Federal Public Service
Social Security

Evolution of the social situation and social protection in Belgium

EU-SILC 2024 results for Belgium

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If trends could be continued, the EU-2030 poverty targets would be achieved

Evolution of the social situation and social protection in Belgium - EU-SILC 2024 results for Belgium

Key Messages

- EU-SILC (2024) data indicates that 2.121.000 persons face a risk of poverty or social exclusion (AROPE) in Belgium. This number has never been lower since the start of the measurement. In the past five years the AROPE rate decreased by 139.000 individuals (on average 27.800 per year). To reach the EU-2030 poverty target another reduction by 140.000 individuals is needed (on average 23.300 per year).

- While the EU-2030 sub-target on child poverty was reached in EU-SILC 2023 (income year 2022), EU-SILC 2024 figures show again an increase in the number of children at risk of poverty or social exclusion (+36.000) in comparison to the EU-2030 target.

- While some groups still face particularly high risks of poverty, we observe a steady decrease in the at-risk-of-poverty rate (AROP) for most groups (tenants, persons with a low educational attainment level, persons reporting limitations in daily activities due to health issues and inactive). An exception are the unemployed (+1,7 percentage points). For retired persons we see a further substantial decrease in their AROP rate from 15,6% (EU-SILC 2022) to 10,7% (EU-SILC 2024). At the same time, the effectiveness of poverty reduction by social transfers increased in a period where minimum social benefits were increased. The lowest income deciles have been protected the best and most consistently in real terms in previous years.

- The evolution of the Quasi Jobless Houshold (QJH) sub-indicator is more complex. The pattern of a steady decrease since EU-SILC 2019 has come to an end with a small increase from 10,5% (EU-SILC 2023) to 11,3% (EU-SILC 2024). Yet, in comparison to EU-SILC 2019 the reduction of people in QJH (-101.000) remains significant.

- Looking at the evolution of the composition of the sub-indicators, we see that the changes in the AROP indicator tend to be the main driver of the trends in the AROPE indicator. While QJH without AROP increased (+95.000), the number of people living in QJH with AROP decreased more (-196.000). This suggests that the allocation of jobs to families with little labour market attachment lifted them above the poverty threshold. At the same time, the effectiveness of social protection further increased for (quasi-)jobless households. This resulted in a reduction in the AROP rate among the QJH from 59,6% in income year 2018 to 45,3% in income year 2023.

- The severe material and social deprivation (SMSD) indicator remains stable around 6%. Yet, more people indicate that they are unable to afford a set of specific goods, services, or social activities while they live in a household where adults work (not QJH) and monetary income is above the poverty line (not AROP). Furthermore, subjective poverty increased by 1,7 percentage points. High inflation rates in 2022 and 2023 could explain why people perceive loss of purchasing power. Recent academic research addresses this 'paradox of inequality in Belgium' between the 'perception' of increasing inequality and conventional statistics showing stable and low income inequality.

Introduction

In January 2025, Statbel (the Belgian Statistical Office) published the EU-SILC 2024 data (based on incomes in 2023). This report provides a first more detailed analysis as a follow-up of the target on the reduction of poverty or social exclusion agreed in the context of the Action Plan on the European Pillar of Social Rights.

The report, based on the EU-SILC 2024 data, provides a detailed analysis for Belgium. It includes a general overview of social trends, along with an analysis of the at-risk-of-poverty rate (AROP). We also pay particular attention to the overlap between the sub-indicators and the specific gains that have been made towards the EU-2030 poverty target.

The EU-SILC 2024 figures, used in this report, mainly refer to the incomes and social situation of households in 2023. Some of the main indicators such as the at-risk-of-poverty rate and the (quasi-)joblessness rate (QJH) therefore concern 2023. With socio-economic conditions recovering from the COVID-19 pandemic and energy crises, the new edition of EU-SILC allows to analyze the social and poverty situation in the aftermath of these crises. In previous reports[1], we already concluded that the COVID-19 pandemic did not lead to a significant increase in poverty levels.

Box 1. methodological notes

There are important **methodological notes** concerning the data sources used and their interpretation. In our 2021 report [2], we discussed the *changes in key indicators* measuring the at risk of poverty or social exclusion that occurred in 2021 (giving rise to the distinction between old and new definitions of AROPE in figure 1); as well as the two important *changes* in the BE-SILC that happened in 2019 concerning *the weighting procedure* and the *switch to fiscal administrative data* for the majority of the income variables. These caused a break in series in 2019.

There was also an *impact of the COVID-19* crisis on the fieldwork of EU-SILC 2020. The measures that have been taken to mitigate the consequences of the pandemic, have had a substantial impact on the data collection (e.g. a change from face-to-face interviews to interviews by telephone, or a potential bias in the realised sample due to the (un)availability of certain households[3]). This means that the results of SILC 2020 are difficult to compare to those of SILC 2019, but also to those of SILC 2021. In order to highlight this difficulty, an asterisk (or a '*') will be used in the graphs and tables.

It should also be noted that due to the *massive use of temporary unemployment* during the COVID-19 pandemic, the SILC 2021 category "unemployed" includes the long-term unemployed, as well

[1] Federal Public Service Social Security. (2022) *The evolution of the social situation and social protection in Belgium 2021*
Federal Public Service Social Security. (2023). *The evolution of the social situation and social protection in Belgium: Part 1. EU-SILC 2022 results for Belgium*
[2] Federal Public Service Social Security. (2022). *The evolution of the social situation and social protection in Belgium 2021* (pages 1 to 6).
[3] For more information, see the methodological note from Statbel regarding the effect of Covid 19 on the SILC fieldwork: https://statbel.fgov.be/en/methodological-note-covid-19.

as people who have been temporarily unemployed for more than 6 months and who generally live in less precarious conditions, making a direct comparison of the at-risk-of-poverty rate of the unemployed based on EU-SILC 2021 and 2022 difficult.

Furthermore, it is important to note the *discrepancy in reference years between indicators and variables* in EU-SILC[4]. Notably, the reference year is defined separately for each variable depending on its collection and its use. Generally, the income-related indicators, but also the (quasi-) jobless household indicator refer to the income year (cf. year t-1) which corresponds typically to the calendar year before the year in which the survey took place. Other indicators as well as the majority of personal characteristics (e.g. tenure status, education level etc.) align to the year when the survey was conducted (i.e. survey year, cf. year t). Understanding these differences in reference years is essential for accurate analysis and meaningful comparisons within EU-SILC.[5]

Finally, in a more general way, the *usual considerations and limitations regarding sample-survey data apply*. Indeed, a statistical error rate should be taken into account when interpreting the value of an indicator and some population groups (e.g. people living in collective households) are not included in the sampling framework. This should be borne in mind when looking at the data and linking the results to policy measures.

[4] For a concise overview of the reference years related to the key indicators and variables discussed in this report, please refer to table A1 in the appendix. Additionally, for a more comprehensive understanding of the definitions of the key indicators, consult the glossary provided in the same appendix.

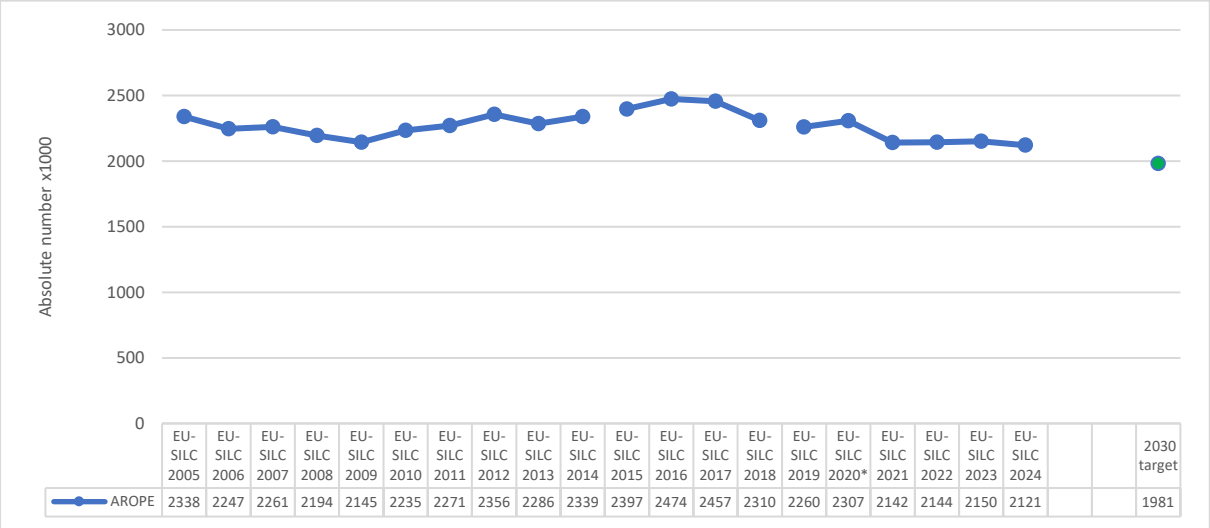
[5] In previous reports, we referred to the survey year when analyzing the EU-SILC results regardless of the indicator. However, due to the switch to fiscal administrative data in Belgium we managed to obtain a more accurate representation of income for a specific income year (denoted as year t-1). Additionally, considering the recent crisis context and associated (income) support measures (such as temporary protection benefits during the COVID-crisis and the indexation system during the period with high inflation in Belgium), it is very likely that the EU-SILC data on income serves as a better proxy for income in year t-1 than it does for year t (the survey year). Consequently, we made a deliberate choice to consistently refer to the reference year throughout this report. Specifically, when discussing the AROPE, we will refer to the edition of the EU-SILC (referred to as 'EU-SILC year t') because the AROPE covers data from both year t (via the SMSD) and year t-1 (via the QJH and AROP). For the other indicators, we will specify the relevant reference year—either 'year t' or 'year t-1', depending on the context and indicator. When addressing income-related indicators, we will refer to 'income year t-1' in the text. Furthermore, we will refer in our graphs to the edition of the EU-SILC, which allows us to plot indicators with different reference years in a single graph. To illustrate our approach, here is an example: in Belgium, the AROP equals to 12,3% in income year 2022, while the SMSD equals 6,1% in 2023. Note that both figures are derived from EU-SILC 2023 data and are plotted in reference to EU-SILC 2023 on figure 2. For further details, please consult Box 1, the glossary, and Table A1 in the appendix.

To reach the EU-2030 target a similar decrease is necessary as in the previous five years

The goal for Belgium is to reduce the number of people at risk of poverty or social exclusion to 1.981.000 people by 2030. In order to reach the EU-2030 poverty target, the decrease should continue at the same rate. A further reduction of 140.000 people at risk of poverty or social exclusion is necessary (see figure 1). This means a decrease of 23.300 persons on average per year.

In the past five years the AROPE rate decreased by 139.000 individuals (on average 27.800 per year) from 2.260.000 in EU-SILC 2019 to 2.121.000 in EU-SILC 2024. Most recent figures for EU-SILC 2024 indicate a decrease by 29.000. While the decline has slowed since EU-SILC 2019, significant progress has been made towards Belgium's target within the European Pillar of Social Rights framework. The numbers have never been lower since the start of the measurement. If the pace of the average annual reduction could be maintained, the EU-2030 poverty target would be achieved.

Figure 1. AROPE, Belgium, EU-SILC 2005 - 2024 (absolute number x 1000) [6]



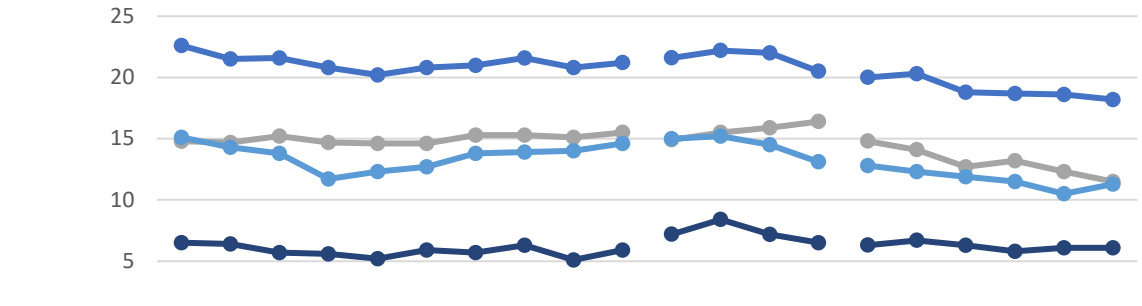
	EU-SILC 2005	EU-SILC 2006	EU-SILC 2007	EU-SILC 2008	EU-SILC 2009	EU-SILC 2010	EU-SILC 2011	EU-SILC 2012	EU-SILC 2013	EU-SILC 2014	EU-SILC 2015	EU-SILC 2016	EU-SILC 2017	EU-SILC 2018	EU-SILC 2019	EU-SILC 2020*	EU-SILC 2021	EU-SILC 2022	EU-SILC 2023	EU-SILC 2024			2030 target
AROPE	2338	2247	2261	2194	2145	2235	2271	2356	2286	2339	2397	2474	2457	2310	2260	2307	2142	2144	2150	2121			1981

Source: EU-SILC, Eurostat ; Statbel.
Note: break in 2015 due to new definition of AROPE and in 2019. The base year is EU-SILC 2019, and the target year is EU-SILC 2030.

[6] 2005-2014: old definitions of AROPE, QJH and SMD (see box 1 in the introduction of this report) ;
2015-2018: new definitions of AROPE, QJH and SMSD (see box 1) ;
2019-2022: idem 2015-2018, after the EU-SILC break in time series in 2019.
Year 2020 is followed by an asterisk because the results of the BE-SILC 2020 are difficult to compare to those of the previous and next years because of the impact of COVID-19 on the fieldwork.

On the short term, the share of persons at risk of poverty or social exclusion (AROPE) in Belgium did not change much at 18,2% in EU-SILC 2024, compared to 18,6% in EU-SILC 2023 (as shown in figure 2). The stability over these two years is due to divergent trends in the three indicators underlying the AROPE. First, the share of people who are severely socially and materially deprived (SMSD) remained stable at 6,1%. Second, the share of persons living in a household with a disposable income below the poverty line (AROP) decreases further from 12,3% to 11,5%. Third, after several years of continuous decline, the percentage of people living in (quasi-)jobless households (i.e., households with a work intensity below 20%) (QJH) has risen again, from 10,5% to 11,3%.

Figure 2. AROPE, AROP, QJH and SMSD, Belgium, EU-SILC 2005-2024 (%)



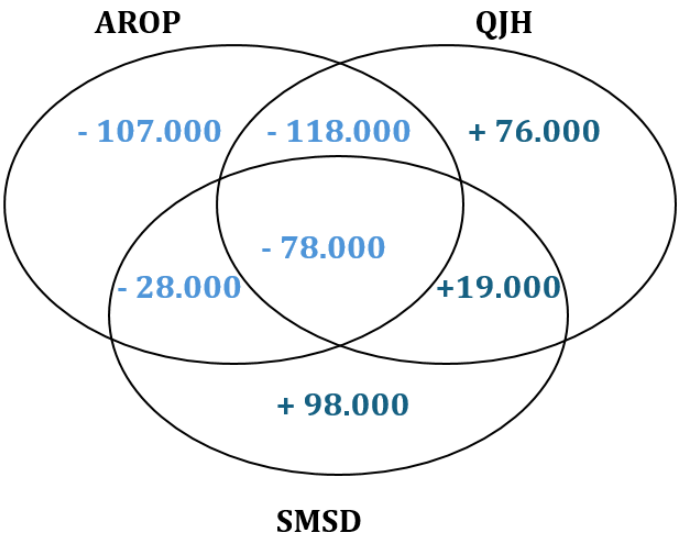
	EU-SILC 2005	EU-SILC 2006	EU-SILC 2007	EU-SILC 2008	EU-SILC 2009	EU-SILC 2010	EU-SILC 2011	EU-SILC 2012	EU-SILC 2013	EU-SILC 2014	EU-SILC 2015	EU-SILC 2016	EU-SILC 2017	EU-SILC 2018	EU-SILC 2019	EU-SILC 2020*	EU-SILC 2021	EU-SILC 2022	EU-SILC 2023	EU-SILC 2024
AROPE	22,6	21,5	21,6	20,8	20,2	20,8	21	21,6	20,8	21,2	21,6	22,2	22	20,5	20	20,3	18,8	18,7	18,6	18,2
AROP	14,8	14,7	15,2	14,7	14,6	14,6	15,3	15,3	15,1	15,5	14,9	15,5	15,9	16,4	14,8	14,1	12,7	13,2	12,3	11,5
VLWI / QJH	15,1	14,3	13,8	11,7	12,3	12,7	13,8	13,9	14,0	14,6	15	15,2	14,5	13,1	12,8	12,3	11,9	11,5	10,5	11,3
SMD / SMSD	6,5	6,4	5,7	5,6	5,2	5,9	5,7	6,3	5,1	5,9	7,2	8,4	7,2	6,5	6,3	6,7	6,3	5,8	6,1	6,1

Source: EU-SILC, Eurostat ; Statbel.
Note: for methodological explanations, see footnote 8; break in 2015 and in 2019.

Turning to trends over a five year period (EU-SILC 2019 compared to EU-SILC 2024), we see that a reduction in the number of (quasi-)jobless households (QJH: from 12,8% to 11,5%) as well as a decrease in the monetary poverty risk (AROP: from 14,8% to 11,5%) are responsible for the overall decrease in the AROPE. The deprivation indicator fluctuates around six percent (SMSD: from 6,3% to 6,1%).

Figure 3 shows where progress has been made in previous years as regard to the sub-indicators, also taking into account the overlap between them. Looking at the most recent five years (EU-SILC 2019 and EU-SILC 2024), a first observation is that a large part of the gains in reaching the EU-2030 poverty target have been made by the AROP sub-indicator, irrespective of the overlap with other indicators. Second, the number of people in QJH decreased in general over the past five years, especially when also facing a monetary poverty risk. Yet, at the same time we observe an increase of people living in QJH that do not simultaneously face a monetary poverty risk. This suggests that employment increased among families with little labour market attachment, lifting them out of poverty, while at the same time the effectiveness of income protection improved for more households where quasi nobody works. Third, the number of people facing only SMSD shows an increase by 98.000 persons between EU-SILC 2019 and EU-SILC 2024. In other words, more people live in a household where adults work (not QJH) and monetary income is above the poverty line (not AROP), yet they are unable to afford a set of specific goods, services, or social activities that are considered as essential for an adequate quality of life.

Figure 3. Change in AROP, QJH and SMSD, Belgium, EU-SILC 2019- EU-SILC 2024 & (absolute numbers)



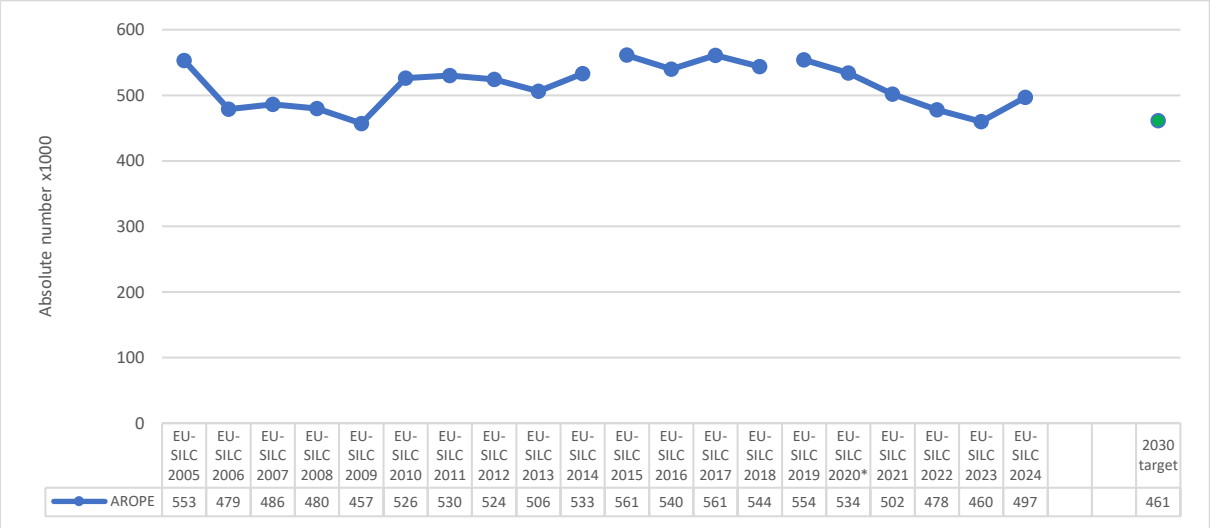
Source: EU-SILC, Eurostat ; Statbel.

A set-back in reaching the sub-target on child-poverty

Alongside advancements towards the general target, significant progress has also been achieved regarding the sub-target on child poverty. The aim is to reduce the number of children aged 0-17 in poverty or social exclusion by at least 93.000 in Belgium by 2030. In recent years, we see a substantial decrease from 554.000 in EU-SILC 2019 to 497.000 (- 57.000) in EU-SILC 2024 (figure 4), representing a decline from 23,0% to 20,2%.

Although the sub-target on child poverty was reached in EU-SILC 2023, we see a fallback in EU-SILC 2024 (figure 4). Comparing EU-SILC 2023 and 2024, the AROPE rate for children increased from 19% to 20,2% (+ 37.000), indicating that the previous downward trend has halted. The main reason is an increase in the AROP-rate (+ 1,3 ppt). Future analyses based on new data need to determine whether this is a one-off increase or a definitive break from the downward trend.

Figure 4. AROPE (-18), Belgium, EU-SILC 2005 - 2024 (absolute number x 1000)

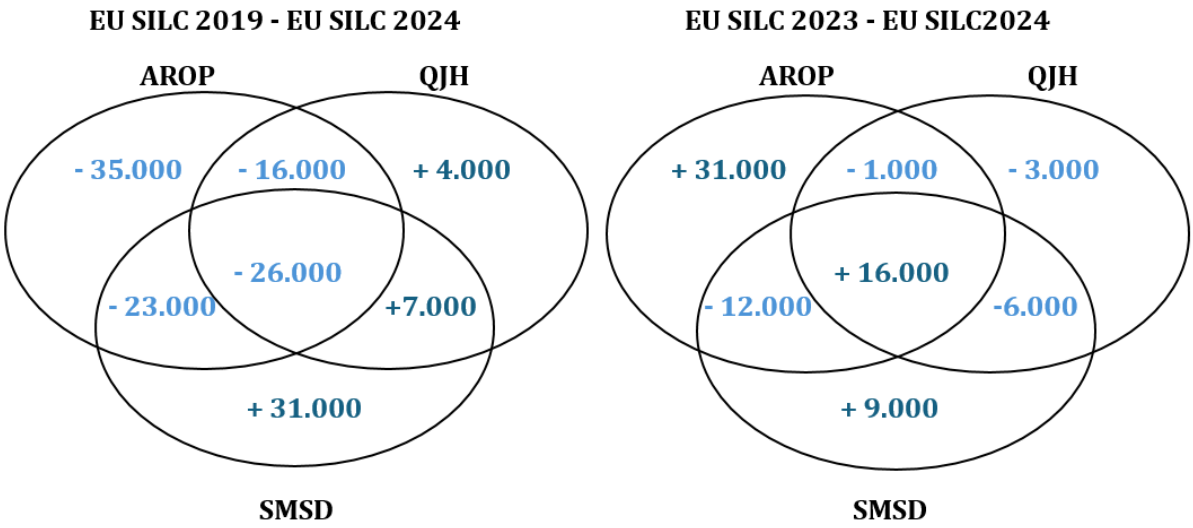


	EU-SILC 2005	EU-SILC 2006	EU-SILC 2007	EU-SILC 2008	EU-SILC 2009	EU-SILC 2010	EU-SILC 2011	EU-SILC 2012	EU-SILC 2013	EU-SILC 2014	EU-SILC 2015	EU-SILC 2016	EU-SILC 2017	EU-SILC 2018	EU-SILC 2019	EU-SILC 2020*	EU-SILC 2021	EU-SILC 2022	EU-SILC 2023	EU-SILC 2024			2030 target
AROPE	553	479	486	480	457	526	530	524	506	533	561	540	561	544	554	534	502	478	460	497			461

Source: EU-SILC, Eurostat ; Statbel.
Note: break in 2015 due to new definition of AROPE and in 2019. The base year is EU-SILC 2019, and the target year is EU-SILC 2030.

Similar to the overall progress on the EU-2030 poverty target, progress on the sub-target has been mainly driven by the AROP indicator, both when looking at the annual and 5-year evolution (figure 5). Compared to EU-SILC 2023 more children (+31.000) in EU-SILC 2024 grow up in a household which has limited financial resources, while not living in a QJH or facing SMSD. On the other hand, despite this increase, the number of children growing up in such households decreased by 35.000 since EU-SILC 2019. As with the main AROPE indicator, a sub-group that is becoming more relevant are children living in a household where adults work (not QJH) and monetary income is above the poverty line (not AROP), yet they are unable to afford a set of specific goods, services, or social activities that are considered by most people as essential for an adequate quality of life.

Figure 5. Change in AROP, QJH and SMSD (-18), Belgium, EU-SILC 2023- EU-SILC 2024 and EU-SILC 2019- EU-SILC 2024 (in absolute numbers)



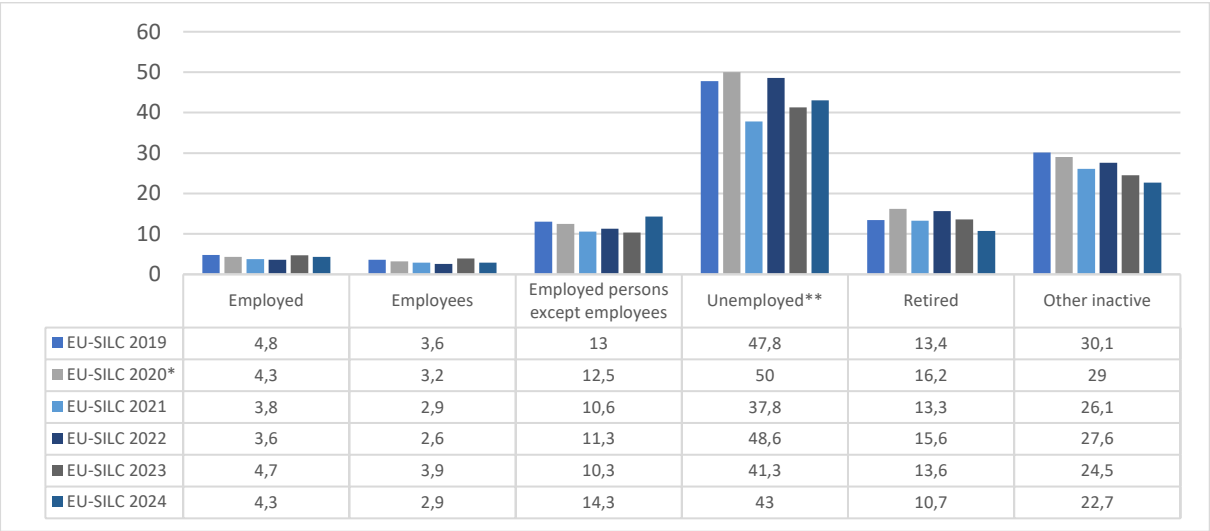
Source: EU-SILC, Eurostat ; Statbel.

The at-risk-of-poverty rate decreases among various (at-risk) groups (but not all) …

As previously mentioned, monetary poverty did not increase on the short term. Despite a rise in the poverty threshold (for a person living alone: from €1.450 (EU-SILC 2023) to € 1.520 (EU-SILC 2024)), the AROP-rate decreased further from 12,3% (EU-SILC 2023) to 11,5% (EU-SILC 2024). Consistent with this overall decrease, the AROP also declines across various activity statuses, with the strongest decrease among the retired and the 'other inactive'[7] groups (figure 6).

An exception to this decreasing trend are the unemployed and the self-employed (cf. 'employed persons except employees'). Among these two groups, the AROP rate increases between income years 2022 and 2023 by respectively 1,7 and 4 percentage points. The increase in the AROP rate for the self-employed is hard to assess as it is at least partially caused by methodological changes in the measurement of income from self-employment in the SILC2024-data. Furthermore, the unemployed continue to have the highest AROP rate among the different activity status groups.

Figure 6. AROP by main activity status, Belgium, EU-SILC 2019 – 2024 (%)



	Employed	Employees	Employed persons except employees	Unemployed**	Retired	Other inactive
EU-SILC 2019	4,8	3,6	13	47,8	13,4	30,1
EU-SILC 2020*	4,3	3,2	12,5	50	16,2	29
EU-SILC 2021	3,8	2,9	10,6	37,8	13,3	26,1
EU-SILC 2022	3,6	2,6	11,3	48,6	15,6	27,6
EU-SILC 2023	4,7	3,9	10,3	41,3	13,6	24,5
EU-SILC 2024	4,3	2,9	14,3	43	10,7	22,7

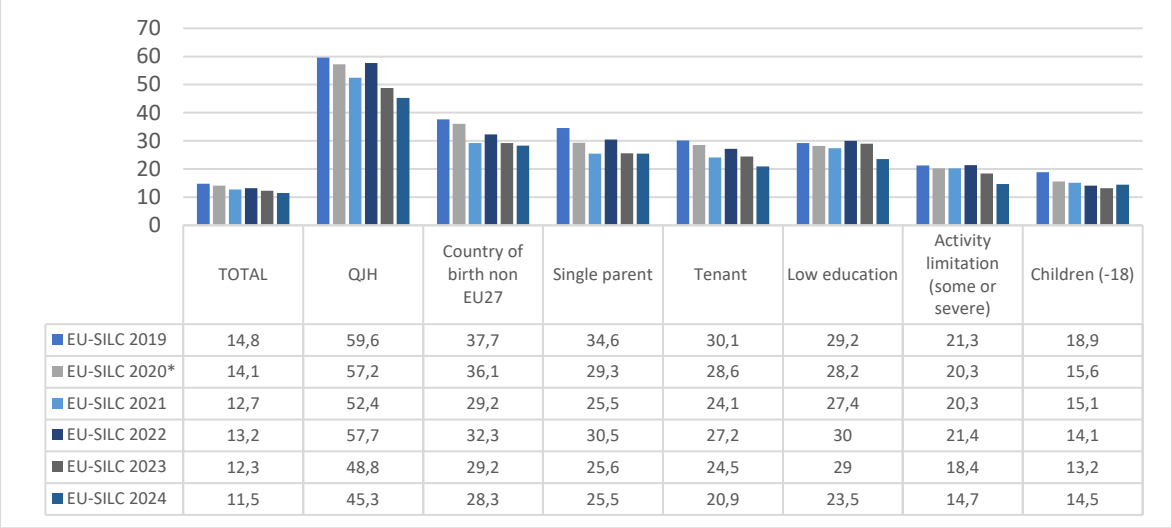
Source: EU-SILC, Eurostat.
Note: Population aged 18-64 (except for retired : 18+). 'Employed persons except employees' is a proxy for self-employed. 'Employed' are both the 'employees' and the 'employed persons except employees'

Among other vulnerable groups, we also observe a general declining trend (figure 7). There is a significant decrease in the AROP rate among (quasi-)jobless households, tenants, persons with a low educational attainment level, and persons reporting limitations in daily activities due to health issues[8]. The at-risk-of-poverty rate for persons born outside the EU also decreases, but less significantly compared to the aforementioned groups.

[7] The term '*other inactive*' refers to individuals who are not participating in the labor market and do not fall under the categories of unemployed or retired.
[8] The category of persons reporting limitations in daily activities serves as a proxy for the population of persons with a disability within EU-SILC. This category is based on a specific question in the EU-SILC survey:

However, there are exceptions to this general decreasing trend. The most notable exception are children, where, after a continuous decrease between income years 2018 and 2022, there is an increase in their at-risk-of-poverty rate in income year 2023. This result aligns with the previously mentioned increase in AROPE among children. In addition, the poverty risk for single parents remains stable, also breaking with the general downward trend.

Figure 7. AROP by high risk groups, Belgium, EU-SILC 2019 – 2024 (%)



	TOTAL	QJH	Country of birth non EU27	Single parent	Tenant	Low education	Activity limitation (some or severe)	Children (-18)
EU-SILC 2019	14,8	59,6	37,7	34,6	30,1	29,2	21,3	18,9
EU-SILC 2020*	14,1	57,2	36,1	29,3	28,6	28,2	20,3	15,6
EU-SILC 2021	12,7	52,4	29,2	25,5	24,1	27,4	20,3	15,1
EU-SILC 2022	13,2	57,7	32,3	30,5	27,2	30	21,4	14,1
EU-SILC 2023	12,3	48,8	29,2	25,6	24,5	29	18,4	13,2
EU-SILC 2024	11,5	45,3	28,3	25,5	20,9	23,5	14,7	14,5

Source: EU-SILC, Eurostat ; Statbel.

Note: Data from the Eurostat website, different age groups. Population aged 18– 64 for QJH, country of birth, tenure status and level of education ; for limitation in activities, the data published by Eurostat refer to the population aged 16 – 64.

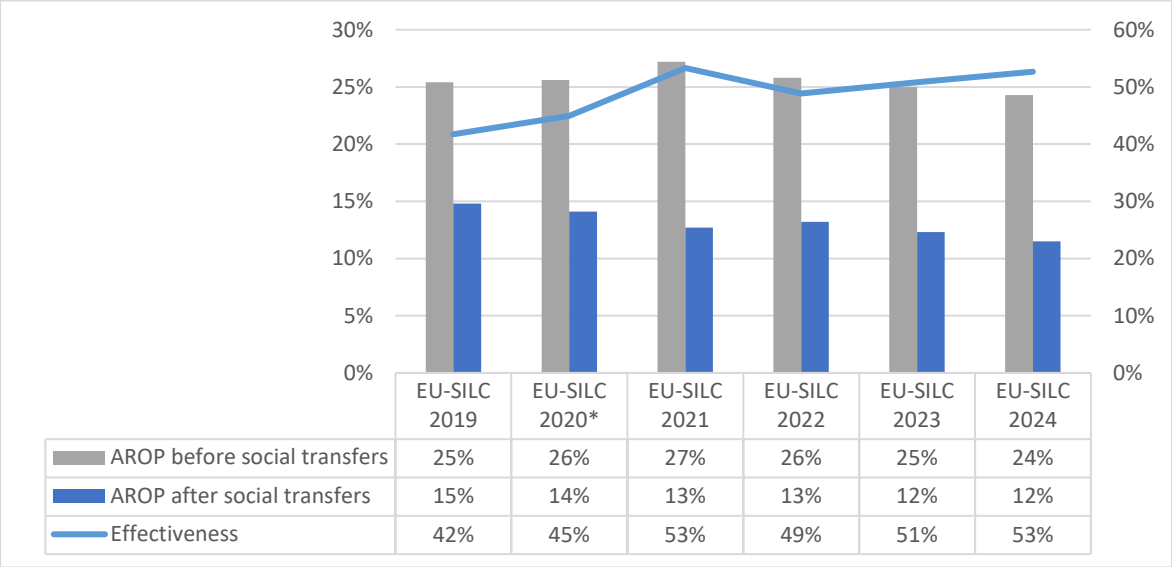
"For at least the past 6 months, have you been limited in activities people usually do because of a health problem?" Respondents can answer *"Yes, strongly limited," "Yes, limited," or "No, not limited."* This question acts as a valuable proxy for assessing disability prevalence. It aligns with the Global Activity Limitation Indicator (GALI), indirectly capturing self-reported functional limitations to monitor disability (see also box 3).

… partly due to the continuous improvement in effectiveness in social transfers

As shown in figure 7, the AROP rate among (quasi-)jobless households decreases over the short and medium term, suggesting again an improvement in the effectiveness of social transfers. This is because social benefits are most likely the main income source for these households.

The improved adequacy of social protection is also evidenced by comparing the post-transfer at-risk-of-poverty rate and the pre-transfer at-poverty-risk-of rate (figure 8). While, in general, the post-transfer poverty risk decreased over the last couple of years, the pre-transfer poverty risk remained rather stable. In income year 2023, social benefits reduced the at-risk-of-poverty rate by 53% compared to 42% five years prior. This observation suggests an increase in the effectiveness of social transfers in the last couple of years.

Figure 8. At-risk-of-poverty (AROP) before and after social transfers (excl. pensions), Total, Belgium, EU-SILC 2019-2024 (%)



	EU-SILC 2019	EU-SILC 2020*	EU-SILC 2021	EU-SILC 2022	EU-SILC 2023	EU-SILC 2024
AROP before social transfers	25%	26%	27%	26%	25%	24%
AROP after social transfers	15%	14%	13%	13%	12%	12%
Effectiveness	42%	45%	53%	49%	51%	53%

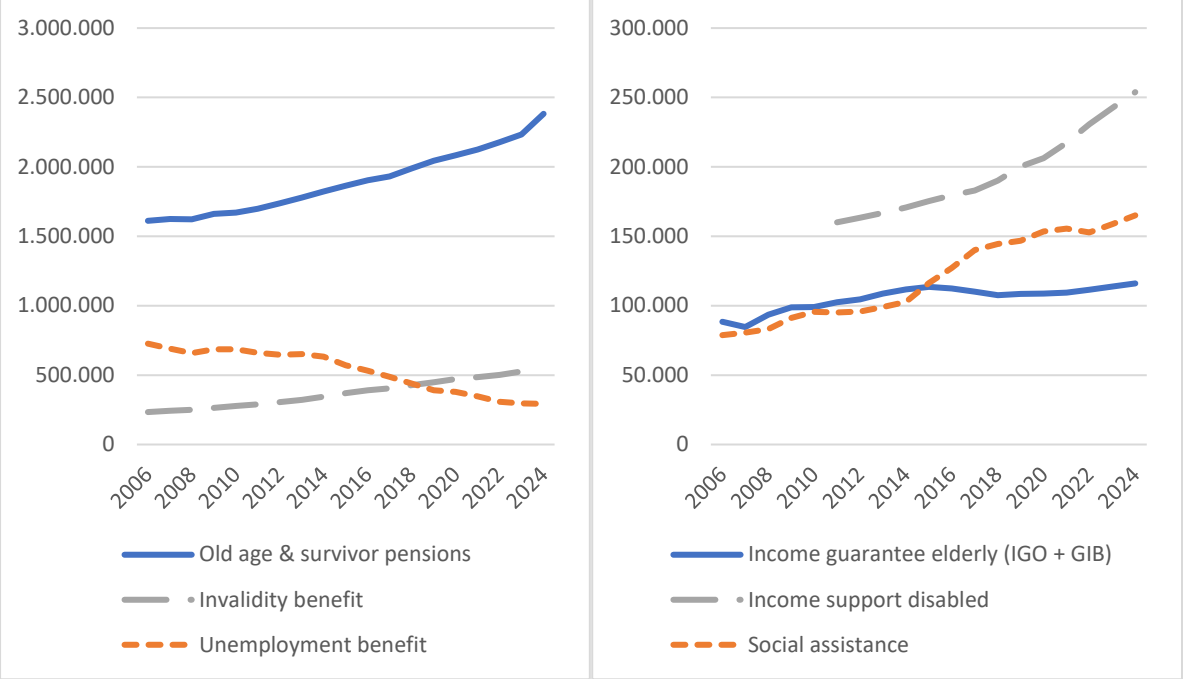
Source: EU-SILC, Eurostat ; Statbel. **Calculations**: FPS Social Security

Meanwhile, benefit dependency continuous to increase.

Alongside the abovementioned improvement in the adequacy of social protection, Belgium has seen a significant rise in benefit dependency over the past decade. Figure 9 shows a gradual increase in the number of benefit recipients. By 2024, the number of beneficiaries for income support (including old age and survivor pensions, invalidity benefits until 2023, social assistance, and support for persons with a disability) reached unprecedented levels.

An exception to the rising trend is the number of unemployed individuals, which has been decreasing annually since 2014. However, in 2024, the drop was just 1%, compared to bigger drops in previous years: 4,1% in 2023 and 11% in 2022. From 2015 to 2021, the annual decrease was also higher, ranging from 6,7% in 2016 to 10,8% in 2019, with the exception of 2020, the first year of the COVID-19 pandemic, which saw a 3,3% decrease.

Figure 9. Trends in benefit dependency: number of beneficiaries, 2006-2024, Belgium



Source: National Employment Office (unemployment), National Institute for Health and Disability Insurance (invalidity), Federal public service for Social Integration (social assistance), FPS Social Security (Income support disabled).

Note: The figures on retirement and survivors' pensions refer to employees only (and therefore exclude civil servants and self-employed persons). Income guarantee for the elderly (IGO) includes both the number of beneficiaries with IGO benefits and the number of beneficiaries with guaranteed income for the elderly (GIB, the previous IGO). The income support for disabled refer to both beneficiaries of the income replacement allowance and/or the integration allowance. The number of persons with invalidity benefits is the sum of the number of persons with invalidity benefits among employees and self-employed persons. The figures on the number of beneficiaries of invalidity benefits are available until 2023. The number of beneficiaries of social assistance in 2024 is provisional.

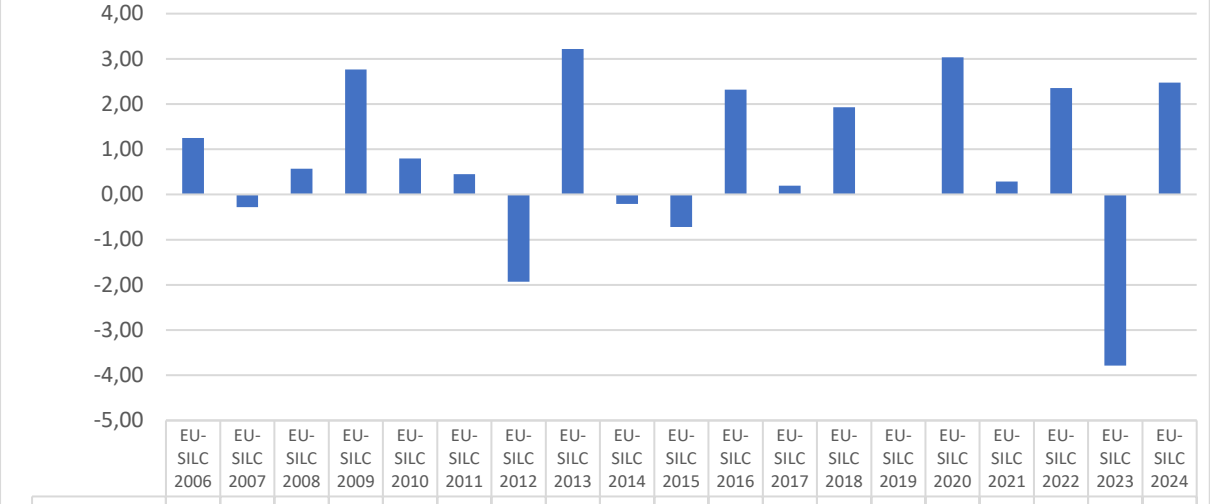
Once again there is real income growth at the middle …

The median of the equivalized household income plays a key role in the AROP definition. As noted by Statbel[9] (2025), the poverty threshold continues to rise, reflecting the overall increase in the median income of Belgians. Hence, in order to fully grasp the evolution in the indicators, it is important to monitor the evolution of the real purchasing power of the median and the deciles as well.

Figure 10 shows the yearly growth rates of the median equivalized household income. In most years, we can observe an increase in both nominal and real terms (see also previous reports). Last year[10], we noted that the postponement of wage indexation in the private sector may have contributed to the fall in median income in real terms in 2022. At the beginning of 2023, most private sector wages were indexed by about 11%, catching up with social benefits and the wages in the public sector. Additionally, the decrease in inflation in 2023 led to a one-time indexation of wages by 2% in the public sector and social benefits. With an average year inflation around 4%, the inflation level did stay relatively high in 2023.

In income year 2023 the median equivalized household income increased again, both in nominal terms by 4,8% and in real terms by 2,5%.

Figure 10. Median equivalized household income, yearly growth rates in real terms, Belgium, EU-SILC 2006-2024



	EU-SILC 2006	EU-SILC 2007	EU-SILC 2008	EU-SILC 2009	EU-SILC 2010	EU-SILC 2011	EU-SILC 2012	EU-SILC 2013	EU-SILC 2014	EU-SILC 2015	EU-SILC 2016	EU-SILC 2017	EU-SILC 2018	EU-SILC 2019	EU-SILC 2020	EU-SILC 2021	EU-SILC 2022	EU-SILC 2023	EU-SILC 2024
Yearly growth	1,25	-0,28	0,57	2,77	0,79	0,45	-1,93	3,22	-0,21	-0,72	2,32	0,19	1,93		3,04	0,28	2,35	-3,79	2,47

Source: EU-SILC, Eurostat; Statbel.
Note: break in time series in 2019

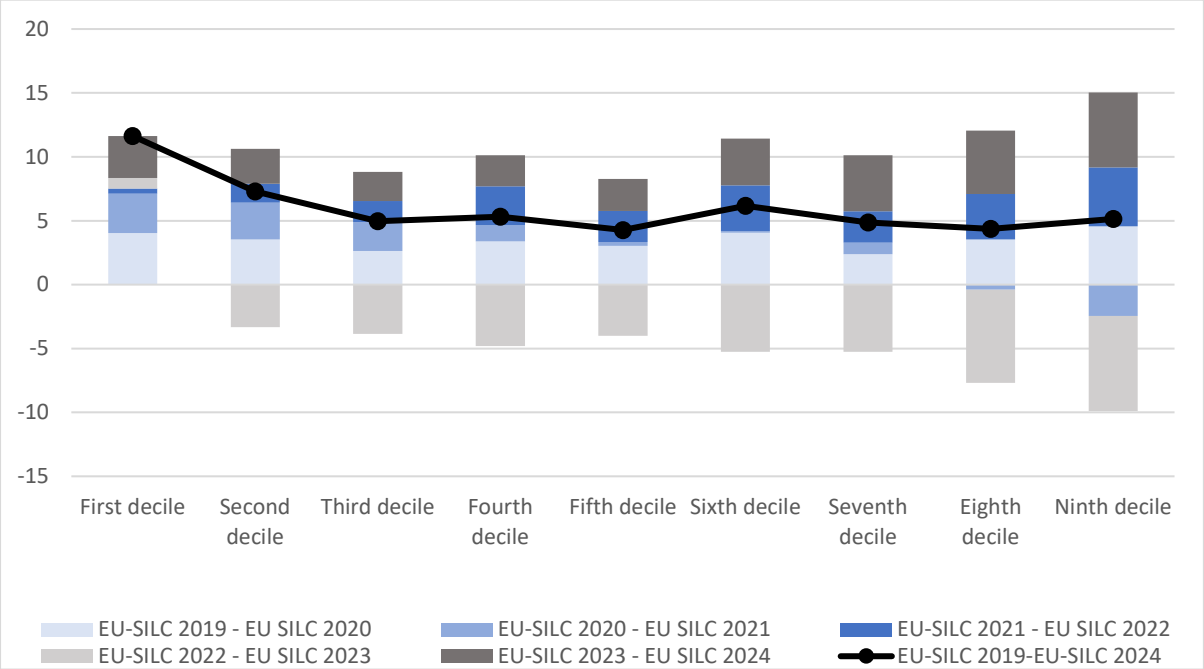
[9] Statbel. (2025). Risk of poverty or social exclusion: More than 2.1 million Belgians are at risk-of-poverty or social exclusion

[10] Federal Public Service Social Security. (2024). *The evolution of the social situation and social protection in Belgium: EU-SILC 2023 results – Towards structural lower poverty levels*

… and a stronger consistent real income growth at the bottom

The evolution of the median equivalized disposable household income masks important underlying changes in the income distribution as noted in previous reports as well. Figure 11 illustrates that all groups experienced increases in real income between income years 2018 and 2023. The lowest decile experienced the largest and most consistent growth, whereas the real incomes in the highest decile fluctuate substantially. These divergent patterns could partly be due to the difference in timing of indexation between social benefits and wages in the private sector. Another reason could be the timing of the biennial intersectoral wage bargaining and the biennial allocation of a welfare envelope that ensures that social benefits remain in line with overall welfare growth. Furthermore, the lowest deciles probably benefitted more from recent government investment in raising minimum wages and benefits. In sum, the decrease in the AROP indicator in recent years went again hand in hand with an actual increase in purchasing power for people at-risk of poverty.

Figure 11. Annual growth rates of equivalized disposable household income by income deciles (top cut-off points), Belgium (in real terms incomes 2019 = 100)



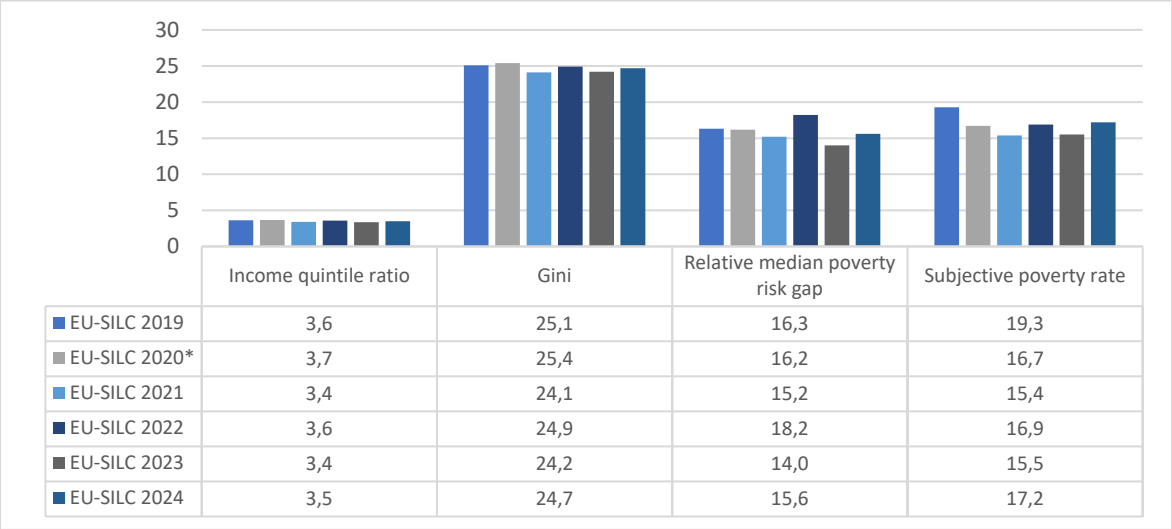
Source: EU-SILC, Eurostat; Statbel.

Note: EU-SILC yearconcern income of the previous year (see also box 1 on the methodological notes).

Additionally, income inequality remains stable

Income inequality remains mostly stable, as indicated by both the income quintile ratio and the Gini coefficient. Both indicators are lower in income year 2023 compared to 2018, and are at a similar level to 2022 (see figure 12). By contrast, the poverty gap and the subjective poverty rate show different trends. For both indicators we observe an increase over the last two years. The relative median poverty gap rose from 14,0% to 15,6% between income years 2022 and 2023, likely due to a significant increase in higher incomes following postponed indexing. But here again, the levels of these two indicators in EU-SILC 2024 are still lower compared to EU-SILC 2019.

Figure 12. Income inequality, poverty gap and subjective poverty, Belgium, EU-SILC 2019-2024



	Income quintile ratio	Gini	Relative median poverty risk gap	Subjective poverty rate
EU-SILC 2019	3,6	25,1	16,3	19,3
EU-SILC 2020*	3,7	25,4	16,2	16,7
EU-SILC 2021	3,4	24,1	15,2	15,4
EU-SILC 2022	3,6	24,9	18,2	16,9
EU-SILC 2023	3,4	24,2	14,0	15,5
EU-SILC 2024	3,5	24,7	15,6	17,2

Source: EU-SILC, Eurostat; Statbel. **Note**: concerning the units of measure : Income quintile is a ratio ; Gini is a coefficient from 0 to 100 ; Relative median poverty risk gap in percentage ; Subjective poverty rate in percentage.

Based on the figures above, income inequality appears to have remained stable. Yet the perception persists that inequality is constantly increasing. The box below delves deeper into a study that investigates this paradox and also looks at other dimensions in which inequality can manifest itself, besides income.

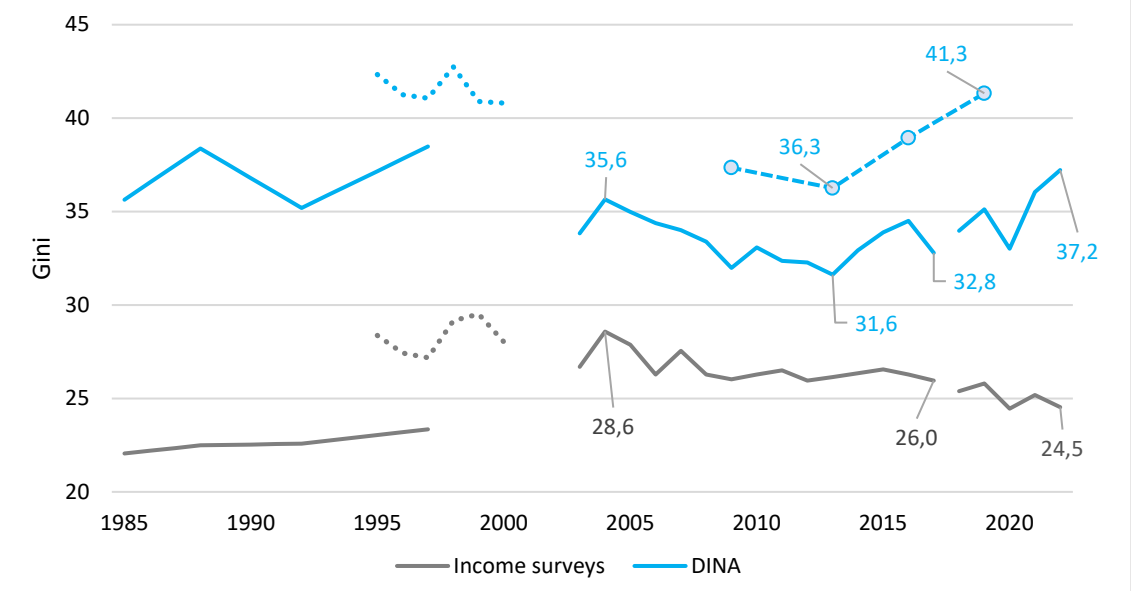
Box 2. The Belgian Paradox of Inequality

A 4-year research project[11], funded by BELSPO and carried out jointly by KUL, ULB and UA, addressed the issue of the 'paradox of inequality in Belgium' between, on the one hand, a general 'perception' of increasing inequality and, on the other hand, conventional statistics showing stable and low income inequality compared with other countries. This 'paradox' has been analyzed from a number of angles, both income related and non-income related.

Regarding the second part of the paradox, the authors investigated the factors contributing to the unchanged inequality in disposable income as reflected in income survey data. They identified two opposing forces that explain this **stable inequality trend**. On the one hand, **most socio-demographic changes**, except for the increased labour market participation of women, **have exerted upward pressure on inequality**, particularly the trend towards smaller households and more people living alone. On the other hand, **the Belgian welfare state**, through social protection and progressive personal taxes, **has helped reduce income inequality**. Since 1992, policy changes have enhanced the redistributive effect of the tax and benefit system. However, the degree of improvement has varied over time and across different instruments, with welfare adjustments to social benefits being particularly significant.

Furthermore**, in order to gain a better understanding of (capital) income inequality, other data sources were used**, such as wealth surveys, tax returns and national accounts. **By integrating these data, inequality is not only higher than shown by traditional income surveys** (which primarily focus on labor income and often underestimate capital income) **but is also less stable**, as can be seen in the graph below which compares the evolution of income inequality based on income surveys on the hand (grey lines) and a DINA (Distributional National Accounts) approach on the other hand (blue lines).

Figure 13. Evolution of the Gini coefficient of inequality in disposable income, 1985-2022



[11] Decoster, A., Decancq, K., De Rock, B., Gobbi, P., Vanderkelen, J., BE-PARADIS, The Paradox of Belgian Inequality Studies, Final Report, Brussels: Belgian Science Policy Office 2025 – 21 p. (BRAIN-be 2.0 - (Belgian Research Action through Interdisciplinary Networks))

Gini coefficients are based on equivalized disposable household income. The grey lines are based on income surveys SEP (1985-1997), ECHP (1995-2000) and EU-SILC (2003-2022). The full blue lines show the Gini coefficients based on DINA for which we retrieved distributional information from these three income surveys. The four dots depict the Gini based on DINA from which distributional information is not solely based on EU-SILC but also HFCS and administrative tax data

More specifically, the DINA approach shows that **capital income**, which is more unequally distributed than labour income, has seen **rising inequality since the financial crisis**. Low interest rates have led to the near disappearance of evenly distributed savings account income, while income from more unevenly distributed dividends has surged.

Regarding the first part of the paradox, the inequality paradox likely stems from a broader definition of inequality that includes aspects beyond disposable income. To address this, the study expanded its perspective to encompass other dimensions such as the diversity in spending behaviour (e.g., energy consumption during inflation), access to public goods (schools, hospitals, etc.), and generational inequality.

The study shows that **the perception that inflation increases inequality of purchasing power between households is only empirically observed for the specific energy price increase in 2021-2022**. Two important nuances are made by the authors. Firstly, the most important factor for the distributional effects of price changes is not the fact of being rich or poor, but rather the great heterogeneity in spending habits between households. Secondly, this conclusion about the redistributive effects of inflation in 2021-22 does not apply to price increases over longer periods, which have sometimes increased inequality and at other times decreased it. So, **changes in nominal disposable income do not directly translate into changes in purchasing power**.

Conclusion

Looking at the recent past, we observe a positive evolution towards the EU-2030 poverty target. Lower levels of poverty or social exclusion (AROPE) have been the result of two main evolutions. More effective and higher levels of income protection went hand in hand with employment growth and a decrease in the share of jobless households between 2019 and 2024. A positive observation is that when the annual decrease in the AROPE could be maintained, the EU-2030 target would be achievable. Yet, it is important to note that poverty reduction is not an easy task and requires both social reforms and social investments. Achieving the EU-2030 target depends on how interactions between socio-demographic trends, (international) economic evolutions and government policies translate in further progress on each of the three sub-targets.

Appendix

Nederlandstalige samenvatting

Indien de trend wordt verdergezet, is de EU-2030 doelstelling binnen handbereik

De Europese Armoededoelstelling wil het aantal mensen met een risico op armoede of sociale uitsluiting verminderen met minstens 15 miljoen personen tegen 2030, waarvan minstens 5 miljoen kinderen, in vergelijking met 2019. Het engagement dat België genomen heeft is om het aantal mensen met een risico op armoede of sociale uitsluiting te verminderen met 279.000 personen tegen 2030, waarvan minstens 93.000 kinderen, in vergelijking met 2019.

Tussen 2019 en 2024[12] nam het aantal personen met een risico op armoede of sociale uitsluiting af met 139.000 (gemiddeld 27.800 per jaar). Hoewel het nog steeds gaat over iets meer dan 2 miljoen (2.121.000) mensen, waren er sinds de start van de meting nooit minder mensen met een risico op armoede of sociale uitsluiting in België. De volgende zes jaar is eenzelfde daling met 140.000 personen (gemiddelde 23.300 per jaar) nodig om de Europese armoededoelstelling tegen 2030 te halen. Indien de huidige trend dus wordt verdergezet, ligt de EU-2030 armoededoelstellingen voor België binnen handbereik.

Specifiek voor kinderarmoede gaven cijfers van vorig jaar aan dat de Europese armoededoelstelling was bereikt. De meest recente gegevens laten opnieuw een stijging optekenen. Om de doelstelling voor kinderarmoede effectief te halen, moet tegen 2030 jaarlijks voor 6.000 kinderen het risico op armoede of sociale uitsluiting worden weggewerkt.

De evolutie van de sub-indicatoren

De Europese doelstelling is gebaseerd op een indicator die is samengesteld uit drie sub-indicatoren: 'het monetair armoederisico' (AROP), 'lage werkintensiteit op gezinsniveau' (QJH) en 'ernstige materiële en sociale deprivatie' (SMSD). Om de Europese doelstelling te behalen kunnen lidstaten inzetten op één of meerdere van de sub-indicatoren: het gezinsinkomen versterken, het aandeel quasi jobloze huishoudens verminderen en/of de koopkracht versterken zodat mensen noodzakelijke goederen en diensten kunnen aanschaffen.

In België hebben twee sub-indicatoren bijgedragen aan de positieve trend de voorbije jaren. De veranderingen in de AROP-indicator is de belangrijkste drijvende kracht achter de trend in de AROPE-indicator. De vooruitgang sinds 2019 werd voornamelijk gerealiseerd door een verlaging van het monetair armoederisico (-3,3 procentpunt ofwel 332.000 personen minder) en dus een versterking van het gezinsinkomen. Het aandeel mensen dat leeft in een gezin waar niemand werkt daalde ook (-1,5 procentpunt, ofwel 101.000 personen minder), maar deze daling was minder sterk. Het voorbije jaar nam dit aandeel zelfs opnieuw licht toe van 10,5% naar 11,3% na een duidelijk dalende trend van vier jaar (+ 77.000 personen). De indicator ernstige materiële en sociale deprivatie fluctueert al jaren rond zes procent. In vergelijking met 2019 zien we in 2024 een zeer lichte stijging (+11.000 personen).

[12] De jaren verwijzen hierbij steeds naar het jaar van de SILC gegevens, waarbij bijvoorbeeld EU-SILC 2024 gaat over inkomensjaar 2023.

Wat betreft de huishoudens met lage werkintensiteit *(de (quasi-)jobless households, QJH)*, zien we over het algemeen een daling met 101.000 personen tussen 2019 en 2024, maar onderliggend zijn er twee bewegingen. Terwijl de QJH zonder AROP toenamen (+95.000), nam het aantal mensen dat in een QJH met AROP woonde sterker af (-196.000). Dit suggereert dat de toewijzing van banen aan gezinnen met weinig binding met de arbeidsmarkt hen boven de armoedegrens bracht.

Reductie van het risico op armoede door sociale transfers

Terwijl meer jobs voor gezinnen waar bijna niemand werkt armoede kunnen reduceren, zijn er ook verschillende indicaties dat de inkomensbescherming effectiever werd in België.

- Ten eerste zien we een sterke daling van het monetaire armoederisico voor gezinnen waar bijna niemand werkt tussen 2019 (59,6%) en 2024 (45,3%).
- Ten tweede nam armoedereductie[13] door sociale transfers sterk toe de voorbije jaren. In 2019 zorgden sociale transfers nog voor een armoedereductie van 42%, terwijl dit in 2024 opliep tot 53%.
- Ten derde daalde het armoederisico zeer sterk de voorbije jaren voor twee specifieke groepen: gepensioneerden (15,6% EU-SILC 2022 naar 10,7% EU-SILC 2024) en de categorie 'andere inactieven', meer bepaald inactieven die niet werkloos zijn (27,6% EU-SILC 2022 naar 22,7% EU-SILC 2024).

De voorbije jaren zijn de sociale minimumuitkeringen substantieel verhoogd richting de armoedegrens.[14] De cijfers tonen aan dat de laagste inkomensdecielen de afgelopen crisisjaren het best en het meest consistent werden beschermd, ook in reële termen. Dit kan komen door zowel verhogingen van de minimumuitkeringen, maar ook door hogere minimumlonen, of opnieuw meer stabiele en voltijdse tewerkstelling voor gezinnen waar weinig binding is met de arbeidsmarkt.

Een positieve trend in het monetair armoederisico (AROP), maar niet voor iedereen

Niet alle bevolkingsgroepen profiteerden in dezelfde mate van de positieve trends. Hoewel sommige groepen nog steeds een bijzonder hoog risico op armoede of sociale uitsluiting lopen, zien we een daling in de AROP-indicator bij de meeste groepen. Voor alle risicogroepen, met name huishoudens met een lage werkintensiteit, personen geboren buiten de EU-27, alleenstaande ouders, huurders, laaggeschoolden en personen die beperkt zijn in dagelijkse activiteiten[15], ligt hun armoederisico beduidend lager in 2024. Wanneer we kijken naar de belangrijkste activiteitstatus zien we dat werklozen een uitzondering zijn. Bij werklozen (+1,7 procentpunten) is het armoederisico namelijk gestegen in 2024 ten opzichte van een jaar eerder.

[13] Door een vergelijking tussen het monetaire armoederisico voor sociale transfers en het monetaire armoederisico na sociale transfers.
[14] FOD Sociale Zekerheid, De doelmatigheid van de sociale minima, 2024. Url : https://socialsecurity.belgium.be/nl/cijfers-van-sociale-bescherming/cijfers-de-kijker/de-doelmatigheid-van-de-sociale-minima-de-inkomensgarantie-voor-ouderen-verhoogd
[15] Deze indicator wordt in EU-SILC enquêtes gebruikt als proxy voor personen die langdurig ziek zijn of die een handicap hebben.

Of de doelstelling zal worden gehaald zal bijgevolg afhangen van de mate waarin de maatregelen die de regering voorziet een impact hebben op de drie indicatoren. Het is van cruciaal belang om oog te hebben voor de complexiteit van de armoedeproblematiek en het investeringskarakter van sociale hervormingen.

Résumé en français

La progression actuelle laisse espérer que l'objectif européen pour 2030 sera atteint

L'objectif européen de lutte contre la pauvreté vise à réduire le nombre de personnes exposées au risque de pauvreté ou d'exclusion sociale de 15 millions de personnes d'ici 2030, dont au moins 5 millions d'enfants, par rapport à 2019. L'engagement pris par la Belgique est de réduire le nombre de personnes exposées au risque de pauvreté ou d'exclusion sociale de 279 000 personnes d'ici 2030, dont au moins 93 000 enfants, par rapport à 2019.

Entre 2019 et 2024[16], le nombre de personnes exposées au risque de pauvreté ou d'exclusion sociale a diminué de 139 000 (soit en moyenne 27 800 par an). Bien qu'il reste encore un peu plus de 2 millions de personnes (2 121 000) dans le cas, il n'y a jamais eu aussi peu de personnes exposées au risque de pauvreté ou d'exclusion sociale en Belgique depuis le début des mesures. Au cours des six prochaines années, une réduction supplémentaire de 140 000 personnes (soit une moyenne de 23 300 par an) est nécessaire afin d'atteindre l'objectif européen de lutte contre la pauvreté pour 2030. Si la tendance actuelle se poursuit, l'objectif européen pour 2030 de la Belgique est donc atteignable.

Concernant la pauvreté infantile, les chiffres de l'année dernière indiquaient que l'objectif européen de lutte contre la pauvreté avait été atteint. Cependant, les données les plus récentes montrent une nouvelle augmentation. Pour atteindre l'objectif de pauvreté infantile, il est nécessaire de sortir 6 000 enfants en risque de pauvreté ou d'exclusion sociale par an d'ici 2030.

L'évolution des sous-indicateurs

L'objectif européen est basé sur un indicateur, AROPE, qui combine trois sous-indicateurs : le « risque de pauvreté monétaire » (AROP) ; « la faible intensité de travail au niveau du ménage » (QJH) et « la privation matérielle et sociale sévère » (SMSD). Pour atteindre cet objectif, les États membres peuvent décider d'intervenir sur un ou plusieurs de ces sous-indicateurs : renforcer le revenu des ménages, réduire la part des ménages quasi sans emploi et/ou renforcer le pouvoir d'achat pour que les personnes puissent acquérir des biens et services essentiels.

En Belgique, deux sous-indicateurs ont contribué à la tendance positive observée ces dernières années. L'évolution de l'indicateur AROP est ainsi le principal moteur de la tendance positive de l'indicateur AROPE. Les progrès réalisés depuis 2019 sont, en effet, principalement dus à une réduction du risque de pauvreté monétaire (-3,3 points de pourcentage, soit 332 000 personnes en moins), renforçant ainsi le revenu des ménages. La proportion de personnes vivant dans un ménage où personne ne travaille a également diminué (-1,5 point de pourcentage, soit 101 000 personnes en moins), bien que cette baisse ait été moins marquée. L'année dernière, cette proportion a même légèrement augmenté, passant de 10,5 % à 11,3 %, après une tendance clairement à la baisse sur quatre ans (+77 000 personnes). L'indicateur de privation matérielle et sociale sévère se situe autour de 6 % depuis des années. En comparaison avec 2019, on constate en 2024 une légère augmentation (+11 000 personnes).

[16] Les années font toujours référence à l'année de publication du SILC. Ainsi, l'EU-SILC 2024 concerne l'année de référence 2023.

En ce qui concerne les ménages à faible intensité de travail (les ménages quasi sans emploi ou « QJH »), on observe une diminution générale de 101 000 personnes entre 2019 et 2024. Cette baisse cache deux mouvements sous-jacents : tandis que le nombre de QJH sans AROP a augmenté (+95 000), le nombre de personnes vivant dans un QJH avec AROP a diminué plus fortement (-196 000). Cela suggère que l'attribution de travail aux ménages ayant peu de liens avec le marché du travail les a fait passer au-dessus du seuil de pauvreté.

Réduction du risque de pauvreté grâce aux transferts sociaux

Tandis que davantage d'emplois pour les ménages où presque personne ne travaille peuvent réduire la pauvreté, plusieurs indices montrent que la protection des revenus a été plus efficace en Belgique.

- Tout d'abord, on observe une forte réduction du risque de pauvreté monétaire pour les ménages où presque personne ne travaille entre 2019 (59,6 %) et 2024 (45,3 %).
- Ensuite, la réduction de la pauvreté[17] grâce aux transferts sociaux a considérablement augmenté ces dernières années. En 2019, les transferts sociaux réduisaient la pauvreté de 42 %, alors qu'en 2024, ce chiffre est passé à 53 %.
- Troisièmement, le risque de pauvreté a fortement diminué ces dernières années pour deux groupes spécifiques au sein de la population : les pensionnés (15,6 % selon EU-SILC 2022 contre 10,7 % selon EU-SILC 2024) et la catégorie des « autres inactifs », notamment ceux qui ne sont pas au chômage (27,6 % selon EU-SILC 2022 contre 22,7 % selon EU-SILC 2024).

Ces dernières années, les allocations sociales minimales ont été substantiellement augmentées pour se rapprocher du seuil de pauvreté[18]. Les chiffres montrent que les déciles de revenus les plus bas ont été les mieux protégés pendant les années de crise, même en termes réels. Cela peut être dû à des augmentations des allocations minimales, mais aussi à des salaires minimums plus élevés, ou à une stabilisation et une généralisation de l'emploi à temps plein pour les ménages ayant peu de liens avec le marché du travail.

Une tendance positive pour le risque de pauvreté monétaire (AROP), mais pas pour tout le monde

Toutes les catégories de population n'ont pas profité de façon uniforme des tendances positives. Même si certaines catégories restent particulièrement exposées à la pauvreté ou à l'exclusion sociale, l'indicateur AROP est en diminution pour la majorité d'entre elles. En 2024, on constate une réduction marquée du risque de pauvreté parmi les groupes considérés comme vulnérables, en particulier les ménages à faible intensité de travail, les personnes nées hors de l'UE-27, les parents isolés, les locataires, les personnes peu qualifiées et les personnes ayant des limitations

[17] En comparant le risque de pauvreté monétaire avant transferts sociaux et le risque de pauvreté monétaire après transferts sociaux.
[18] SPF Sécurité Sociale, L'efficacité des minima sociaux, 2024. URL : https://socialsecurity.belgium.be/fr/chiffres-de-la-protection-sociale/focus-sur-les-chiffres/lefficacite-des-minima-sociaux-la-garantie-de-revenus-aux-personnes-agees-ete

dans leurs activités quotidiennes[19]. Toutefois, les chômeurs font une exception : en 2024, le risque de pauvreté a progressé chez les chômeurs (+1,7 point) par rapport à l'année précédente.

La réalisation de l'objectif dépendra donc de l'impact des mesures prévues par le gouvernement sur les trois indicateurs. Il est essentiel de tenir compte de la complexité de la problématique de la pauvreté et du caractère investissement des réformes sociales.

[19] Cet indicateur est utilisé dans les enquêtes EU-SILC comme indicateur de substitution pour les personnes souffrant d'une maladie de longue durée ou d'un handicap.

Glossary

In this section, we list certain definitions available on the website of Eurostat for some of the indicators and terms frequently used in this report[20].

At risk of poverty or social exclusion, abbreviated as **AROPE**[21], corresponds to the sum of persons who are either at-risk-of-poverty, or severely materially and socially deprived or living in a household with a very low work intensity. People are included only once even if they are in more than one of the situations mentioned above. The AROPE rate is the share of the total population which is at risk of poverty or social exclusion. It is the main indicator to monitor the EU 2030 target on poverty and social exclusion and was the headline indicator to monitor the EU 2020 Strategy poverty target. The AROPE indicator has been modified in 2021 according to the new EU 2030 target, adjusting the SMD and the QJH.

The **at-risk-of-poverty rate**[22] is the share of people with an equivalised disposable income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60 % of the national median equivalised disposable income after social transfers.

The **at-risk-of-poverty rate before social transfers** is calculated as the share of people having an equivalised disposable income before social transfers that is below the at-risk-of-poverty threshold calculated after social transfers. Pensions, such as old-age and survivors' (widows' and widowers') benefits, are counted as income (before social transfers) and not as social transfers. This indicator examines the hypothetical non-existence of social transfers.

Disposable income[23] : includes all income from work (employee wages and earnings from self-employment); private income from investment and property; transfers between households; all social transfers received in cash including old-age pensions.

Equivalised income[24] is a measure of household income that takes account of the differences in a household's size and composition, and thus is equivalised or made equivalent for all household sizes and compositions. It is used for the calculation of poverty and social exclusion indicators.

Material deprivation[25] is defined as the enforced inability (rather than the *choice* not to do so) to pay unexpected expenses, afford a one-week annual holiday away from home, a meal involving meat, chicken or fish every second day, the adequate heating of a dwelling, durable goods like a washing machine, colour television, telephone or car, being confronted with payment arrears (mortgage or rent, utility bills, hire purchase instalments or other loan payments).

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[20] These are therefore the exact definitions given by Eurostat and available at : Category:Living conditions glossary - Statistics Explained (europa.eu).
Statbel also provides a glossary with a series of definitions associated with SILC, available at : https://statbel.fgov.be/en/themes/households/poverty-and-livingconditions/plus.

[21] https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:At_risk_of_poverty_or_social_exclusion_(AROPE).

[22] https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:At-risk-of-poverty_rate.

[23] Available at : https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Disposable_income.

[24] Available at : https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Equivalised_income.

[25] Available at : https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Material_deprivation.

The **material deprivation rate** is an EU-SILC indicator that means the inability to afford some items considered by most people to be desirable or even necessary to lead an adequate life. The indicator distinguishes between individuals who cannot afford a certain good or service, and those who do not have this good or service for another reason, e.g. because they do not want or do not need it. It was one of the components that defined the at risk of poverty or social exclusion rate (AROPE) according to the Europe 2020 strategy.

Severe material deprivation rate is defined as the enforced inability to pay for at least four of the considered items.

The **severe material and social deprivation rate** (SMSD) is an EU-SILC indicator adopted by the Indicators' Sub-Group (ISG) of the Social Protection Committee (SPC), that distinguishes between individuals who cannot afford a certain good, service or social activities. It is defined as the proportion of the population experiencing an enforced lack of at least 7 out of 13 deprivation items (6 related to the individual and 7 related to the household).

The **work intensity**[26] of a household is the ratio of the total number of months that all working-age household members have worked during the income reference year and the total number of months the same household members theoretically could have worked in the same period.

A **jobless household**[27] is defined as a household in which no working-age adult is employed.

The **quasi-jobless** indicator measures the absence of employment at the household level. It concerns people from 0-64 years living in households where the adults (those aged 18-64, but excluding students aged 18-24 and people who are retired according to their self-defined current economic status or who receive any pension (except survivors pension), as well as people in the age bracket 60-64 who are inactive and living in a household where the main income is pensions) worked a working time equal or less than 20% of their total combined work-time potential during the previous year. Households composed only of children, of students aged less than 25 and/or people aged 65 or more are excluded from the indicator calculation.

The **reference year**[28] is the time or year to which a particular piece of information relates. In EU-SILC, it is defined separately for each variable depending on its collection and its use. Therefore, the reference year can align with either the survey year or the income year. The **survey year** corresponds to the year when the EU-SILC survey was conducted. The **income year**, in EU-SILC, typically corresponds to the calendar year before the year in which the survey took place (for most participating countries like Belgium), and is used mainly for assessing income-related indicators and the (quasi-) jobless household indicator.

[26] Available at : https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Persons_living_in_households_with_low_work_intensity.
[27] Available at : https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Jobless_households.
[28] Available at : https://ec.europa.eu/eurostat/web/income-and-living-conditions/information-data#Reference%20periods

The **income quintile share ratio**[29] or the **S80/S20 ratio** is a measure of the inequality of income distribution. It is calculated as the ratio of total income received by the 20 % of the population with the highest income (the top quintile) to that received by the 20 % of the population with the lowest income (the bottom quintile).

The **Gini coefficient**[30] measures the extent to which the distribution of income within a country deviates from a perfectly equal distribution. A coefficient of 0 expresses perfect equality where everyone has the same income, while a coefficient of 100 expresses full inequality where only one person has all the income.

The **relative median at-risk-of-poverty gap**[31] is calculated as the difference between the median equivalised disposable income of people below the at-risk-of-poverty threshold and the at-risk-of-poverty threshold, expressed as a percentage of the at-risk-of-poverty threshold (cut-off point: 60 % of national median equivalised disposable income).

Subjective poverty[32] is defined by how individuals perceive their ability to make ends meet. A household that answered "With great difficulty" or "With difficulty" is considered to fall under subjective poverty.

[29] Available at: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Income_quintile_share_ratio#:~:text=It%20is%20calculated%20as%20the,compiled%20as%20equivalised%20disposable%20incomes.
[30] Available at: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Gini_coefficient
[31] Available at: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Relative_median_at-risk-of-poverty_gap
[32] Available at: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Subjective_poverty

Tables

Table A1. Overview reference years, key indicators and variables in EU-SILC

Edition	Reference period	Indicator	Variable / Characteristic
'EU-SILC year t'	Survey year = 'year t'	AROPE*[33] MSD SMSD SMD Subjective poverty rate	Self-defined current economic status Main activity status (self-defined) Country of birth Household type Tenure status Education level Age**[34] Activity limitation[35]
	Income year = 'year t-1'	AROPE* AROP (before and after social transfers) Disposable income (Median) Equivalized income QJH Income quintile ratio Gini index Relative median poverty risk gap	Age**

[33] *The AROPE indicator combines three dimensions: AROP, SMSD and QJH. While AROP and QJH are based on income data from the income year, SMSD is assessed during the survey year. Consequently, the AROPE reflects information from both the survey year and the income year.
[34] **Regarding age, in the (micro) data of the EU-SILC, both the age in completed years (at the end of income reference period) and age in completed years at the time of the interview are available
[35] See footnote 8

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