<sup>55</sup>. De manière générale, le revenu minimum est resté insuffisant entre 2008 et 2018 et ce pour tous les types de famille. . Pour les couples avec deux enfants, en plus du revenu d'intégration, l'allocation d'invalidité et le salaire minimum sont également devenus moins adéquats. Enfin, les personnes seules bénéficiant d'une allocation de chômage sont également moins bien protégées contre la pauvreté. L'adéquation des allocations de chômage aux différents stades du chômage a également été évaluée. Il est clair que la dégressivité accrue des allocations de chômage depuis 2012 a entraîné une baisse de l'adéquation du revenu net des chômeurs de longue durée. Toutefois, les différences entre 2008 et 2018 sont trop faibles pour conclure à une nette diminution significative du caractère adéquat des prestations.

**L'augmentation de la pauvreté des ménages sans emploi est le résultat d'une combinaison de facteurs liés au profil et aux politiques.** Le risque accru de pauvreté des ménages (quasi-)sans emploi est lié à plusieurs facteurs, impliquant à la fois le profil plus vulnérable des personnes dans les ménages (quasi-)sans emploi, l'accessibilité et l'adéquation des prestations. Plus concrètement, les résultats d'une analyse de décomposition, qui tente d'évaluer la contribution relative des différents facteurs aux changements, ont montré que le risque accru de pauvreté dans les ménages (quasi-) sans emploi aurait été inférieur de 4 à 8 points de pourcentage si leur profil n'avait pas changé, notamment en termes de type de famille, d'origine migratoire, de source de revenus et de structure par âge.

Enfin, il convient de souligner que tout au long des analyses, les célibataires apparaissent systématiquement comme un groupe spécifique à risque. Les célibataires représentent une part croissante des familles quasi sans emploi, et on observe une forte augmentation dans ce groupe, des personnes qui ne disposent pas d'un revenu propre. Enfin, l'adéquation de certaines prestations est devenue moins bonne pour les célibataires par rapport aux autres types de famille.

### **3. L'impact social de la pandémie COVID-19 en Belgique : en grande partie absorbé par les mesures, mais la durée de la dépendance et la reprise sont essentielles au résultat final**

Au niveau global, l'impact sur les revenus et la pauvreté semble relativement limité, certainement au vu de l'ampleur du choc. Bien sûr, cet impact "léger" est dû dans une large mesure aux mesures d'aide sociale prises qui ont fortement contribué à absorber le choc.

**Des indicateurs du marché du travail stables...** Le taux d'emploi est resté quasi stable autour de 70 % en 2020, tandis que le taux de chômage a augmenté pendant l'été pour atteindre 6,9 % (contre 5,3 % en janvier et février 2020), mais a de nouveau baissé en automne. Les données administratives sur l'emploi montrent qu'il n'y a pas eu de destruction nette d'emplois dans le secteur privé.

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<sup>55</sup> Une personne seule, un parent isolé avec deux enfants (4 et 8 ans), un couple et un couple avec deux enfants (toujours 4 et 8 ans).

**... en raison du régime de chômage temporaire, du droit passerelle et d'autres mesures.** Si la part des personnes occupées est restée stable, le volume de travail a fortement diminué pendant les périodes de fermeture. Les appels en urgence à la réduction du temps de travail, et aux mesures de soutien aux indépendants, ont été immédiats et massifs. Le recours au régime de chômage temporaire a atteint près de 40 % de la main-d'œuvre, et le recours au droit passerelle pour les indépendants a atteint 50 % de l'ensemble des indépendants. Les travailleurs en chômage temporaire ont clairement un profil plus faible. Le remplacement du revenu des principales mesures est plutôt adéquat pour les niveaux de salaire inférieurs, bien que, pour les faibles revenus, même une baisse de revenu relativement faible peut être problématique. En outre, une dépendance prolongée (cumulée) au chômage temporaire entraînera des pertes de revenus plus importantes.

**Des indications selon lesquelles l'impact sur les revenus des ménages et la pauvreté reste limité, mais un impact potentiel plus important reste possible.**

Les estimations macro-économiques indiquent que l'impact sur les revenus agrégés des ménages sera limité. Une étude prospective (réalisée par le consortium Covivat) estime l'augmentation du taux de pauvreté due au chômage temporaire à 1,2 pp. pour le mois d'avril 2020. L'indicateur de privation matérielle et sociale est resté stable entre 2019 et 2020. Le nombre de bénéficiaires de l'aide sociale (revenu d'intégration sociale) a augmenté légèrement plus que les années précédentes. En revanche, l'aide sociale supplémentaire (aide alimentaire, aide financière supplémentaire, conseil en matière d'endettement, ...) a augmenté, ce qui indique des besoins accrus pour certains groupes. L'impact de la concentration d'une plus longue durée de dépendance aux mesures d'urgence parmi les travailleurs les plus vulnérables reste à évaluer. La reprise, et son intensité en terme de travail, sera également un facteur crucial pour éviter qu'une plus grande partie de la population ne tombe dans une dépendance plus permanente aux prestations, et dans la pauvreté.

**L'exclusion sociale et les inégalités au-delà des revenus, avec l'éducation comme défi structurel.** Bien qu'en raison des mesures de confinement et de « lockdown », les modes de vie aient pu être plus égalitaires pendant des périodes limitées, il est clair que les inégalités existantes en matière de conditions de vie et d'opportunités se sont intensifiées. Les différences liées à la situation de logement et à l'environnement de vie ont été plus fortes en raison de la mobilité limitée, les impacts différentiels sur la santé doivent encore être pleinement évalués, mais en général l'exposition à COVID-19 pourrait avoir été plus importante pour les catégories les plus faibles. L'accès aux services pourrait avoir été limité pour les catégories plus vulnérables en raison de la fracture numérique. L'un des impacts les plus structurels de la pandémie concerne probablement l'éducation. Les résultats de l'enquête PISA 2018 indiquent une fois de plus des résultats relativement inégaux du système éducatif belge. Les mesures prises dans le système éducatif, comme l'enseignement à distance, auront un impact différent pour les élèves de différents milieux, ce qui aggraverá les inégalités déjà existantes.

## **Remarques finales**

Comme l'indiquait déjà le rapport de l'année dernière, les indicateurs sociaux aboutissent systématiquement aux mêmes conclusions. Conformément à l'analyse des SDG par le Bureau fédéral du Plan, cette analyse indique, à côté de quelques points forts comme la faible inégalité globale des revenus, un certain nombre d'évolutions négatives<sup>56</sup>. Le cœur du défi pour la protection sociale et la pauvreté en Belgique se situe dans la polarisation élevée et accrue sur le marché du travail et dans l'adéquation décroissante des transferts sociaux pour la population en âge de travailler et les enfants. Indépendamment des initiatives politiques prises au cours des dernières décennies, le taux d'emploi des personnes ayant un faible niveau d'éducation est resté quasi stable à un niveau très bas, tandis que l'adéquation des prestations a diminué. Dans un rapport récent, le Haut Conseil pour l'emploi souligne que " (...) en améliorant l'accès à l'emploi des personnes ayant un faible niveau d'éducation, le potentiel de croissance de l'économie mais aussi l'inclusion pourraient être accrus et la dépendance financière et l'inégalité des revenus au sein de la population pourraient être réduites" (Haut Conseil pour l'emploi, février 2021<sup>57</sup>) . Toutefois, il est clair que ce défi ne peut être relevé par des mesures unidimensionnelles. C'est ce qui ressort clairement de l'analyse du risque croissant de pauvreté des ménages (quasi-)sans emploi présentée dans ce rapport. De même, le Haut Conseil souligne que, outre les incitations financières, il convient de tenir compte d'autres aspects qui déterminent l'accès au marché du travail, comme la perte d'autres prestations sociales liée au chômage, l'accès à la garde d'enfants et aux transports, les attitudes sociales, la santé physique et mentale, les conditions de logement, les dépenses, ... ainsi que les mesures qui soutiennent les emplois à faible productivité. Ces recommandations sont étroitement liées aux recommandations de l'UE sur le chômage de longue durée et l'inclusion active, ces dernières insistant également sur une aide adéquate au revenu. Dans une perspective à plus long terme, il est important de réaliser que ces défis concernent également les enfants. Le taux de pauvreté des enfants, qui a augmenté et qui est pratiquement égal à la moyenne de l'UE, et la persistance de fortes inégalités dans les résultats scolaires en fonction du statut socio-économique, sont des questions clés à cet égard.

Ces problèmes ont empêché de progresser davantage vers l'objectif de la stratégie Europe 2020 en matière de réduction de la pauvreté et de l'exclusion sociale. Il est devenu encore plus pertinent de s'attaquer à ces défis structurels compte tenu de la crise COVID-19, qui peut potentiellement aggraver considérablement ces problèmes. D'autres aspects sont toutefois encore en jeu. Compte tenu des nouveaux défis stratégiques et des objectifs du nouveau plan d'action sur la mise en œuvre du pilier européen des droits sociaux pour renforcer la résilience sociale, il sera essentiel de relever le défi commun de l'accès à un emploi de qualité et à des allocations sociales adéquates pour progresser.

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<sup>56</sup> Bureau fédéral du Plan (2021), Indicateurs complémentaires au PIB .

<sup>57</sup> Conseil supérieur de l'emploi (2021) : « Quelle est la situation des personnes peu qualifiées sur le marché du travail en Belgique », Banque nationale



Federal Public Service  
**Social Security**

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**FPS Social Security / DG BeSoc**

Administration Centre "Kruidtuin"  
Finance Tower  
Kruidtuinlaan 50  
1000 Brussels

[www.socialsecurity.fgov.be](http://www.socialsecurity.fgov.be)  
[dgBeSoC-contact@minsoc.fed.be](mailto:dgBeSoC-contact@minsoc.fed.be)

Contact: [rudi.vandam@minsoc.fed.be](mailto:rudi.vandam@minsoc.fed.be),  
[sebastien.bastaits@minsoc.fed.be](mailto:sebastien.bastaits@minsoc.fed.be) or [silke.laenen@minsoc.fed.be](mailto:silke.laenen@minsoc.fed.be)

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