



Unofficial Machine Translated Document

# 4th federal action plan to combat poverty and reduce inequality

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# Colophon

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The pandemic is now a priority for political action. But the question of climate and the environmental crisis and its consequences also remains open and calls for general mobilisation. The most vulnerable groups are being hit hardest not only by the health crisis, but also by the climate and environmental changes to which they are disproportionately exposed. They live in the most polluted neighbourhoods, with the least access to clean water.	

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# Forewo

As soon as it was formed, the government committed itself to implementing an ambitious plan to combat poverty and inequality. This was essential. For several years, the rate of people at risk of poverty has remained above 20%.

It is simply untenable to regard this rate as inevitable. Because behind these abstract figures and percentages are women, men and children - one in five Belgians - facing a precarious situation!

Major measures have been taken since the start of the legislature. These include a significant increase in various benefits (RIS, income replacement allowance and Grapa). This is a fundamental first step in the fight against precariousness.

Access to quality employment is also a vector of emancipation on which the fight against poverty must be built. Raising the minimum wage and making it possible to temporarily combine benefits with income from work are precisely the kind of targeted measures that can help people get back to work.

The aim of the plan to combat poverty and inequality is now to provide a broader, structural framework for public and voluntary players, for people in precarious situations or at risk of poverty.

A number of key points have guided its development.

Firstly, real involvement of anti-poverty associations in the process: building "*with*" and not "*for*" is a fundamental principle of the philosophy behind the work being carried out. Indeed, to be successful, such a plan must be inclusive.

Secondly, a commitment from the Government as a whole: the plan involves all the ministers, making the fight against poverty a collective cause. They have all participated in its development. They are all committed to taking action. The involvement of each minister, within his or her own remit, will strengthen the action we want to take in many areas: debt, the fight against non-use of benefits, the power to live, access to health care, access to justice, etc.

Finally, a constant evaluation process: to measure the results achieved or to redirect efforts if necessary. To show those for whom the plan is intended the results achieved. But also to listen to them, in a context where the need for dialogue is so strongly felt.

The plan comes at a time of unprecedented crisis. Alongside the plan, other more short-term measures are being taken, particularly in the energy sector. The crisis context and its impact on the public require multiple responses. These measures are intended to complement and reinforce each other.

Our social protection system is invaluable and shows just how useful it is. Without it, studies confirm that a new section of the population would have fallen into poverty. We need to take action for everyone: people living in poverty or at risk of poverty, whether they are in receipt of social security benefits, employed or self-employed. Without pitting these categories against each other, all of whom deserve solidarity tailored to their situation.



We must also take the debate to a European level with strong ambitions. And we must authorise daring to say that, in the long term, we want poverty to disappear. Because we cannot take it for granted that some of our fellow citizens are permanently deprived of the power to live life to the full.

This plan is a solid building block.

Karine Lalieux

Minister for Social Integration and Combating Poverty



# Introduction

## The need for determined action

Why fight poverty? Is it not possible to let things go and gamble that they will disappear naturally, thanks to a return to strong economic growth? This may seem a provocative question at the outset of a plan to reduce inequality and combat poverty, but it has to be asked. All too often, poverty is seen restrictively as a situation of monetary deprivation, which it is. This can lead to the erroneous conclusion that action on the monetary front is sufficient.

**But poverty is more than that, and we must not stop there. Poverty implies economic deprivation, but also deprivation of health, housing and education. And, just as importantly, deprivation of social relationships.** In other words, beyond monetary deprivation, poverty affects freedom of expression, feelings of dignity and participation in society.

But everyone must remain a full member of our society, which is a whole. There are not poor people on one side and rich people on the other. There is a community to which everyone belongs, and in which equal rights must be guaranteed. We need to fight poverty to reduce the rate, which is still too high in our country. But more than that, **we need to fight poverty to ensure equality between citizens, and therefore guarantee freedom for all.**

Far from being a fixed situation, poverty evolves. Some people manage to escape it, while others can remain trapped in such a situation for a long period of their lives. The health crisis has shown the extent to which the lines can fluctuate in this area: many of us may be faced with it one day. **In the midst of a health, economic and social crisis, and now in an international context, devising a new federal plan to reduce inequalities and combat poverty is a major and decisive challenge.**

According to the latest figures from the National Bank of Belgium, economic activity will grow by 6.1% in 2021. For this year, given the international situation marked by the war in Ukraine, the latest projections are for growth of 2.4%. Even if growth is affected by the situation, it must be inclusive and benefit everyone.

The Belgian Planning Bureau recently indicated that "the risk of poverty for the population under 60 has not fallen in Belgium in recent years. On the contrary, it has actually increased despite a generally favourable economic context up to the beginning of 2020.<sup>1</sup>

**The challenge therefore involves not only the minister responsible, but also all the stakeholders and all**

**of the Government.** From the outset, the approach is intended to be cross-cutting, mobilising and ambitious. Because getting out

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<sup>1</sup> Bureau du Plan - Working paper 6-21

now more than ever in the current and future social context. No  
Not only by responding to emergencies, but also by working on structural measures over the medium and long term. The well-being of all our citizens and the prosperity of our state are at stake, society will only progress when inequalities are reduced and poverty is reduced.

Ever since it was formed, our government has been firmly committed to building a more cohesive, prosperous, sustainable and barrier-free society that promotes cooperation and respect. **The fight against poverty and inequality features prominently in the government's agreement, with one of the key measures being an increase in minimum social benefits and a precisely described methodology for achieving this. Since the start of the legislature, the Government has taken strong measures that form the basis for determined action to combat poverty. The action has been collective, and is continuing today, embodied in the plan to combat poverty and inequality. Each member of the Government is therefore committed to continuing these efforts.**

This is the background to the 4th federal plan in this area. In 15 years, the federal government has successively adopted 3 plans to combat poverty in a changing social context. This plan will, of course, draw on the evaluations of the previous plans and learn from the failures as well as the successes, but the aim is not to produce yet another plan. **We need to equip ourselves with an unprecedented tool, given the extraordinary times we are living through in health, economic, ecological, social, international and even philosophical terms.** Alongside the Federal Economic Recovery Plan and the Federal Sustainable Development Plan, we want to design this plan as **a strong social recovery plan.** At a time when the Corona crisis is still fresh in people's minds, and we are plunged into one of the most serious international crises since the Second World War, it is more necessary than ever to put in place a policy to combat poverty and inequality that is both broad-based and structural, to ensure that no one is left behind at a time of rapid and profound change, such as climate change and increasing digitalisation. The economy, the environment and society are not antagonistic, they go hand in hand. The healthier people are, the higher their morale, the greater their confidence in the state and in the future. Rather than reducing poverty, we are aiming to eradicate it, because combating its effects is more expensive than working towards a fair, egalitarian and emancipated society. This means working to reduce inequalities. And within this framework, we will need to mobilise all the wills, forces, actions and budgets necessary to achieve this objective.

This plan is naturally in line with **the commitments made at global and European level.** In 2015, 193 UN member states, including Belgium, signed up to the 2030 Agenda. The Agenda sets out 17 goals to achieve this, the first of which is to "eradicate poverty in all its forms everywhere in the world", with the aim of reducing poverty by 50% by 2030.

Belgium is also part of **the European Social Rights Framework (2017).** This is the minimum set of rights and protection that every citizen of a member country of the European Union must enjoy: the right to social protection, the right to a minimum income or guaranteed access to healthcare, for example. Europe has also set itself the target of reducing the number of people at risk of poverty or social exclusion by 15 million by 2030.

The plan is not limited to complying with European or international recommendations. **The**





**Belgium must play a leading role in this area, with the next Belgian presidency on the horizon of the Council of the European Union in 2024.** More than ever, social action is at the heart of the European agenda, and we must seize this opportunity.

Everyone will be involved in implementing this plan. The stakes are too high for the response to be limited in terms of the players involved. At the forefront, of course, will be the Government, public authorities, associations and professional support structures. But we must go beyond that, and everyone will have a role to play: **we will work to ensure that the social partners, civil society, citizens and businesses take ownership of the plan and support us in this ambition.**

This plan is finally taking root in the Belgian landscape, alongside the ambitious plans to combat poverty being implemented by the federated entities. It is not an isolated project with a purely federal focus. **It is part of a shared national dynamic**, designed to create the collective conditions necessary to achieve an ambitious objective: the eradication of poverty. And so **consultation with the federated entities will be a priority.**

Mobilisation will be everyone's business, at every level, in a spirit of collective solidarity. This is an absolute necessity, and we can all relate to the words of the President of the United States, Joe Biden, when he addressed the American Congress: *"My fellow Americans, trickle-down economics has never worked. It's time to grow the economy from the bottom up"*.

**It is this same spirit, of committed work at every level, that we wish to give to the plan to combat poverty.**

## An issue that preceded the health crisis and the international crisis

In recent years, poverty and inequality have remained worryingly high in Belgium. Shortly before the crisis, in 2019, **14.8% of Belgians were considered to be at risk of monetary poverty (household with a total disposable income of less than €1,230 per month for a single person); 12.4% of the population lived in a low-intensity household; 4.4% of Belgians suffered from severe material deprivation. One child in 5 was living below the poverty line.** The first EU-SILC 20 data confirms this situation. And these figures are only the visible part, reflected in the statistics, of situations of poverty. Some still fall through the safety net, which the government is committed to strengthening and solidifying.

Behind these figures, the corollaries of precariousness, are **thousands of citizens whose most fundamental rights are jeopardised**, including the right to lead a dignified life, often from birth and throughout life. The fight against the intergenerational reproduction of poverty and child poverty is essential in this respect, because we cannot accept that today's poor children are tomorrow's poor adults, and that many of our young people



facing deprivation and inequality. Combating adult poverty means combat poverty among families and children.

- The **gender dimension must also permeate the entire plan**, as women are more likely than affected by job insecurity and poverty (lower salaries, pensions, part-time work, lower-paid jobs in sectors that are less well regarded economically and more at risk during the crisis, dependent children, RIS, etc.). Generally speaking, the risk of poverty remains higher for women, with an average gap of 2%. **Similarly, the risk of poverty is significantly higher for single-parent families (44.4%) than for single people (28.6%) or two-adult families (15.4%)<sup>2</sup> More than 80% of single-parent families are headed by women.** Half of these women receive a retirement or survivor's pension of less than €1,193 a month.
- **51.5% of recipients of the Social Integration Income (RIS) are women** (and use it over a longer period than men ).<sup>3</sup>
- **Over 65% of recipients of the Garantie de Revenu Aux Personnes Agées (GRAPA) are women.**

Women are therefore more exposed to the risk of poverty, either directly or indirectly. The crisis has revealed the essential jobs known as front-line jobs (healthcare, retail, education, domestic help, help for the disabled, etc.), essential jobs that are poorly or less well paid and which are mainly carried out by women. **And at international level, according to the World Economic Forum, the pandemic is delaying progress towards gender equality in many countries by more than a generation<sup>4</sup>.**

Taking account of this specific situation will be an essential part of the plan. And let's not forget our elderly who, isolated, run a greater risk of poverty. Regardless of age or gender, people in precarious situations must be at the heart of the process.

## Health crisis, international crisis and state of social emergency

These observations alone justify an ambitious plan. But today, the crisis is acting like a steamroller, revealing and accentuating the inequalities and difficulties of the most vulnerable groups. Economic uncertainty and social uncertainty are combining to drag in their wake an even greater number of people who were previously spared or sheltered from financial hardship.

Of course support measures have been taken, and they have enabled a large number of people to

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<sup>2</sup> Source: Statbel - [https://indicators.be/fr/i/G01\\_PSE/](https://indicators.be/fr/i/G01_PSE/)

<sup>3</sup> <https://www.luttepauvrete.be/wp-content/uploads/sites/2/2020/11/201109-Genre-et-pauvret%C3%A9-fiche-DEF-EN.pdf>

<sup>4</sup> <https://fr.weforum.org/agenda/2020/07/la-covid-19-est-le-plus-grand-obstacle-a-legalite-des-sexes-depuis-one-decade/>

protect against the effects of a health crisis: many of our social protection mechanisms worked.

But the shockwaves will continue to be felt for a long time to come. According to Oxfam, the effects will be felt by the world's poorest people for almost 10 years to come. **For the first time in more than 20 years, the rate of extreme poverty in the world is rising, according to the World Bank.**

What's more, just when we were expecting the health crisis to be over, leading to a gradual recovery in business and an upturn in the economy, two crises have exacerbated the difficulties. The first was a national crisis, the floods, which reflected international climate issues. Then there was a serious international crisis, resulting from Russia's aggression against Ukraine.

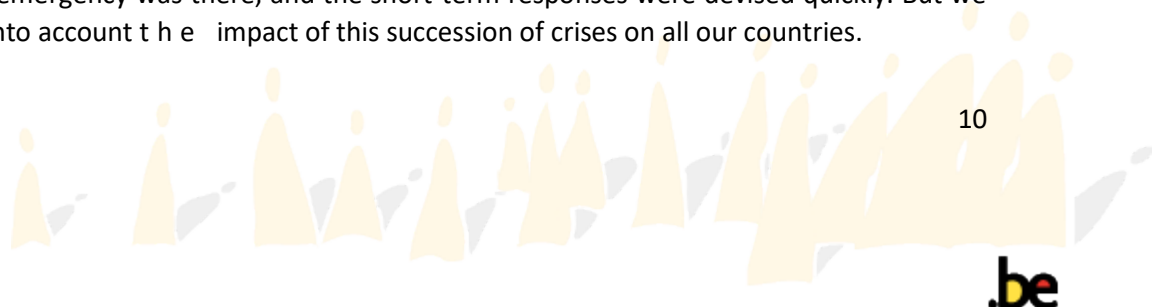
In July, flooding had dramatic consequences in several Belgian towns and cities, resulting in a large number of victims and considerable damage. It quickly became apparent that the most vulnerable were the hardest hit by this climatic disaster, and the Government had to react quickly. In addition to the considerable resources mobilised by the Walloon Region, an initial exceptional budget of EUR 20 million was made available in the first few days after the floods, for the benefit of users of the CPAS in the affected municipalities.

The intensity and frequency of these floods are a manifestation of climate change and have demonstrated, beyond the urgency of the situation, that the changes affecting us must be taken into account with determination, particularly for the most disadvantaged. The mobilisation of everyone was important, essential, whether it was the solidarity of the State or help from individual citizens. Initially, these were short-term responses, but we need to define structural responses at the same time: the fight against poverty is obviously part of this.

In February 2022, a serious international crisis erupted following Russia's aggression against Ukraine. The full consequences of this are still difficult to assess. There are, of course, the primary and dramatic consequences for the Ukrainian population, which require the most urgent responses. The conflict has led to the displacement of several million Ukrainians, who have lost almost everything. And Belgium, like other European countries, is taking care to welcome some of these people fleeing the war.

The government has acted quickly and several measures have already been taken. For example, for all Ukrainians fleeing the war and benefiting from temporary protection status who apply to them and are found to be in need, the CPAS will benefit from an increased rate of federal intervention of around 135% of the ERIS for the first 4 months, rising to 125% for the entire duration of the support provided to each Ukrainian beneficiary. Long-term support for refugee populations will need to be continued where appropriate. Their integration into society is essential. The European Union recently decided to release additional resources to promote this integration. Participating CPASs will therefore be given financial resources to support this very specific group.

The humanitarian emergency was there, and the short-term responses were devised quickly. But we also have to take into account the impact of this succession of crises on all our countries.



citizens. We are seeing other phenomena being accelerated, in particular for the prices of energy and food prices. As far as energy prices are concerned, the increase  
The rise in world prices is having an impact on all households, and particularly on the most disadvantaged families and working poor. And the ambition to reduce the use of fossil fuels will maintain this pressure on prices. The transition must therefore be fair, taking account of the disadvantaged. Measures have been taken, such as VAT on energy costs, or the strengthening of energy funds. Others must follow, and the plan makes a number of proposals.

Rising food prices are also having a significant impact on family budgets. At national level, this rise in prices has a twofold effect: potentially increasing the need for food aid and enabling operators to guarantee sufficient quantities despite inflation. The international crisis, in particular, is putting upward pressure on prices that were already high.

The World Bank estimates that: "The impact of the war in Ukraine adds risks to food security in the coming months by putting pressure on food prices, which could plunge millions more people into a situation of acute food insecurity"<sup>5</sup>.

Of course, in our country, the system of automatic indexation of wages and social benefits helps to cover the rise in prices and inflation; in itself, it plays a powerful role as a shock absorber in the fight against poverty. But the spiral of recent increases will have a greater impact on the most disadvantaged, whether those living in poverty or on the lowest wages. It is important that the plan to combat poverty and social inequality provides structural responses that complement and reinforce the short-term measures that have been taken.

We cannot inexorably accept that the poorest people should continue to pay the heaviest bill. The consequences of this crisis on poverty will be terrible if we do not act decisively.

Let's quote the Nobel Prize winner for Economics, Esther Duflo, on the situations generated by poverty: "The richer we are, the more we are protected against ourselves, our incompetence, our ignorance, our failings. When you don't have drinking water when you wake up in the morning, you can't think about tomorrow, but above all you have an obligation to find water for yourself and your family. There's no room for error. I find water, but is it drinkable? Do I give it to my children? We are freed from these energy-consuming problems. This self-control, which is like a muscle, does not have an infinite capacity. Not only do the poor risk making mistakes that aren't even possible for us (forgetting to boil the water, for example), but we are also able to contemplate the important decisions we have to face with more self-control, because we didn't need to

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<sup>5</sup> <https://www.banquemoniale.org/fr/topic/agriculture/brief/food-security-update>

wasting this energy to cope with everyday life. We forget this completely because these crutches have become almost invisible".<sup>6</sup>

Admittedly, the contexts studied by Esther Duflo are different from those with which we are familiar, but they are no less emblematic of situations of poverty. **In Belgium, too, we have to respond to what is known as the need for affluence, which in concrete terms means being certain of being able to make ends meet, being able to envisage spending, being able to meet a series of needs without having to sacrifice or postpone others.** However, it is still difficult to understand what poverty actually means.

And in an alarming global context, Belgium is not spared. **In 2020, 10.9% of the Belgian population was facing a situation of material and social deprivation.** Around a quarter of Belgians were financially unable to cope with an unexpected expense. Single-parent families (80% female-headed) and their children were much more affected than other categories: 27.4% of them were in a situation of material and social deprivation. Furthermore, **17% of the population said that their household was having (great) difficulty making ends meet.** Finally, 10% of the population felt that their overall income had fallen in 2020 compared with 12 months earlier.

These figures are reflected on the ground in : an increase in requests for food aid (+68.0% in 2020), for supplementary aid from the CPAS (from around 160,000 in January 2020 to around 215,000 in December 2020 (+34.4%), an increase in requests for RIS (overall, the growth rate in the number of integration incomes over the full year 2020 is expected to be around twice the average for previous years (6,9% compared with 3.4%))<sup>7</sup> , the digital divide, homelessness, social isolation, dropping out of school, excess mortality due to COVID among the poorest, poorer health...

COVID-19, the lockdown and the international crisis have also had an unprecedented impact on a large proportion of the self-employed. A number of categories have been forced to cease their self-employed activity, while others have been indirectly affected, for example because they are heavily dependent on sectors subject to compulsory closure for their self-employed activity. This has a major impact on the income situation of self-employed workers. The NBB's consumer survey shows that during the crisis, the household income of the self-employed has had a more negative impact than that of employees. In May 2020, 64% of self-employed workers suffered a negative impact (compared with 30% of employees). By May 2021, this impact had been reduced to 25% (compared with 16% of employees). This means that after more than a year of crisis, 1 in 4 self-employed workers are still seeing their household income fall by more than 10%. Despite the gradual recovery of the economy, we will still have to pay attention to the income situation of self-employed people who are professionally affected for some time to come.

During the crisis, employees have suffered income losses due to the reduction or interruption of their work.

<sup>6</sup> Esther Duflo - *itw le Point* - 14/10/2019

<sup>7</sup> Monitoring of the PPS IS "Covid-19 social impact survey" in February 2021

and temporary inactivity. According to surveys carried out by the NBB, the fall in  
The highest income losses were recorded at the start of the Covid crisis, but they remain substantial: the proportion of employees declaring an income loss of more than 10% exceeded 20% at the start of the crisis, and then remained at around 20%, before falling back slightly from spring 2021.

Reductions in income do not affect employees uniformly: in fact, the greatest reductions are concentrated in certain categories of employee. In particular, the NBB has highlighted in its surveys that significant losses are identified among those on the lowest incomes, as they have on average suffered more temporary unemployment than those on higher incomes. This can be explained by the fact that these lower-income workers were active in sectors that were relatively more affected by the crisis.

Finally, the NBB reminds us that even small losses of income can have an impact that is difficult to overcome for some households, particularly when the 'savings cushion' is minimal or non-existent. For one in 5 employees, savings can at best cover up to 3 months' living expenses. Employees who have suffered a substantial loss of income, and who at the same time had a reduced savings reserve, are the most vulnerable, and the most at risk of job insecurity".

If we look at the situation experienced by young people, we see **that even today, the risk of poverty or social exclusion affects more than one child in five, a number that has remained stable over the last decade (22.3% in 2019)**. The issues of children's social inclusion and well-being and the promotion of children's rights have become progressively more important in EU policy thanks to the increased status given to children's rights and the fight against poverty and social exclusion since the entry into force of the Treaty of Lisbon on 1 December 2009, which made the EU Charter of Fundamental Rights legally binding . The European set of social rights and its action plan, launched by the Commission in March 2021, put social issues and poverty back at the heart of the European agenda. It is within this framework that Belgium wishes to contribute to the implementation of the Child Guarantee, but also to give substance to and translate European ambitions into concrete achievements in Belgium.

Their elders (aged 18 to 25) are also experiencing a very worrying situation: **between December 2019 and December 2020, the number of RIS recipients rose by 10% among the under-25s**, more than double the increase seen in the 34-65 age group<sup>8</sup> . Student jobs, which are often essential for financing any kind of life path, fell by 13.5% in the third quarter of 2020, during the traditional summer job period.

Of course, the situation is unprecedented, and the increase in poverty figures could discourage us and make us resigned. But the challenges posed by the health crisis require short-term responses. To respond to the urgency of the situation, the government has set up the Vulnerable Groups Task Force, which, in terms of its composition, method and results, has listened to and responded to the following issues

first aid.

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<sup>8</sup> Extrapolation - raw data from SPP Social Integration

**It is also essential to develop medium- and long-term action.** The crisis is a lesson. It has revealed the fractures in our society, the prerequisites, the flaws that we must fight against, but it has also had the merit of reminding us of what is essential and what we can collectively count on and what we must maintain and strengthen: our social security system, our health system, health care, our education, social links, a healthy environment...

As economist Paul De Grauwe points out, *"The government must help people who are experiencing financial difficulties as a result of the Corona crisis. If they don't, or if they don't do it properly, the damage to the economy will only increase"<sup>9</sup>.*

**This plan to reduce inequality and combat poverty is intended to be cross-cutting and will concern all aspects of the federal government's action.** Because if poverty, precariousness and social exclusion are multidimensional and multifactorial, the fight against them must be too. In every aspect of our social, economic, health, justice, tax and environmental policies, there are hidden inequalities that are likely to disadvantage the most vulnerable among us. **This plan, which is based on the government agreement, will be monitored by the government throughout the legislature.**

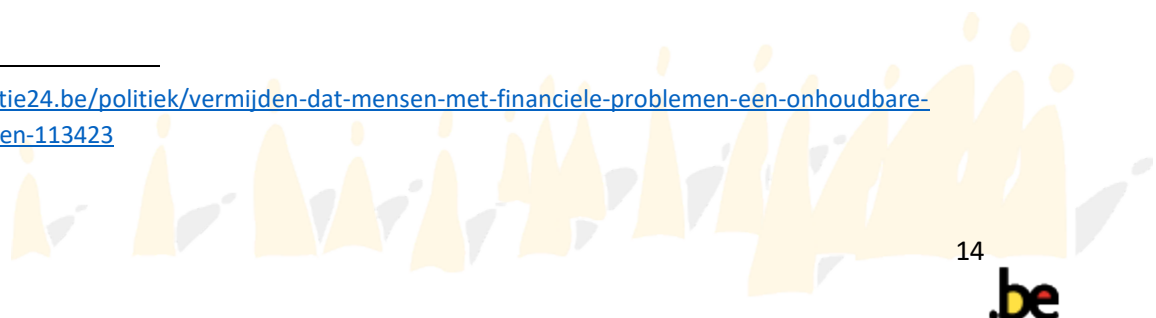
Our approach will be based on the following areas of work:

- **Preventing and detecting poverty at an early stage:** it is important to detect situations of and to respond appropriately;
- **Making sustainable employment a lever against poverty and guaranteeing a dignified life through access to social protection:** actions must be implemented to promote access to employment and ensure dignified conditions for everyone, in particular through guaranteed access to social benefits;
- **Guaranteeing the emancipation and inclusion of everyone in a changing society:** in line with Article 23 of our Constitution, which sets out a series of essential rights: the right to housing, the right to justice, the right to health, the right to protection of a healthy environment, etc;
- **Beyond a national approach - acting on the European social agenda and building a world of solidarity,** because poverty calls for concerted action at European and international level. And Belgium will be able to play a leading role during the Belgian Presidency of the European Union.

This plan will be everyone's business, and its aim will be to break away once and for all from the fatalistic view that there is a persistent base of poverty for which no action is possible. At the same time, attention will be focused on groups whose vulnerability appears to be heightened: single-parent families, young people and the working poor.

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<sup>9</sup> <https://www.redactie24.be/politiek/vermijden-dat-mensen-met-financiele-problemen-een-onhoudbare-situatie-terechtkomen-113423>



**As we have said, this work will be the responsibility of the Government as a whole throughout the legislature, and will be a real challenge for society. This strong response from the Government is essential to plan for fighting against poverty all through the 5 year term will be examined.**

*"You don't have to be altruistic to support policies that will raise the incomes of the poor and the middle classes. It's a win-win situation, because these policies are essential if we are to achieve stronger, more inclusive and more sustainable economic growth" . <sup>10</sup>*

**Now, more than ever, is the time to mark a turning point, to shake things up, to rebuild a model that is even fairer, more resilient and more caring.**

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<sup>10</sup> Christine Lagarde - Managing Director of the IMF - Grandes Conférences Catholiques de



# Axis 1: Prevent and detect at an early stage poverty

## Context

Poverty is the result of inequalities that often accumulate, disrupting life paths and unfairly hindering well-being, fulfilment and potential. This means that the fight against poverty necessarily involves reducing inequalities. Shortly before the crisis, 2.2 million people were at risk of poverty and social exclusion, i.e. 19.5% of the population<sup>11</sup>. This rate has not fallen for ten years.

This was already a worrying trend. Today, the crisis and the necessary health measures are reinforcing the inequalities and difficulties of the most vulnerable, pushing back those who were on the edge and threatening new groups who were previously sheltered from financial problems. To avoid social breakdown, we need to adopt a preventive approach and proactively detect the first signs of poverty risk. Poverty is defined in different ways over time, and is not just a matter of financial considerations. We need to take account of people in all aspects of their lives, whatever their age.

The earlier action is taken to combat poverty, the more effective it will be. The best way to reduce poverty is to prevent it. This is particularly true for children at risk of poverty<sup>12</sup>.

For example, the first 1,000 days of a child's life are crucial to his or her development and future. Any expenditure on children experiencing poverty should be seen as an investment (each euro invested can save up to 8 euros later on)<sup>13</sup>. This intervention is all the more crucial as poverty tends to be repeated from one generation to the next.

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<sup>11</sup> According to Statbel "People who are faced with at least one of the above situations are considered to be as being at risk of poverty or social exclusion according to the European Poverty Indicator in the context of the European Social Fund.

<sup>12</sup> "(...) investing in the prevention of child poverty is economically sound and much more effective. It's not so much a question of making the right choices in the long term as of dealing with the consequences.

[https://www.pelicano.be/swfiles/files/Fondation%20Pelicano%20-%20Vlerick\\_59.pdf](https://www.pelicano.be/swfiles/files/Fondation%20Pelicano%20-%20Vlerick_59.pdf)

<sup>13</sup> Bernard De Vos, Délégué général aux droits de l'enfant <https://www.lesoir.be/338575/article/2020-11->

generations<sup>14</sup> . As advocated by the European Recommendation "Investing in to break the vicious circle of inequality<sup>15</sup> ", efforts must focus on :

- access to sufficient resources;
- access to quality, affordable services;
- growing up in a healthy environment
- children's right to participate.

Again by way of example, it is preferable to do everything possible to avoid an eviction rather than than finding ways to get off the streets.

The resources needed to prevent people falling into poverty are in any case less important than the measures to be taken when they do fall into poverty. This is true both from a financial point of view and in terms of the process of supporting people. It should also be borne in mind that early detection of poverty, and therefore prevention of the onset of poverty, protects people from potentially stigmatising situations.

Pilot experiments carried out by PCSWs have demonstrated the effectiveness of an approach based on the principle of outreach<sup>16</sup> . Reaching out to citizens, via schools and neighbourhood associations, is a way of identifying situations where people are at risk of falling into poverty in good time.

In this sense, we cannot limit ourselves to necessary curative actions and emergency solutions. We must adopt structural and sustainable measures, and the measurement of the effectiveness of the policies implemented must target hidden as well as visible poverty. And these actions must have a global ambition while taking into account the different categories affected by the phenomena of poverty, categories that also interact and influence each other: young people, single-parent families, women and the self-employed.

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<sup>14</sup> <https://www.cairn.info/revue-regards-croises-sur-l-economie-2008-2-page-97.htm> - The intergenerational transmission of poverty, Michel Dollé

<https://inegalites.be/Dis-moi-qui-sont-tes-parents-je-te> - The Belgian Observatory of Inequalities has published some

Many articles have been written about the reproduction of social inequalities in Belgium. We have shown that a person's professional position is conditioned by their parents' professional position [1], as is the diploma they obtain [2]. <https://www.le-forum.org/uploads/Gires-Piret-Guvot.pdf>

<https://ec.europa.eu/social/main.jsp?catId=89&langId=fr&newsId=2061&moreDocuments=yes&tableName=news>

<sup>16</sup> <https://www.mi-is.be/fr/themes/pauvrete/la-pauvrete-des-familles/forum/forum-5>: local consultation platforms to combat family poverty

# Prevention

## Raising awareness

Prevention involves training and raising awareness of poverty among all those in contact with the groups concerned. The issue of poverty must be considered across all aspects of society. Public services and CPASs, of course, but also associations, schools and businesses, can play a role in raising awareness of poverty issues. It is just as much a question of training people to take a better approach to poverty. But also to enable them to play the necessary role of relay in the detection process.

Prevention and awareness-raising also mean informing citizens so that they have a better understanding of their social rights. It means guaranteeing better access to these rights. This is what is at stake in the fight against non-use of rights and the automation of these rights.

## Information

Information campaigns aimed at the general public, but also at target audiences, are also essential: getting the word out! As we have seen, the existence of aid is not enough. It has to be known about and accessible. Circulating information is all the more important at a time of crisis, when many people who have never had recourse to assistance systems are now facing enormous difficulties, and when many services are becoming increasingly digital.

In the context of the health crisis, the PCSWs have been given exceptional resources as a matter of urgency and are opening their doors to anyone who has suffered a significant loss of income and whose situation is under threat. The measures taken in this area must be widely publicised so that those who need them - the self-employed, the precariously employed, students, etc. - benefit from them and do not jeopardise their future or that of their family on a long-term basis. Since June 2020, the PCSWs have seen a steady increase in requests for supplementary aid (34% more in December 2020 than in January)<sup>17</sup>, debt mediation interventions, etc. It was and is imperative that the State respond immediately by helping them to respond quickly and effectively to the difficulties encountered.

## Assets

1. Run a communication campaign to combat prejudices about poverty.
2. Raise awareness of the existence of Sexual Violence Support Centres.
3. Encourage CPASs to have diversity plans.
4. Publicise Unia's e-div module (online tool on anti-discrimination law).
5. Take the initiative within BOSA to communicate more inclusively about poverty.
6. Raising awareness of poverty issues within the Ministry of Defence by providing risk indicators to detect potential tipping points at an early stage, in collaboration with civil society experts.

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<sup>17</sup> Source: SPP Social Integration

7. Supporting vulnerable taxpayers at local level in cooperation with towns and cities communes, by providing assistance in completing tax returns.
8. Providing information to people enjoying international protection so that they have sufficient knowledge of their rights and obligations in Belgium (Fedasil).
9. Integrating poverty into the relaunch of the army's diversity policy - bringing together all the actions in an overall action plan that focuses on more tangible and coherent actions.
10. Make tax assistance (e.g. to complete a tax return) more accessible for people experiencing poverty, to facilitate their entitlement to certain benefits.
11. Raise awareness among people living in poverty about the importance of registering at an address (possibly a reference address) and obtaining a valid identity card.
12. Clarify and update the procedures for registering homeless people as reference addresses.

## Combating non-use

Too many people do not make use of their rights (due to lack of information, knowledge, resources, discouragement, administrative complexity or slowness, fear of stigmatisation, etc.) and fall between the cracks in the system. This is what is known as the non-use phenomenon.

*"Non-take-up is rooted in inequalities in social status and cultural capital, and helps to increase inequalities by preventing certain marginalised groups from benefiting from redistribution (...). The extent of non-use is particularly difficult to estimate (...). This is because measuring it requires the precise identification of an eligible population, the contours of which are nonetheless vague and fluid. Just as it is difficult to accurately measure the extent of non-use, it is not clear exactly what the profile of non-users is" .* <sup>18</sup>

There is nothing anecdotal about this phenomenon, and to remedy it, it is essential to work, where possible, towards the automation of rights on the one hand, i.e. the attribution of rights without any necessary steps. We need a guarantee of universal, equitable rights with clear conditions and within the framework of simplified and harmonised legislation. On the other hand, the approach of public services in this area must be made even more effective. They need to be proactive, accessible and encourage administrative simplification in order to reach people who often lack the means and tools, and who are apprehensive about these procedures (language, length, complexity, even a feeling of shame, etc.), while respecting the rules on the protection of privacy and professional secrecy.

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<sup>18</sup> Yannick Vanderborght - Dictionary of inequalities - pp 1177-1180

## Actions

13. Organise cross-checking of data between the FPS Finance and the Crossroads Bank for Security social security, so that notifications are given on warnings extracted from the roll, concerning existing rights in the event of insufficient income, as well as the useful data for opening these rights (automation of rights).
14. Study possible actions to combat non-take-up, to improve access to social benefits and derived rights.
15. Examine for each FPS / PPS the achievement of the target groups in the context of granting rights and any measures and, if necessary, take measures to increase the rate of use, in the administration contracts.
16. Develop clear communication for IPSS users (legibility, clarity, accessibility).
17. Introduce a simplified calculation of the Article 60 and Uniproc application form.
18. Automate SNCB's social benefits as far as possible and make the allocation of all forms of derived mobility rights more straightforward. Ensure that benefits, including temporary ones (e.g. travel cards), are accessible and communicated to all citizens in order to prevent non-use of rights.
19. Put an end to the non-take-up of social tariffs as far as possible.
20. Automatic identification of potential beneficiaries of IV/ARR benefits (BELMOD project).

## Combating over-indebtedness

Another way of preventing poverty is to step up the fight against over-indebtedness. Poverty is a downward spiral, or even the cause of over-indebtedness, which becomes an aggravating factor. Worries often pile up and so do the bills. Each unforeseen additional expense upsets a fragile balance, bringing in its wake a host of procedures and costs, plunging the people concerned into a situation of structural insolvency, i.e. a situation in which a person is unable to pay current or future debts on a lasting basis. Today, one in four Belgians say they are unable to meet an unexpected expense<sup>19</sup>.

At the end of 2019, **336,691 people in Belgium were registered in the National Bank's Central Register of Loans to Individuals for at least one credit default**. The Central records all loans taken out by individuals, as well as any payment defaults relating to these loans. This figure relates **only to late payments on consumer credit and mortgages**.

Far beyond the clichés that paint a picture of households unable to manage their budgets, indebtedness also covers rent, healthcare, telecommunications, energy and water, etc.<sup>20</sup> It is therefore

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<sup>19</sup> Material and social deprivation in 2020. Statbel. <https://statbel.fgov.be/fr/themes/menages/pauvrete-et-conditions-de-vie/privation-materielle-et-sociale>

<sup>20</sup> Memorandum on debt mediation presented to the Belgian Platform against Poverty and Social Exclusion, 01-03-2019  
[https://www.mi-is.be/sites/default/files/documents/memorandum\\_mediation\\_de\\_dettes\\_2019.pdf](https://www.mi-is.be/sites/default/files/documents/memorandum_mediation_de_dettes_2019.pdf)

when it is clear that the problem is more important, a series of charges relating to needs not being taken into consideration.

Many people at risk of poverty are therefore faced with over-indebtedness. The percentage of **people in a household with at least two arrears for one or more basic needs**: bills for electricity, water, gas, rent, mortgage, healthcare, **was 5.1% in 2018. Among people at risk of poverty, this percentage rises to 14.1%.** For 5.5% of the population, the payment of consumer debts has the effect of bringing income (further) below the at-risk-of-poverty threshold.<sup>21</sup>

These observations relating to the burdens of life are also relayed by organisations representing those working in the field. In a recent publication, the Belgian Anti-Poverty Network (BAPN)<sup>22</sup> brought together people with experience of over-indebtedness. These over-indebted people spoke of their inability to pay for basic goods and services.

In the same vein, BAPN echoed the research carried out in Flanders and Wallonia on the types of debt people hold. The Observatoire du Crédit et de l'Endettement found that in Wallonia, 77.5% of people helped by mediation services had debts to public authorities, 56% had health debts, 55.1% had energy debts and 14.9% had rent arrears. The Vlaams Centrum Schuldenlast, for its part, made a similar finding: more than half of the households receiving debt counselling were facing survival debts.

In Brussels, the Observatoire de la Santé et du Social<sup>23</sup> shares the same findings. A recent study showed that 67% of cases concern life debts, 13% credit-related problems and 9% fines. Single-parent families make up a quarter of over-indebted people.

In other words, the structural insolvency of people in precarious situations prevents them from meeting their daily needs. In half the cases, a twist of fate such as illness or job loss was one of the causes of the over-indebtedness.

Fuel poverty is another problem that is attracting particular attention. According to the King Baudouin Foundation's Barometers of Fuel and Water Poverty, more than one household in five in Belgium (20.8%) is in fuel poverty, and this proportion has changed only slightly since 2009. So the problem is not cyclical, but structural. Fuel poverty means that families are at greater risk of spending a higher proportion of their budget on energy, having to reduce their consumption, not being properly heated, living in an unhealthy environment, etc. Households with no income, single parents and single people (in

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<sup>21</sup> Late payments for basic needs

<https://chiffrespauvrete.be/topic/retards-de-paiement-pour-les-besoins-de-base>

<sup>22</sup> <https://bapn.be/storage/app/media/BAPN-Rapport2020%20fr%20laatste%20versie.pdf>

<sup>23</sup> <https://www.ccc->

[ggc.brussels/sites/default/files/documents/graphics/dossiers/dossier\\_2021\\_brochure\\_surendettement\\_en.pdf](https://www.ccc-ggc.brussels/sites/default/files/documents/graphics/dossiers/dossier_2021_brochure_surendettement_en.pdf)

When it comes to debt, a global approach is essential. Legal intervention alone in such circumstances often has only limited added value, in that a decision changes little or nothing about the (multiple) problems facing the individual. On the contrary, multiple problems require a multi-method approach and good cooperation between lawyers and social workers. There are ways of working, for example with the Chamber of Bailiffs, or in setting up ethical forms of micro-credit, obeying codes of good conduct, to meet specific needs. Once people have debt problems, they mainly pay collection fees, fines and interest. Early intervention is crucial. This also means stronger consumer protection measures, which can also help prevent cycles of over-indebtedness.

### Actions

21. To oversee the implementation of the universal banking service project.
22. Work with the profession to simplify and modernise bailiffs' fees.
23. Provide for the digitisation of repayment plans in order to break the vicious circle of ever heavier fines for failure to pay outstanding fines on time or in full.
24. Reform the judicial recovery of debts to put an end to the negative spiral of indebtedness
25. Examine whether and how the collective debt settlement procedure can be optimised.
26. Reform the management of over-indebtedness.
27. Optimising the operation of SECAL: automatic calculation of maintenance payments, simplification of procedures, integrated and computerised management of collection tasks and the possibility of debtor monitoring, automatic notification in the event of quasi prescription, integrated management of files.
28. Continue to implement legislative changes for SECAL: abolition of the income limit for child support payments, uniform collection process by making certain tax and non-tax debt collection provisions applicable (in the event of non-payment of support payments and arrears, this debt will be transferred to a collection and recovery register using an automated procedure).
29. Initiate discussions with experts (networks, institutes, ombudsmen, etc.), the Federal Public Service Mobility and SNCB to identify possible solutions to avoid over-indebtedness, starting by identifying high-risk situations (when, for example, fines and accumulated surcharges for delays lead to excessive amounts and over-indebtedness).

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<sup>24</sup> [https://www.kbs-frb.be/en/~media/Files/Bib/Publications/PUB2020\\_3700\\_BarometresPrecariteEnergetiqueHydrique\\_DEF.pdf](https://www.kbs-frb.be/en/~media/Files/Bib/Publications/PUB2020_3700_BarometresPrecariteEnergetiqueHydrique_DEF.pdf)

## Early detection

Detecting poverty is not always easy (hidden, invisible poverty, protection of privacy, etc.). Just in the existing statistics on poverty that we use to conduct policies, certain groups are missing. 2 to 3% of the population, i.e. 210,000 to 320,000 people (homeless people, illegal residents, etc.) are not on the radar because they are not on the national register<sup>25</sup>.

Nevertheless, there are clear warning signs (indebtedness, garnishment of wages, eviction, material deprivation, etc.) in our contact with citizens, and we need to adopt a proactive attitude in this area. In this respect, front-line workers (social workers, the early childhood sector, education, healthcare, etc.) have an essential social role to play. Training them and raising their awareness of poverty is a priority, as is simplifying their administrative tasks.

The person experiencing poverty cannot be expected to bear all the burden. We need to be fully aware of the obstacles that need to be overcome and reduce them in our field of intervention. Our knowledge of at-risk groups must guide us to ensure that the system does not create further inequalities, and the image of the PCSW, which plays a leading role in the process of combating poverty, must be strengthened.

One solution is to decompartmentalise care, taking the individual's problems as a whole.

## A quantitative approach: essential statistics

The most vulnerable people are those living in densely populated areas (22.7%), those with a low level of education (25.8%), the unemployed (47.7%) and (almost) unemployed families among the working population (63.3%), tenants (32.3%) and single-parent families (34.6%), and people with a migrant background (41.3%).

The least vulnerable are Belgians who live in moderately populated areas (10.7%), have a high level of education (5.3%), work (4.8%) or own their own home (8.2%). People living in a household with two adults under the age of 65 are also less exposed (7.0%).<sup>26</sup>

The poverty barometer<sup>27</sup> shows the difference in poverty risk for the indicators of family situation, nationality, age and level of education for 2019. Lone parents are at high risk of poverty. No less than 34.6% of them are at risk of poverty,

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<sup>25</sup> For example, the following study is a very important work in the fight against poverty in Belgium: Schockaert, Ingrid; Morissens, Ann; Cincinnato, Sebastiano; Nicaise, Ides; Armoede tussen de plooiën. Aanvullingen en correcties op de EU-SILC voor verborgen groepen armen, Leuven HIVA, 2012. Zie: [https://limo.libis.be/prime-explore/fulldisplay?docid=LIRIAS1897396&context=L&vid=Lirias&search\\_scope=Lirias&tab=default\\_tab&lang=en\\_US&fromSitemap=1](https://limo.libis.be/prime-explore/fulldisplay?docid=LIRIAS1897396&context=L&vid=Lirias&search_scope=Lirias&tab=default_tab&lang=en_US&fromSitemap=1)

<sup>26</sup> <https://statbel.fgov.be/fr/themes/menages/pauvrete-et-conditions-de-vie/risque-de-pauvrete-ou-social-exclusion>

<sup>27</sup> <https://www.chiffrespauvrete.be/barometre-de-la-pauvrete>





compared with just 7.4% of two-parent families with two children. In 80% of families in single-parent households, the head of the family is a woman. On average, women have higher low ( part-time, lower salaries...) run a greater risk of poverty.<sup>28</sup>

People of non-European nationality have a very high risk of poverty compared to people of Belgian nationality. More generally, people from migratory flows also have a higher risk of poverty: this may be a factor of vulnerability.

There are no extreme age differences in the risk of poverty. However, it appears that the risk of poverty has decreased over the last few decades for older people and, since around 2010, has increased for children and people of working age.

The risk of poverty for people with a low level of education is almost 6 times higher than for people with a high level of education.

### **Actions**

30. Through the cpas, carry out specific and innovative projects to combat child poverty.
31. In order to shed new light on homelessness, map it and improve the fight against it, operationalise the regular transmission of statistics from the SPF Intérieur - DGIAC to the SPP IS concerning homeless people at the reference address.
32. Examine requests to make data available to organisations that study poverty and wish to carry out policy analysis.
33. Monitor fuel poverty (fuel poverty indicators) in order to develop ad hoc public policies
34. Launch a call for scientific proposals in areas relating to the 4th Plan's priorities in the fight against poverty.

### **A qualitative approach: the contribution of experience experts**

In the process of identifying and accessing rights, it is important to involve all stakeholders and promote proactive approaches and methodologies that are as innovative as they are empathetic towards vulnerable groups. Experts in the field of poverty and social exclusion are taking up this challenge<sup>29</sup>. They use their expertise drawn from personal experience to develop an understanding of the reality on the ground and the administrative bottlenecks. Experience experts are true social inclusion professionals. In particular, they help to make public services more welcoming, to better identify needs and sources of misunderstanding between administrations and people experiencing poverty, and to propose measures for improvement or remediation. By implementing the concept of the social impact of our policies, given the knowledge we have of the so-called vulnerable groups in our society, we should be able to work towards fairer policies and more effective measures.

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<sup>28</sup> A person is at risk of poverty if they earn less than 60% of the median disposable income in Belgium. For a single person, the Belgian poverty threshold in 2018 was €1,187 per month, while for a family of 2 adults and 2 children, it was €2,493 per month.

<sup>29</sup> <https://www.mi-is.be/fr/themes/experts-du-vecu>

people experiencing poverty are an essential voice and partner in building an inclusive society. policy to combat poverty.

Participatory policy means talking with them, not just about them. Experience shows that everyone has the right to contribute to an inclusive policy and to participate in its success.

Of course, while poverty affects individuals, households and single-parent families for whom tailored responses must be implemented without delay, structural measures are needed to produce systemic effects, such as automating entitlements<sup>30</sup>.

### **Actions**

35. Strengthen and develop the Experiential Poverty Experts service within the federal government and develop an Experiential Poverty Experts service within the CPASs.
36. Optimise the use of real-life experts for FPS/PPS communication aimed at vulnerable target groups (e.g. legibility, clarity, etc.) and deal with cases of non-use, particularly in the context of contacts maintained by the tax authorities.

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<sup>30</sup>[https://medialibrary.uantwerpen.be/oldcontent/container34686/files/Jaarboek%20Armoede%202018\\_WEB2\\_Auto.pdf?\\_ga=2.51285353.1596106224.1616496559-1415964251.1615825364; https://www.ccc-ggc.brussels/sites/default/files/documents/graphics/poverty-report/thema\\_report\\_en\\_2016.pdf](https://medialibrary.uantwerpen.be/oldcontent/container34686/files/Jaarboek%20Armoede%202018_WEB2_Auto.pdf?_ga=2.51285353.1596106224.1616496559-1415964251.1615825364; https://www.ccc-ggc.brussels/sites/default/files/documents/graphics/poverty-report/thema_report_en_2016.pdf)

## Axis 2 - Make sustainable employment a to combat poverty and guarantee a dignified life through access to social protection

Escaping from poverty requires concerted action in a number of key areas. Firstly, access to quality employment and a decent wage, and getting people into work where possible. Secondly, guaranteeing that everyone benefits from our social protection system. The two aspects are obviously interdependent.

### Employment and socio-professional integration

A decent, stable income is the best defence against poverty. That's why access to employment is an essential part of the path out of poverty. We are talking here about sustainable, well-paid jobs, with full social rights and access to the protective mechanisms of social security... Jobs that guarantee a secure existence over the long term, but also allow people to get involved in society, to free themselves from welfare, to develop and build their future.

Employment is included among the fundamental rights enshrined in Article 23 of our Constitution, which are necessary to lead a life of human dignity. These rights include :

- 1° the right to work and to the free choice of a professional activity within the framework of a general employment policy, aiming inter alia to ensure as stable and high a level of employment as possible, the right to working conditions and fair remuneration, as well as the right to information, consultation and collective bargaining ;
- 2° the right to social security, health protection and social, medical and legal assistance;
- 3° the right to decent housing;
- 4° the right to protection of a healthy environment;
- 5° the right to cultural and social fulfilment;
- 6° entitlement to family benefits.

Every citizen must have access to training and employment. Creating jobs is a priority for this government. "The higher the employment rate, the stronger our social security system. All the more so when we know that a quality job is also the best form of social protection and a vital source of emancipation. The government will reward work, support groups

the most vulnerable on the road to employment and will aim for a minimum employment rate of 80% for 2030<sup>31</sup> .

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<sup>31</sup> Government agreement 30/09/2020, p. 6

people from (almost) jobless households is 63.3%<sup>32</sup>. In particular for households with very low work intensity and children, the risk of poverty is 73.8%<sup>33</sup>.

It should also be noted that the risk of poverty for people living in a household with (almost) no employment is a good indicator of the adequacy of social benefits. Indeed, these households generally depend on these social benefits as a source of income. According to figures from the SILC 2019 survey, without these social benefits, the risk of poverty would be 42.5% and 57.1% for the lone parent category<sup>34</sup>. There is also a risk of intergenerational reproduction: deprivation in adolescence has an impact on the financial situation in adulthood. Among those who lived in a household with serious financial difficulties at the age of 14, 30.4% were living below the monetary poverty threshold in 2019. Conversely, for young people who lived in a household in very good financial health, the current poverty rate is only 7.7%<sup>35</sup>.

Vulnerable groups face many barriers to entering the labour market. These obstacles include discrimination based on gender, age, ethnic origin, skin colour, appearance or social situation. This is despite the fact that access to work remains an essential step, the foundation of individual commitment.

Benefits and allowances need to be taken into account, to ensure that they do not act as a barrier to taking up a new job. And this issue must be considered from a gender perspective.

This issue can be addressed by studying the possibility of making work more rewarding, in particular by extending the possibility of limited or temporary combinations of pay and benefits (childcare, mobility solutions, etc.).

People are sometimes pressured to accept insecure jobs without building up any social rights. If they don't, their benefit is often suspended; if they do, their benefit is often lost, or disproportionately reduced. Unwanted part-time jobs can also contribute to keeping workers in poverty. We need to make it easier to combine wages, benefits and social advantages. The logic must not lead to some people who could work suffering negative financial consequences through a reduction in their benefit.

## Actions

37. Include at least the 3 dimensions of sustainable development in the definition (economic, social, environment) and sustainable employment.

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<sup>32</sup> Poverty Barometer 2019

<sup>33</sup> SILC 2019

<sup>34</sup> Poverty Barometer <https://chiffrespauvrete.be/topic/risque-de-pauvrete-par-categorie-de-population>

<sup>35</sup> <https://statbel.fgov.be/fr/themes/menages/pauvrete-et-conditions-de-vie/risque-de-pauvrete-ou-social-exclusion>

38. Extend and strengthen the participation and social activation scheme in 2022 to cover the following areas  
essential needs for psychological help and analyse the possibility of extending it.
39. Launch the Social Integration ICD.
40. run a communication campaign aimed at RIS recipients, the unemployed and disability benefit recipients, on the government's measures to raise the employment rate (shortage occupations,

## An employment rate characterised by disparities

Not everyone has equal access to employment. Levels of qualification give rise to major disparities. And a return to employment does not always mean a return from poverty.

It should be noted that the "Poverty and Disability" yearbook<sup>36</sup> of the SPP Social Integration shows that there is still some way to go to make work pay for people with disabilities. In this respect, the government will be adopting an ambitious Federal Disability Action Plan 2021-2024 and the anti-poverty plan will incorporate the necessary complementary measures.

The employment rate is very low for people with a primary education qualification (27.7%) or lower secondary education (38.8%) as their highest qualification. It is only with a post-secondary diploma or higher that the employment rate exceeds 80%.

These inequalities in the world of work are exacerbated in the context of the social and health crisis. A recent report by the ING bank points to the increased risk of inequality among workers with a precarious status who work in sectors that make intensive use of non-standard contracts (or NSCs, temporary workers in which young workers and those with fewer qualifications are particularly concentrated) and low-paid jobs<sup>37</sup>.

Furthermore, the employment rate for women remains lower than that for men, and at the lowest levels of education, this difference is even greater. Between 2019 and 2020, the number of unemployed women aged 15 and over rose by 8.1%, while the number of unemployed men remained at a comparable level between 2018 and 2019<sup>38</sup>.

The figures also clearly show that for Belgium, the employment rate of non-EU citizens is much lower than that of Belgians and EU citizens. The difference is significant: the employment rate is 71.5% for Belgians in 2020, compared with 43.3% for citizens from non-EU countries. And this trend is also fairly persistent over a ten-year horizon (LFS 2020 survey).

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<sup>36</sup> <https://www.mi-is.be/fr/etudes-publications-statistiques/pauvrete-et-handicap-en-belgique-2019>

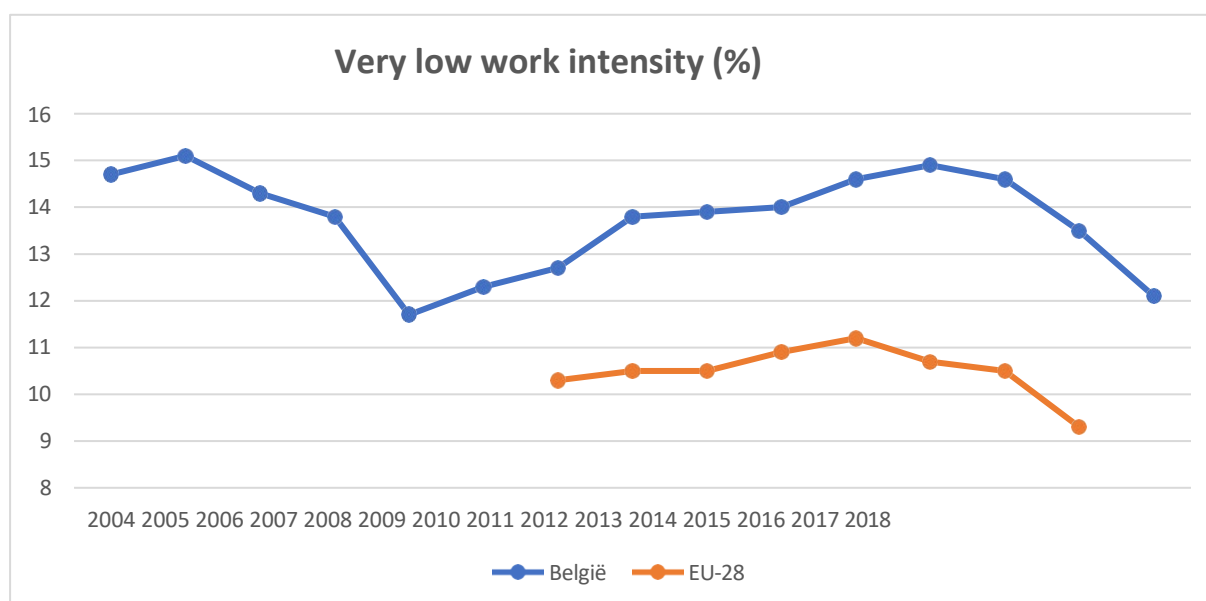
<sup>37</sup> Covid-19: a virus for social cohesion? ING Focus. 15/04/2021

<sup>38</sup> <https://statbel.fgov.be/fr/themes/emploi-formation/marche-du-travail/emploi-et-chomage>

Finally, the mere fact of having a job does not eliminate the risk of job insecurity. Workers whose equivalent disposable income is less than 60% of the national median equivalent income are also at risk of poverty. In 2019, the percentage of workers among the population at risk of poverty aged 18 to 64 was 24.1%! In addition, employed people with a low level of education have a higher risk of poverty.

relatively higher poverty rate than the total working population (12% > 4.8%)<sup>39</sup>.

The analysis can also be supplemented by an indicator used to construct the European poverty indicator: 'very low work intensity households' (LWI). This indicator refers to households where no-one works, or works very little.



Source: Eurostat

In 2017, 'very low labour intensity' was 13.5% in Belgium, compared with 9.3% for the EU-28. The EU-28 average fell below 10% for the first time since the crisis, while in Belgium the indicator was still above 12% in 2018.

Belgium performs poorly, with the second highest number of very low work intensity households in the EU-28. In this area, there is still considerable room for improvement in order to reduce the risk of poverty or social exclusion in Belgium<sup>40</sup>.

In the light of the above data, our situation is worse than in many other countries. Our employment results are particularly poor for the low-skilled.

<sup>39</sup> Source: EU-SILC 2019

<sup>40</sup> Overlap between the risk of poverty and very low work intensity  
<https://chiffrespauvrete.be/topic/chevauchement-du-risque-de-pauvrete-et-de-la-tres-faible-intensite-de-work>

as well as for the elderly and people with disabilities that restrict their access to the centre. and people from immigrant backgrounds.

### Actions

41. Pay particular attention to vulnerable groups and sustainable employment in the report on diversity in the labour market produced by the FPS Employment.
42. Labour costs: reforming the calculation of IV to promote access to employment for people in difficulty disabilities.
43. Support and strengthen intensive support for single-parent families by the CPAS (e.g. Miriam Project).
44. Take initiatives to increase the use of adapted work companies by federal public authorities.
45. Use pilot projects to guide legal residents towards a sustainable solution (Fedasil and DVZ).

## An essential need for training and qualifications

The right to education and training is also essential, as it is often a prerequisite for a successful career. as a prerequisite to starting a job search.

In 2019, in Belgium, 11.3% of the population aged over 15 had no qualifications or had obtained a primary education qualification; 19.8% had obtained a lower secondary education qualification<sup>41</sup> ; 36.0% an upper secondary education qualification; 16.1 % a short higher education diploma or vocational training course and 16.7 % a long higher education diploma, a university diploma, an academic bachelor's degree or a master's degree. The percentage of low-skilled 18-24 year olds (= having completed less than the maximum amount of secondary education) is lower than the European averages.

People with few qualifications are increasingly at risk of remaining excluded from the labour market. People with low levels of education run a much higher risk of poverty (32.6%) than those with high levels of education (6.0%). The risk of poverty among people with low levels of education has risen sharply from 18.7% (EU-SILC 2005) to 32.6% (EU-SILC 2018)<sup>42</sup> .

## Creating your own job

Entrepreneurship in the general sense and self-employment are also levers in the fight against poverty. So we need to facilitate entrepreneurship, but we also need to prevent the self-employed from falling into poverty. So we need to provide people with the information and support they need to become self-employed.

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<sup>41</sup> Early school leavers <https://chiffrespauvrete.be/topic/jeunes-quittant-prematurement-lecole><sup>42</sup> EU SILC 2018



skills needed to turn their personal projects into successes. What's more, their Social protection should be further strengthened, taking into account the specific needs of the self-employed. It should also be accompanied by tools that can prove useful in a start-up phase. In this respect, it is possible to consider the question of ethical and supervised micro-credit as part of the support provided to help people return to work, whatever their status. Indeed, a return to work, or the creation of one's own job, can be hampered by a lack of essential resources (mobility, IT). A supervised social micro-credit scheme that complies with the European Code of Conduct could be a way forward for people who do not have access to traditional banking services. It is therefore an avenue that could be taken into consideration in a process of back to work.

Finally, on a more general level, the impact of the development of these new forms of employment (e.g. the platform economy) on precariousness, poverty and access to social security will need to be assessed, to ensure that they do not generate the emergence of new categories of working poor, whatever their status, employed or self-employed.

## Teaching and education

The COVID crisis is having a marked impact on young people. In particular, their access to the labour market is made more difficult, especially when their initial training is less extensive.

A high level of education protects against the risk of poverty. As mentioned above, inequality often begins at birth. The child poverty rate is 20.6% in Belgium and is set to rise to 25% given the crisis (unicef)<sup>43</sup>, with a negative impact that is likely to last for five years, which is a very long time in a child's life. Combating inequality therefore begins with offering better opportunities to everyone from the very first years of life, through better early childhood care<sup>44</sup>. This early childhood care goes hand in hand with the possibility for parent(s) to seek employment, as we have just discussed.

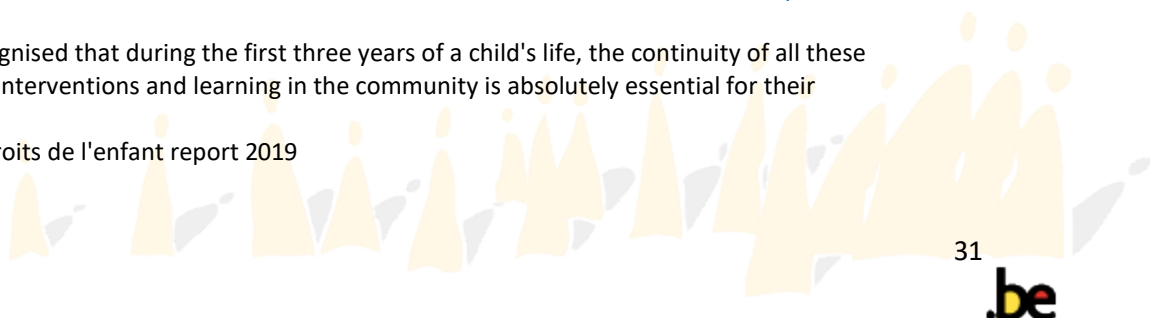
This also requires supportive education. In Belgium, however, access to education is still too unequal<sup>45</sup>. For example, 8.4% of young people (aged 18-24) leave school prematurely with only a lower secondary education qualification. Education and early childhood are the responsibility of the communities, but an integrated approach is essential.

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<sup>43</sup> <https://www.lesoir.be/338575/article/2020-11-18/comment-mettre-fin-au-scandale-de-la-pauvrete-des-enfants-en-belgique>

<sup>44</sup> However, it is recognised that during the first three years of a child's life, the continuity of all these formal and informal interventions and learning in the community is absolutely essential for their development. DGDE

<sup>45</sup> Délégué général droits de l'enfant report 2019

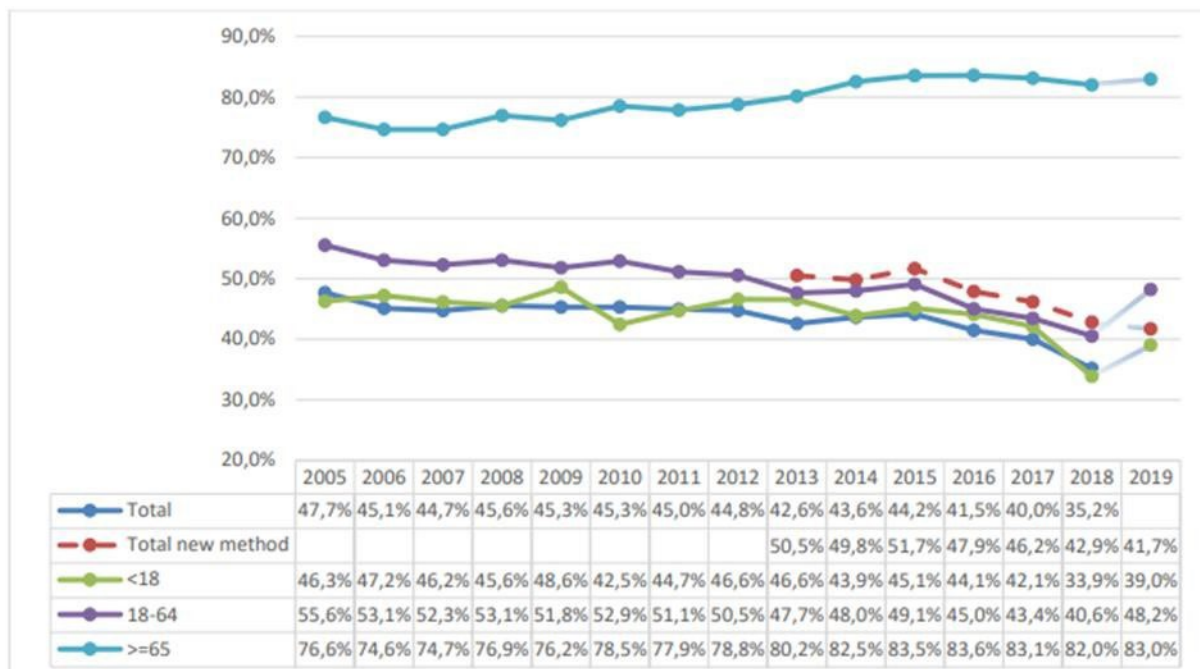




## Actions

46. Rethink the socio-professional integration system of the PCSWs and pay particular attention to occupations in short supply.
47. Guarantee the right to individual training for all workers.
48. Encourage training for welfare recipients by allowing them to combine training allowances with social security benefits.
49. Eliminate discrimination between grant-holders and non grant-holders benefiting from the RIS in the area of socio-professional exemption.
50. Exempt the allowance granted for each hour of training attended from the calculation of the RIS.

**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.



## Social security and social protection

Alongside a high employment rate, the government is committed to strengthening social security and welfare benefits and ensuring their long-term funding. After all, no-one is immune from a stroke of fate (loss of employment, accident, illness, etc.) and not everyone is always able to work (long-term illness, certain forms of disability, dependent children, etc.).

The priority of this plan to reduce inequalities and combat poverty is to guarantee access for all to social security mechanisms. Social security has just shown that it is a powerful tool for correcting inequalities, and that it helps to prevent people from finding themselves at risk of falling into poverty.

The government's policy in response to the pandemic is an emblematic demonstration of the role of Social Security. The stakes are enormous: we need to protect people and the social fabric. Measures such as temporary unemployment, a temporary freeze on the degressive nature of unemployment benefits, and the "passerelle" right, help to protect businesses, combat redundancies and preserve workers' purchasing power.

Social security remains an indispensable and solid network that protects Belgian citizens from This is a system that protects people from "social risks" (accidents, loss of employment, illness, etc.) and supports them in happier times (childbirth leave, family allowances, etc.). Everyone, rich or poor, benefits from these services throughout their lives (unemployment, health care, pensions, etc.) and everyone contributes according to their means.

Social security is a precious invention that has embodied solidarity for over 75 years: solidarity between rich and poor, young and old, healthy and sick, employed and unemployed.

More than half the people in the world have no protection at all, plunging them into extreme poverty in the event of a hard blow. In Belgium, this guarantee is enshrined in our constitution. It is also enshrined in the European Social Charter and, more recently, has been recognised as an essential principle of the European set of social rights.<sup>46</sup> Among other things, this system of protection guarantees a minimum income and thus goes a long way towards preventing poverty<sup>47</sup>. To illustrate this point, without social security, poverty in Belgium would rise from around 14% to over 43%<sup>48</sup>.

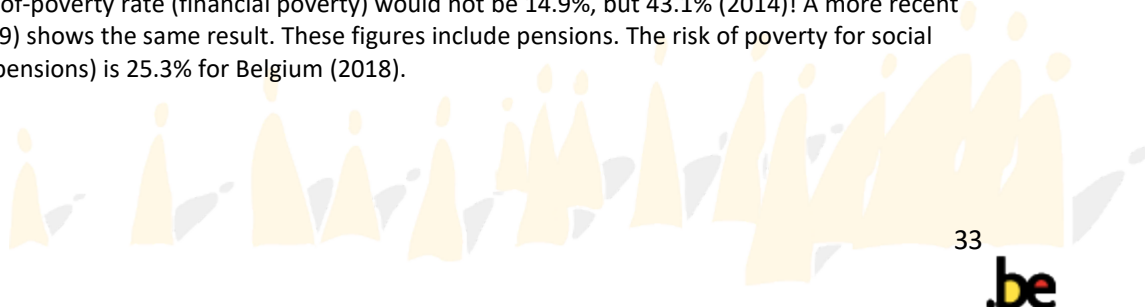
Under this legislature, minimum social benefits and pensions will be increased by 10.75%, excluding indexation, as will the welfare envelope, in order to come as close as possible to the European poverty line. This is a significant step in the right direction.

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<sup>46</sup> [https://ec.europa.eu/commission/presscorner/detail/fr/ip\\_21\\_820](https://ec.europa.eu/commission/presscorner/detail/fr/ip_21_820)

<sup>47</sup> [https://www.luttepauvrete.be/publications/10ansaccord/10ansaccord\\_02-1\\_Feltesse\\_FR.pdf](https://www.luttepauvrete.be/publications/10ansaccord/10ansaccord_02-1_Feltesse_FR.pdf)

<sup>48</sup> The evaluation report on the 3rd federal action plan to combat poverty shows that if there were no social transfers, the at-risk-of-poverty rate (financial poverty) would not be 14.9%, but 43.1% (2014)! A more recent analysis (EU SILC 2019) shows the same result. These figures include pensions. The risk of poverty for social transfers (excluding pensions) is 25.3% for Belgium (2018).

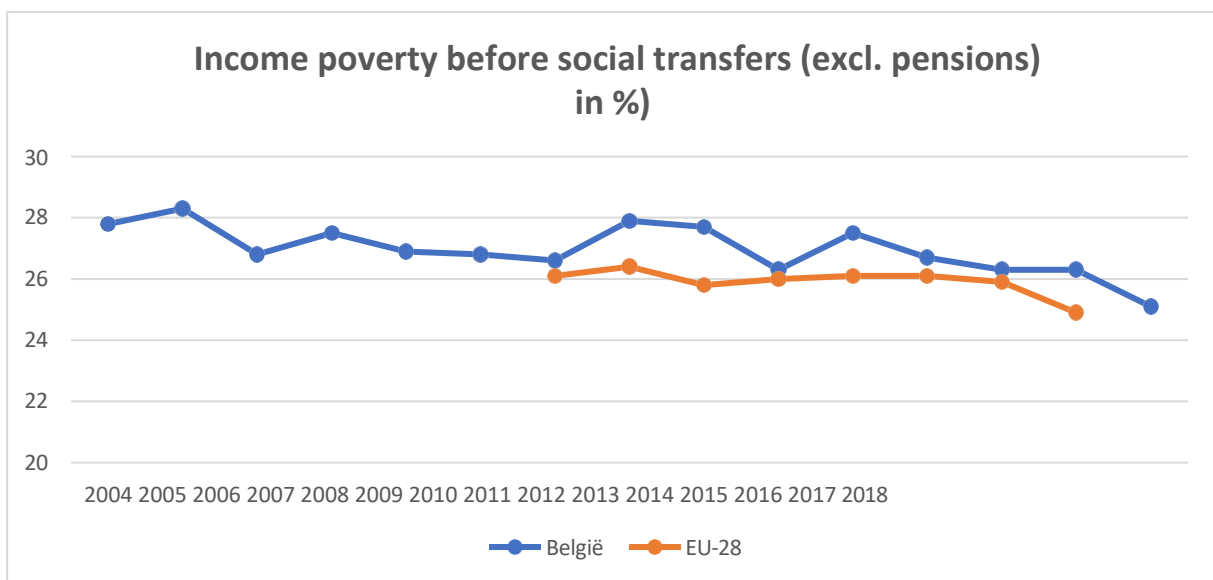


As part of the drive for greater social security, the minimum amount of incapacity pay will also be increased from the seventh to the second month of incapacity for work, so that low-wage earners can also claim valid protection of their income in the event of illness. In addition, the system of accumulation will be optimised for both unemployment insurance and the living wage, so that working more pays better<sup>49</sup>.

Social redistribution in Belgium and the EU-28 plays a powerful role as a social regulator. Without social transfers, poverty and social exclusion would reach levels that would threaten the European social and democratic model. Under no circumstances can social redistribution be reduced to a cost: it enshrines solidarity between the most affluent and the most disadvantaged, between those who work and those who are unemployed or no longer work. It is a factor in the emancipation of individuals.

In very concrete terms, the specific measures in force during the health crisis (droit- passerelle or force majeure corona unemployment) demonstrated the role of social protection as a shock absorber. The social security system should be seen as an investment, and the health crisis has shown this in no uncertain terms. Their massive intervention in Belgium has limited the risk of a large part of the population being pushed over the edge. And this massive intervention will facilitate the return to normal conditions when the crisis subsides.

By way of illustration, the fact that the monetary poverty rate before social transfers is higher in Belgium than the EU-28 average (26.4% compared with 24.9%) and that this rate is lower after social transfers (see above: 15.9% compared with 16.9%) indicates that social redistribution is stronger in Belgium. In addition, the impact of social benefits has evolved differently according to age category: it has increased for the over-65s and decreased for the others.



Source: Eurostat

<sup>49</sup> Government agreement 30/09/2020, p.38

It is therefore important to continue our efforts to make this valuable tool available to everyone, in accordance with Article 23 of the Constitution.

Social security also needs to adapt to changes in society (new forms of cohabitation, households, emotional life, etc.). This adaptation helps to strengthen the insurance principle and combat poverty. Indeed, the figures above show that precariousness is reinforced by individual life situations. The individualisation of rights is necessary to enable everyone to make the life choices they want without being penalised. Today, however, too many people suffer the negative consequences of choices that should concern them alone, especially women<sup>50</sup>. Obstacles to the effectiveness of social rights, in terms of life choices, must be removed.

### **Actions**

51. Support the implementation of the "Territoires Zéro Chômeur De Longue Durée" (Zero Long-Term Unemployed Territories) project, within the framework of federal powers
52. Develop a simulation tool to enable people in receipt of an AI/ARR or disability allowance to calculate in advance the consequences of combining this/these allowance(s) with income from work.
53. Pay particular attention to people who are structurally active in the platform economy, in order to offer them good working conditions and better social protection.
54. Better control of the application of the rules on temporary work (with the regions).
55. Implement the accountability mechanism for abusive use of successive temporary daily contracts in accordance with the opinion to be issued shortly by the CNT.
56. Evaluate the application of measures concerning employers' obligations to give priority to part-time workers and propose measures to improve the application of this obligation.
57. Enable temporary accumulation of income from work and social benefits during the transition from inactivity to employment. Encourage people to work (part-time) while retaining part of their benefit, in order to facilitate and support their return to employment.
58. Examine the possibility of maintaining derived rights when returning to work.
59. Study and evaluate the possibility of introducing a freeze on the degressive nature of unemployment benefits during maternity leave.
60. Examine whether social and tax regulations are still adapted to current forms of communal living (including new forms of cohabitation and solidarity such as intergenerational housing).
61. Abolish the "price of love" by decoupling the income of people in a situation of poverty and their partner when calculating the amount of the integration allowance.
62. Examine and evaluate the possibility of not taking into account the resources of ascendants and descendants of 1st degree with whom the beneficiary is cohabiting when calculating the RIS.
63. Study and evaluate the possibility of abolishing cohabitation status for young people (up to the age of 30).
64. When calculating the RIS, study and assess the possibility of exempting family allowances when the young person receives them himself.

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<sup>50</sup> <https://www.cffb.be/commission-jeunes-lindividualisation-des-droits-sociaux/>

65. Simplify the authorisation rules for voluntary work for benefit recipients.
66. Abolish the weighting for calculating workers' proportional pensions independent.
67. Support the minimum pension for assisting spouses in the pension scheme for self-employed workers.
68. Support the minimum pension for childminders in the salaried workers' pension scheme.
69. Reforming the transition allowance in the pension scheme for employees, civil servants and the self-employed.
70. Evaluate the increase in the lowest benefits at the end of the legislature, in order to give policymakers in the next legislature the necessary guidance on what should be done as a priority to support vulnerable households by avoiding work traps.
71. Examine the possibility of providing a flat-rate and variable part for the integration allowance in order to guarantee the maintenance of derived rights.
72. Evaluate the possibilities of extending the exemptions provided for in the GRAPA calculation to aid transferred to the federated entities following the 6th State reform.
73. Provide additional financial assistance to households with insufficient income on the basis of reference budgets (REMI project).
74. Raise the ceiling for calculating proportional pensions for employees and the self-employed.
75. Increase minimum pensions for all three statuses (employee, self-employed, civil servant).
76. Increase the amount of GRAPA to the poverty line.
77. Increase minimum unemployment benefits to the poverty line as part of the fight against poverty.
78. Increase the amount of RIS towards the poverty line.
79. Raising income replacement benefit towards the poverty line.
80. Exempt the integration allowance from the calculation of resources for the right to social integration.
81. Increase the FFE's intervention threshold (from €25,000 to €30,500) and abolish the specific ceilings.
82. Improving the living and working conditions of sex workers.
83. Optimise the increased allocation for vulnerable target groups in 2 stages.
84. Pay the minimum amount of incapacity benefit from the first month (advance payment of minimum incapacity benefit).
85. Continue to develop high-quality social protection for all workers, whatever their status (self-employed, civil servants, employees).
86. Always bear in mind the standstill principle laid down in the Constitution (prohibition on substantially reducing the level of social security protection).



## Axis 3: Ensure the emancipation and inclusion everyone in a changing society

Poverty is not just about money, and income alone does not guarantee full emancipation and inclusion in society. Poverty is multifaceted and has an impact on several aspects of life in the short, medium and long term. That's why we need to take a holistic approach to all aspects of people's lives and tackle the various forms of inequality: access to healthcare, justice, housing, a healthy environment, education, culture, etc. Despite the efforts already made, this holistic access is still far from being guaranteed.

To be successful, a policy to combat poverty must be part of an overall emancipation drive. The following aspects are in any case fundamental to this emancipation and call for concerted action. They respond to fundamental needs: access to health and justice, access to digital technologies, the right to housing, the right to live in a healthy environment, and access to culture and leisure. Most of them are included in Article 23 of the Constitution.<sup>51</sup>

Non-use, the digital divide and mobility difficulties are all obstacles to the exercise of these fundamental rights. Inequalities in mobility affect access to employment and to basic goods and services, and are therefore a cross-cutting element of accessibility that must also be tackled.

A policy to combat poverty will only be effective if it integrates all these priority dimensions. Particularly at a time of accelerating digital change and climate disruption, a broad approach to poverty is essential to ensure that no-one is left behind.

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<sup>51</sup> Everyone has the right to lead a life of human dignity.

To this end, the law, decree or rule referred to in Article 134 shall guarantee, taking into account the corresponding obligations, economic, social and cultural rights and determine the conditions for their exercise.

These rights shall include in particular :

1° the right to work and to free choice of a professional activity within the framework of a general employment policy, aiming inter alia to ensure as stable and high a level of employment as possible, the right to fair working conditions and remuneration, as well as the right to information, consultation and collective bargaining;

2° the right to social security, health protection and social, medical and legal assistance; 3° the right to decent housing;

4° the right to protection of a healthy environment;

5° the right to cultural and social fulfilment;

<sup>1</sup> 6° entitlement to family benefits.<sup>1</sup>



## Access to health and disease prevention

According to the WHO<sup>52</sup>, health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity. However, the social determinants of health highlight inequalities in health among the population, i.e. differences along a social gradient that increases from the most advantaged to the most disadvantaged categories.

Of course, a significant proportion of our social security budget - 34.7% - is allocated to healthcare. This allows a large number of citizens to protect themselves in principle against the risk of health accidents.

However, even though we enjoy some of the best social protection in the world, inequalities social inequalities go hand in hand with health inequalities.

*"Making people responsible is all the rage: if we make people responsible, they will take care of their health. However, all the evidence shows that individual responsibility has very little to do with the mechanisms that determine health. (...) Health is conditioned by the environment in which we grow up and live (...). The choices for health in its broad definition of physical, mental and social well-being are not at all obvious when we have to choose between several essential needs (...)"*.<sup>53</sup>

Poverty is a serious injustice, since from birth the mortality rate of the most vulnerable is higher, and this trend continues throughout life. In a Belgium with a strong healthcare system, it is essential to remedy this situation as a matter of urgency.

The SPP Social Integration poverty barometer shows that 8.7% of people at risk of poverty live in a household where at least one family member has had to postpone healthcare. For the lowest incomes, the rate is higher than the EU average<sup>54</sup> The COVID crisis is likely to amplify the phenomenon of people having to forego healthcare<sup>55</sup>.

The EU-SILC 2019 survey also shows that 2.8% of the population aged 16 and over who needed a medical examination or treatment did not get it. For 77.7% of them, this absence or postponement of care was due to financial reasons. 40% of people at risk of poverty rate their own health negatively!

EU-SILC data also shows the proportion of people who postpone or do not use certain healthcare services for financial reasons. This has risen from 0.5% of the adult population in 2008 to 2.2% in 2016<sup>56</sup>.

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<sup>52</sup> [https://www.who.int/social\\_determinants/french\\_adelaide\\_statement\\_for\\_web.pdf?ua=1](https://www.who.int/social_determinants/french_adelaide_statement_for_web.pdf?ua=1)

<sup>53</sup> Myriam De Spiegelaere Ecolé de santé publique - ULB - small encyclopaedia of preconceived ideas about poverty

<sup>54</sup> Please note: due to a reform of the EU-SILC survey, there is a break in the 2019 series of figures. As a result, the figures from 2019 onwards are not comparable with those from previous years. However, the trend in previous years speaks for itself.

<sup>55</sup> UCLouvain survey published in the journal "Regards économiques" on the extent of health care renunciation during the first confinement, spring 2020. 3 out of 4 people say they have foregone medical care.

<https://www.alterechos.be/le-confinement-a-verrouille-lacces-aux-soins/>

<sup>56</sup> <https://kce.fgov.be/fr/les-soins-de-santé-sont-ils-accessibles-de-façon-équitable-pour-tous-ceux-qui-en-ont->



When it comes to dental examinations and treatment, 6.8% of Belgians over the age of 16 have had to postpone care - for 65.9% of them, this was due to financial reasons. Part of the Brussels population, the unemployed and tenants are also particularly vulnerable in terms of these indicators. This is also a form of non-use with direct consequences.<sup>57</sup>

Better access to preventive and primary care is beneficial for both patients and the health care system. health insurance, because people who put off going to the doctor face more serious problems and are more likely to need secondary (more expensive) care. Delayed treatment is expensive for the community.

These inequalities in health justify the implementation of all initiatives aimed at improving access to primary care: medical centres, health community workers, innovative programmes supported by the INAMI (including collaboration with Experience Experts), ....

In the link between poverty and health, access to sustainable and affordable food must also be given special attention. As recommended by the Service de lutte contre la pauvreté, la précarité et l'exclusion sociale, this can be done, among other things, by working on the right to quality food, by making organic food more accessible to people living in poverty, and by raising the awareness of players in the sustainable food sector in order to make sustainable food accessible to all.

Another example: in Belgium, people living in precarious or illegal situations can also benefit from medical assistance via the AMU. This demonstrates not only our level of solidarity but also good public health management. It is important to continue to guarantee access to this fundamental right by checking the possibilities for harmonising the current system.

In addition to the postponement of care, the COVID crisis is expected to lead to an increase in mental health problems. A budget of €10m has already been released by the Task Force.

Finally, when it comes to health, women are also more affected and put off treatment more often<sup>58</sup>, require specific care (pregnancy, gynaecology...). In this context, the fight against menstrual insecurity is one of the priorities, and the federal government has already released 200,000 euros. At the same time, hygiene kits will soon be added to the food parcels.

## Actions

87. Carrying out health communication strategy(ies) tailored to/aimed at the most vulnerable groups and their networks and stakeholders.
88. Examine the possibility of setting up a humanitarian pharmacy.
89. Set up a project to combat menstrual insecurity in prisons.

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<sup>57</sup> Not everyone has access to the necessary medical and dental care

<https://statbel.fgov.be/fr/themes/menages/pauvrete-et-conditions-de-vie/risque-de-pauvrete-ou-dexclusion-social>

<sup>58</sup> <https://www.institut-solidaris.be/index.php/reportdesoinsdesante-2020/> Inequality between men and women persists when it comes to access to healthcare: more than half of women give up at least one treatment (52.6% compared with 40.8% of men); single-parent families, more often women, are hardest hit by delayed treatment (60.5% affected by at least one delay);



90. Provide a legal basis for the registration of non-reimbursed medicinal products, study for which medicines and with which target groups targeted measures can be taken to improve affordability.
91. Prohibit the principle of DBR and study a new generalisation of the third-party payment system.
92. Introduce an additional ceiling on remuneration in the maximum billing system to increase the affordability of care for individuals and families on low incomes.
93. Lowering the threshold for access to mental health care for vulnerable groups - measure for vulnerable people in need of mental health care.
94. In contacts with people without legal residence, provide information on the emergency medical assistance system if necessary (Fedasil and DVZ).

## Access to justice

Access to justice is a fundamental instrument in access to rights, without forgetting that access to justice begins upstream of the effective exercise of rights before the courts.

People living in poverty are often unable to access justice or seek redress for acts or omissions that have harmed them. They face many obstacles, because they cannot register their initial complaint due to the cost of the procedure or their lack of knowledge of the law. In addition, the legal aid reimbursement threshold is below the poverty line. This means that not only people living in poverty, but also lower middle class citizens have "too much income" under the current rules to qualify for aid.

Without real access to justice, they cannot seek and obtain redress for violations of the law, which increases their vulnerability, insecurity and isolation, and perpetuates their impoverishment. In practice, citizens therefore do not have sufficient means to bear the costs of access to justice themselves, in a number of areas: family law, house eviction procedures, appeals, .....

Multiple problems require a multi-method approach and good cooperation between lawyers and social workers.

It is therefore a question of moving from an essentially reactive service to a more proactive approach to social and legal questions and problems, and it is the Government's responsibility to provide citizens with the right information. Following Canada's example, a budget could be allocated to the use of clear and simple language so that information and advice are understandable to the person seeking justice<sup>59</sup>.

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<sup>59</sup> <https://www.kbs-frb.be/nl/Activities/Publications/2019/20190403ND>



## Actions

95. Digitise the justice system and provide "PC kiosks" in courts for the homeless. digital means.
96. Raise income limits for access to second-line legal aid .
97. Reduce the administrative burden on applicants of obtaining second-line legal aid.
98. Evaluate the implementation of the Act of 22 April 2019 on the accessibility of legal aid insurance.
99. Working with local authorities to set up one-stop shops in the courts where people can go to ask all their questions.
  
100. Updating the list of unseizable assets; taking account of needs and requirements of a 21st century society.
101. Develop initiatives to make legal language more understandable, particularly for vulnerable groups. Move away from the sometimes complicated standard letters and towards more empathetic and personal communication from the judiciary to those seeking justice.
102. Digitalising property administration procedures.

## Access to housing and the fight against homelessness

Having an address and a home is an essential step towards enjoying social, civil and political rights. Without housing, it is impossible to get an education, look for a job, live one's citizenship...

Homelessness is a serious injustice and a violation of fundamental rights. Homelessness has been a social issue for many years, and homeless people are a priority target group for the various public authorities, particularly the federal government.

Under the terms of the revised European Social Charter, anyone without adequate resources has the right to social and medical assistance (art. 13) and everyone has the right to housing (art. 31).

### Figures on homelessness

Usable figures on the scale of the phenomenon and the characteristics of the target group profile are needed to enable an effective approach to homelessness. The number of people sleeping rough, the number of chronically homeless people who can benefit from support under the "Housing first" programme (an innovative approach in which housing is the first step towards social reintegration), the number of people who are forced to stay with friends or family, the institutional pathways of young homeless adults, etc. are crucial data for designing an appropriate and effective policy.

At the request of the King Baudouin Foundation and in collaboration with the local authorities and a large number of associations, institutions and volunteers, the **KU Leuven** and **ULiège** have



at the end of October 2020, counted the number of people who were **homeless** or **without a home** in the cities of **Arlon, Liège** and **Ghent**, and in the province of **Limburg**.<sup>60</sup>

- Ghent: 1,472 adults and 401 children
  - Limbourg: 932 adults and 285 children
  - Arlon: 149 adults and 69 children
  - Liège: 422 adults and 78 children
  - In Louvain (February 2020): 466 adults, 90 children.
- In the Brussels-Capital Region (November 2020) the number is estimated at 4,380 adults

Counting the number of homeless people on the ground provides important and alarming information. These data should soon be supplemented by statistics on homeless people registered as a reference address via the creation of a specific code in the National Register.

On the ground, the granting of the reference address is still subject to problems of interpretation and implementation. This should be clarified within the remit of the Social Integration and Home Affairs departments (population registers).

The health crisis has also taught us a clear lesson: without a home, it's impossible to survive. protect themselves and others.

The Vulnerable Groups 2.0 Task Force quickly agreed on the need to strengthen reception, accommodation and support services for homeless people. These facilities provide support in accessing rights, including preventive care through testing and soon vaccination. As well as increasing the resources available for social and health interventions, it has been decided to extend the duration of the reception facilities until 30 June 2021.

But while these measures respond to an emergency situation, we also need to prepare a structural policy against homelessness. To achieve this, a number of priority actions will need to be taken.

Support for people leaving rough sleeping or temporary accommodation must be vigorously stepped up, as part of an approach based on housing first support pathways for the chronically homeless, with particular attention paid to homeless women.

On the other hand, any initiative to integrate the homeless through housing should be supported in order to break the cycle of insecurity and social disaffiliation. Emergency social assistance and housing reintegration schemes should work hand in hand to improve the continuity of support.

The expected results will depend on good cooperation between the federal state and the federated entities. To achieve this, the updating of the Co-operation Agreement on Homelessness and Rough Sleeping must be a priority within the framework of an interministerial conference.

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<sup>10</sup> Counting the number of homeless people to find effective solutions <https://www.kbs-frb.be/fr/Newsroom/Press-releases/2021/20210317AJHomeless2>

Comment: the indicators show that poverty is mainly among tenants, and in particular among tenants in the private housing market. This aspect is not addressed here.

### Actions

103. As part of the settlement allowance for the homeless, consider whether it would be additional allowance for each minor and adult child.
104. Increase the number of Housing First support trajectories - housing solutions in the major cities, in particular through support from the National
105. European Platform against Homelessness: Translating the European Platform against Lisbon Declaration of 21 June 2021 on Homelessness and its Eradication by 2030 and contribute to the results of the European Platform against Homelessness.
106. Organise a regular national census (one every two or four years, in coordination with the local censuses coordinated by the King Baudouin Foundation and the Brussels census), with inter-federal funding where the various authorities contribute to a specific part of such an initiative (federal, regional, local authorities, etc.).
107. Simplify appeals in the event of refusal of provisional registration for the underprivileged.
108. Harmonise the use of the reference address via a single circular to guarantee access rights to all.
109. Review the cooperation agreement on homelessness.

## Access to a healthy environment

The pandemic is now a priority for political action. But the question of climate and the environmental crisis and its consequences also remains open and calls for general mobilisation. The most vulnerable groups are being hit hardest not only by the health crisis, but also by the climate and environmental changes to which they are disproportionately exposed. They live in the most polluted neighbourhoods, with the least access to fresh nature, or in the worst insulated homes, with the highest energy bills.

People living in poverty are more seriously affected by the consequences of climate change and environmental pollution. Figures from the EU-SILC survey show that 18.8% of Belgians living below the poverty line are affected by pollution, waste or other environmental problems, compared with 14.4% of Belgians living above the poverty line.

Climate and environmental changes are reinforcing existing economic and social inequalities. For people living in poverty, it is more difficult to make sustainable choices to increase their energy efficiency. Incentives to make sustainable choices do not always reach the target groups who need them most. This is despite the fact that the ecological footprint of people living in poverty is smaller. Even though the most polluting consumption categories (such as energy and housing) account for a larger proportion of the expenditure of poor households, the richest 10% emit twice as much greenhouse gas as the poorest 10%.



Our company is taking concrete steps to limit our impact on the environment and the climate and achieve the targets set (Paris Agreement). More specifically, Belgium is preparing its next sustainable development plan. This means not neglecting the social impact of climate and environmental change and the measures taken in this respect. Synergies must be found between climate and environmental policy and policy to combat poverty. These are problems that must be tackled together. A climate policy must also be a policy to combat poverty, and measures to combat poverty must also be adapted to the climate. The transition must be a just transition, with the principle of "leaving no one behind".

Sustainable development policy is not a one-size-fits-all approach. It must combine consideration of environmental issues with social development.

This will mean taking into account the threefold inequality<sup>61</sup> that affects the most disadvantaged:

- The unequal distribution of environmental quality between individuals and groups
- The unequal impact of environmental policies according to social category (for example, in the tax level)
- Unequal access to the definition of environmental policies according to social and political status, or in any case the difficulty for certain categories of the population to have access to information on the definition and issues of such policies.

## Actions

110. Increase the value of the gas and electricity fund in order to develop curative measures and enable the CPASs to develop a preventive policy.
111. Work on a reform of the social tariff, in particular on the basis of the NBB experts' interim report of 11 June 2022.
112. Revaluing the heating oil fund to respond to price increases and new consumption habits.
113. Reduce VAT on electricity from 21% to 6% until 31/12/22 and decide whether to extend this measure depending on price trends.
114. Reduce VAT on gas from 21% to 6% until 31/12/22 and decide whether to extend this measure depending on price trends.
115. Allocate a €100 electricity voucher to all people benefiting from an individual meter.
116. Granting of an €80 energy voucher for recipients of the increased assistance
117. scheme.  
fuel oil/propane/butane.
118. Increase the reference thresholds and, consequently, the heating allowance, no longer cap the amount for which an allowance under the Social Heating Oil Fund may be claimed asked.
119. Reform the Energy Funds by strengthening the preventive aspect (via the PCSWs), which the fight against fuel poverty, by pooling the operating costs of these initiatives.  
different funds.

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<sup>61</sup> Dictionary of inequalities - Socio-environmental inequalities- Eloi Laurent

120. Optimise support for fuel poverty, in particular by combating it against non-take-up.
121. With a view to a just transition, federal environmental policies and plans should integrate social issues, job creation and the fight against poverty into their design, implementation and evaluation.

## Access to food

Inflation is driving up food prices. The international crisis is exacerbating shortages, or at least fears of shortages, leading to upward spirals. In its latest bulletin, Statbel states: "There has been a sharp rise in food inflation (including alcoholic beverages) in recent months, with inflation in November standing at 0.47%. In recent months, inflation has been particularly high for bread, cereals and other edible oils (including frying oil). For bread, inflation was 10.2% in April, compared with 1.7% in November. Inflation for cereals was 9.3% in April, compared with 0.6% in November. Inflation for other edible oils rose from 13.1% in November to 25.4% in April."<sup>62</sup>

In addition to the measures already taken and in force, these few examples of figures demonstrate the following the importance of price trends and indicate that further action may be necessary.

### Actions

122. Guaranteeing access to information on healthy eating healthy and sustainable  
- Federal Health Nutrition Plan (2021-2030).
123. Second-hand equipment made available to CPASs by SPF Finances to help vulnerable families.
124. Donate certain goods confiscated by the customs and excise authorities to those involved in the fight against poverty.
125. Ensure that the resources allocated to food aid are increased and that inflation is taken into account.
126. Grant resources dedicated to material aid (menstrual precariousness, hygiene kits, etc.)

## Access to technology: bridging the divide digital

For several years now, digital technology has been an integral part of our lives, transforming our environment. The crisis and health measures have highlighted the importance of access to and mastery of these tools, and accelerated their use. More and more public services are going digital, and private services, particularly banking services, are increasingly becoming essentially accessible online, teleworking is becoming the norm, schools are going digital...

However, the crisis has revealed the depth of the digital divide in our country. Some A large proportion of our fellow citizens remain excluded from these processes. Not having the tools It also isolates and unfairly penalises. We're talking about one household in three in Belgium with de

<sup>62</sup> <https://statbel.fgov.be/fr/themes/prix-la-consommation/indice-des-prix-la-consommation>

low-income earners without an internet connection, 40% of the Belgian population with less than poor digital skills (a figure that rises to 75% among people on low incomes and with a low level of education). 55% and 67% respectively do not carry out any administrative procedures online<sup>63</sup>.

So it's very clear that we need to invest massively in training in digital tools. In this respect, the Minister for the Fight against Poverty has obtained the Government's agreement to release €9 million as part of the task force. 30 million of the federal stimulus package will be devoted to digital inclusion for the underprivileged.

Other countries are investing massively in training, particularly for young people. These are opportunities for employment, innovation and performance. Good examples like Molengeek should inspire us.

### **Actions**

127. Make digital skills training available to other social services in the federal government.
128. e-inclusion for Belgium" project: combating the digital exclusion of vulnerable groups thanks to the European reform plan.
129. Teach digital skills to retired civil servants who need them.

## **Access to sport, culture and recreational activities**

The percentage of non-participation in sporting, recreational or artistic activities is higher among people at risk of poverty. In other words, social non-participation is higher among people living in poverty: 86% compared to 71% for the total population<sup>64</sup>.

A life deprived of leisure and culture is a life deprived of an essential dimension. We are all bitterly aware of this today, with the closure of many cultural venues and the discontinuation of a number of sporting and leisure activities. And yet, for many of our fellow citizens, this is their daily lot. Some of them never go to a museum, a theatre or ..... They cannot afford to take part in sporting activities. Leisure activities are not accessible to them and are still too often reserved for a privileged fringe of the population. Yet these are powerful factors for integration and emancipation. Of course, the question of cost comes into play, but even free access and the measures taken in this area are not enough to reach certain groups. That's why mediation initiatives are essential.

Culture and sport are matters devolved to the Communities, as is education<sup>65</sup>. A

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<sup>63</sup> FRB KBS - Four out of ten Belgians at risk of digital exclusion  
Digital inequalities reinforce social inequalities

<https://www.kbs-frb.be/fr/Newsroom/Press-releases/2020/20200828NDBarDigIncl>

<sup>64</sup> <https://www.mi-is.be/fr/etudes-publications-statistiques/focus-ndeg27-barometre-de-la-pauvrete>

<sup>65</sup> A concerted effort could be made to help guarantee free education

a series of bicultural institutions which, however, come under federal authority and are already playing a role essential in promoting access to culture for all. Furthermore, the aim of a plan to combat poverty is to improve living conditions and incomes and, more generally, to contribute to emancipation. Access to dialogue to be pursued with the federated entities.

This dialogue will be based on Belgium's consolidated commitments as a signatory to the Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights, both of which enshrine the right of access to culture as a fundamental right.

## Access to participation in society and citizenship...

People experiencing poverty may find it more difficult to exercise their citizenship, given the various processes of exclusion described elsewhere. Citizenship can generate equality as well as inequality, and it is unacceptable that citizenship should not be full and complete for everyone. In other words, we must not add political inequalities to socio-economic inequalities.

Consultative processes, for example, are often monopolised by those who have both the necessary training and access to information. While everyone has access to representative democracy through the right to vote, more participatory forms of consultation must be open to all sections of the population. There are good examples of this, which can be multiplied and perpetuated.

### Actions

130. Organise a consultation with representatives of associations where poor people have their say and the SNCB to take greater account of the difficulties and needs of disadvantaged people 1) during discussions on revisions to SNCB fares and 2) during training/awareness-raising for SNCB staff.
131. While respecting each other's competences, organise meetings with those involved in the fight against poverty and run a communication campaign to highlight the role of the right to a healthy environment as a general poverty prevention measure.
132. Strengthen train services and their range through the contracts currently being negotiated and the new Transport Plan, in order to facilitate mobility for all, including precarious workers (atypical working hours, etc.).
133. Within the existing annual subsidy envelope for supporting an event, project or study, one of the award criteria will be its positive impact on the mobility difficulties encountered by people in financial difficulty.





# AXIS 4: going beyond a national approach - on the European social agenda and building a world of solidarity

## Findings

The federal government wishes to integrate its policy of reducing inequality and combating poverty into a broader European strategy, based on **the Implementation Plan for the European Social Rights Framework published by the Commission on 4 March 2021**.

The action plan sets three major objectives to be achieved by 2030 at European level:

- At least 78% of people aged between 20 and 64 should have a job.
- At least 60% of adults should take part in training activities each year.
- The number of people at risk of poverty or social exclusion should fall by at least At least 15 million (including at least 5 million children).

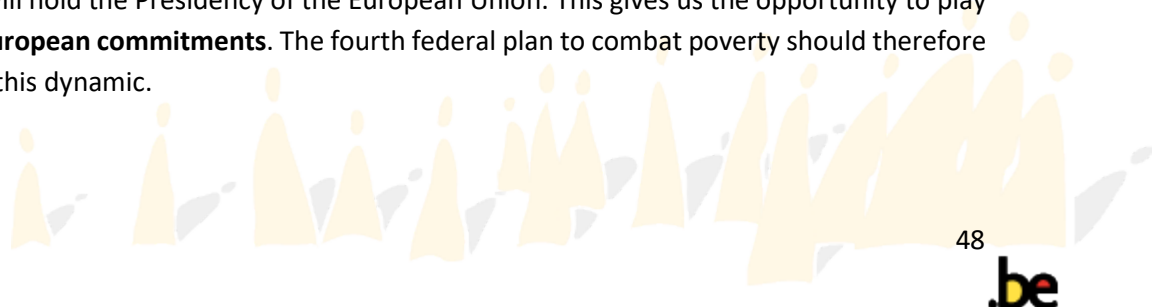
The principles of the European foundation focus on **equal opportunities and access to the labour market, as well as social protection and inclusion**, and serve as a starting point for the development of this plan and a federal structural policy to combat poverty, in which fundamental social rights are guaranteed.

The European Pillar of Social Rights is accompanied by a 'Social Scoreboard', which will monitor the implementation of the Pillar by tracking trends and EU countries' performance in 12 areas, and will feed into the European Semester on economic policy coordination. This scoreboard is structured around three dimensions: equal opportunities and access to the labour market; dynamic labour markets and fair working conditions; and state aid/social protection and inclusion.

The new Federal Action Plan will ensure the link with the federal authorities' commitment to Europe, but also to the sustainable development goals (and more particularly the first goal **of eradicating poverty in all its forms**).

As well as playing **a leading role in the implementation and monitoring of these commitments**, the Federal Government also wants to assume a leading role and **provide impetus at European level** in the areas mentioned above. In this way, our priorities will be reflected in the European social agenda.

In 2024, Belgium will hold the Presidency of the European Union. This gives us the opportunity to play **a leading role in European commitments**. The fourth federal plan to combat poverty should therefore be seen as part of this dynamic.



Presidency. It will feed into the preparatory work. And the Presidency will fuel the continuation of the action

The stakes are high at European level too. Indeed, the at-risk-of-poverty rate in the European Union is 16.8%. As regards the risk of poverty, the unemployed are a particularly vulnerable group: almost half (48.6%) of them were at risk of poverty in the EU-27 in 2018. In terms of households with dependent children, single people with dependent children had the highest at-risk-of-poverty rate in the EU-27, affecting more than a third of these households (34.2%)<sup>66</sup>.

The issues affecting Belgium therefore concern all European countries, albeit with some nuances. Europe has decided to launch a major economic recovery plan in which Belgium will play a key role. It is just as important that Europe, over and above the measures already taken, should consider the construction of a social recovery plan, the objectives of which could go beyond the European Socle of Social Rights. The urgency of the health crisis means, at the very least, that this debate must be opened.

To make the European policy on poverty reduction more concrete and tangible for European citizens, **Belgium will therefore contribute to defining quantified and ambitious social objectives**, with clear monitoring and the maintenance of integrated processes, such as the European Semester, and the use of the updated Social Scoreboard.

The European level is the most important for organising exchanges between Member States. **The thematic consultation will be expanded, to further harmonise national and European policies**, to increase convergence between Member States and to offer the possibility of adopting innovative practices.

An ambitious agenda will guide **the Belgian Presidency of the Council of the European Union**. The priorities of the federal plan to combat poverty must be included in the work plan.

At Belgium's initiative, the debate could also be extended to a broader context. One of the basic principles of sustainable development is that social, economic and environmental measures must go hand in hand, complementing and reinforcing each other. Europe has chosen to set itself the indispensable goal of zero carbon by 2050. Belgium is convinced that, from the same perspective, Europe should set itself an ambitious target for 2050. This is not incompatible with the ambitions defined for 2030, which will thus be strengthened and confirmed.

We will have to go beyond that. An analysis shared on the World Bank blog<sup>67</sup> points to a predictable sharp increase in global poverty. Before the COVID-19 pandemic, the only increase in the number of poor people in the world over the last three decades was in the wake of the 1997-1998 financial crisis. Since then, the number of people living in extreme poverty

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<sup>66</sup> <https://ec.europa.eu/eurostat/statistics-explained>

<sup>67</sup> <https://blogs.worldbank.org/fr/opendata/actualisation-des-estimations-impact-pandemie-covid-19-sur-poverty>

in the world. The COVID 19 crisis could reverse this progress. This crisis has plunged extreme poverty between 88 million (baseline scenario) and 93 million (pessimistic scenario). In terms of global poverty, 2020 is a very worrying year. In 2021, the number of new poor is expected to be between 143 and 163 million. And this at a time when the full impact of the war in Ukraine has yet to be measured, and when the consequences of this war in terms of the global food crisis are worrying. Belgium will therefore play a leading role in ensuring that the debate is taken forward at European level, so as to determine the essential contribution to be made in the fight against such an increase in poverty at global level.

## Child poverty at the heart of the European debate

As mentioned in the introduction, Belgium wishes to contribute to the implementation of the Child Guarantee<sup>68</sup>. This is a matter of urgency. The number of children at risk of poverty or social exclusion in the European Union (EU) reached 23 million in 2018, the latest year for which this information is available.

In 2019, 22.2% (nearly 18 million) of children lived in households at risk of poverty or social exclusion, compared with 20.9% (around 91 million) of the total population<sup>69</sup>.

These figures underline the importance of taking the debate to a European level. There is a strong correlation between children's social exclusion and lack of access to essential services. Children living in poverty or experiencing particular disadvantages are more likely to face barriers in accessing services, which are essential for their well-being and the development of their social, cognitive and emotional skills. This issue will form a fundamental part of the debate that will be fuelled during the Belgian Presidency and must necessarily lead to ambitious and directly operational solutions.

### Assets

134. Contribute to an ambitious Belgian position on the recommendation on minimum income to be adopted by the Council of the EU next year.
135. Implement the action plan for Roma integration in accordance with the European recommendation.
136. A thematic programme (2022-2026) will be drawn up in Central Africa, focusing on strengthening social protection systems. The Minister for Urban Policy has earmarked €50m over 5 years for the following countries: DR Congo, Uganda and Rwanda.
137. Decent work is a cross-cutting issue in bilateral cooperation programmes, and Belgium is funding a new "decent work" programme (2022-2026) implemented by civil society organisations.

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<sup>68</sup> [https://ec.europa.eu/commission/presscorner/detail/fr/IP\\_21\\_1226](https://ec.europa.eu/commission/presscorner/detail/fr/IP_21_1226)

<sup>69</sup> Proposal for a Council Recommendation establishing the European Child Guarantee.  
<https://ec.europa.eu/social/BlobServlet?docid=23788&langId=en>

138. During and after natural disasters and man-made crises, providing a humanitarian assistance in the most effective and principled way. This assistance aims to save lives, alleviate suffering and preserve human dignity, as well as preventing such situations from arising in the first place. A multi-disciplinary approach: improving incomes, social protection and healthcare.
139. As part of the forthcoming Belgian Presidency, bring to EU level an ambitious objective of reducing poverty by 2050 .
140. Implementing the European Child Guarantee at Belgian level in close collaboration with collaboration with the federated
141. Develop, within the framework of the EUKN (The European Urban Knowledge Network), concrete cooperation in the field of homelessness policy in close collaboration with the federated entities.



# Monitoring

**The impact and effectiveness of the measures will be analysed as part of a collaboration between the FPS Social Integration and the FPS Social Security. Several of the actions also offer research opportunities for BELMOD. Once the actions have been determined and approved, this work will continue.**

Each minister is responsible for the implementation of the measures decided on within his or her remit, and will report on the situation in accordance with a timetable to be drawn up with the minister responsible for the fight against poverty. Government departments, networks of civil servants and partners will contribute to the evaluation process.

## Macro level

**At macro level**, Belgium has undertaken to monitor the general trend in poverty in connection with the translation of the European objectives for 2030:

- 279,000 fewer people at risk of poverty or social exclusion
- Reduction in the number of children at risk of poverty or social exclusion by 93,000.

Certain indicators have been identified for these European processes and will be monitored mainly at [www.armoedecijfers.be](http://www.armoedecijfers.be).

- AROP rate
- Rate of people in (virtually) unemployed households
- Rate of severe material and social deprivation
- AROP(E) rate for unemployed people (18+)
- AROP rates for workers
- Poverty gap
- Material and social deprivation rate

These indicators will be monitored both for the total population and for children (under 18).

## Meso level

In order to monitor the impact of this plan, it is proposed to carry out an analysis at meso level within an intermediate framework, at the level of the major work areas, and to propose a reading between the macroeconomic indicators and the evaluation at project level.

Where possible, a quantitative analysis of the contribution of specific measures to changes in macroeconomic indicators will be carried out. In other cases, it will be determined qualitatively how the actions have had an impact on the concrete living situation of people experiencing poverty.



## Micro Level

This involves monitoring at action level. As far as possible, the aim will be to go beyond a simple simple evaluation of the implementation of a measure. In the individual fact sheets which have been selected and submitted by the network of lead civil servants in the fight against poverty, the monitoring process will be examined by the FPS Social Integration and the FPS Social Security and the individual fact sheets will also make it possible to gauge this. Therefore, if necessary, a reference to the proposed monitoring and evaluation processes will be included in the standard forms.

## Partners

The Federal Network of Lead Civil Servants in the Fight against Poverty will be responsible for monitoring the action sheets. Three elements will be taken into account:

- a. **Recall and confirm if necessary the mandate of these contact points (i.e. the network of civil servants):** the first thing to do is to check whether the job profile drawn up at the time still corresponds to the current expectations of this network.
- b. **Emphasise cooperation with experience experts:** In this same communication, which can be addressed to the presidents of the federal administrations, the importance of this exchange should be emphasised. Experience experts perceive and receive signals that others do not, and often these signals relate to the accessibility of rights and services. They can be called on to determine whether qualitative improvements to processes can achieve the desired results.
- c. **Active and strengthened role in monitoring:** once a year, the progress of actions will be presented to the partners. Particular emphasis will be placed on the development of actions that improve access to various social and derived rights.

## Belgian Platform against Poverty and Social Exclusion EU2020

The Belgian Platform was involved in the process of preparing the Federal Plan from the outset. It contributed by submitting a large number of proposals, some of which have been incorporated into the Plan. It will therefore be important to keep them informed of the monitoring of the different levels of indicators. An annual presentation to the Belgian Platform seems appropriate. This will be systematically preceded by consultation with the key partners who were involved in drawing up the plan: the Service de Lutte contre la Pauvreté, BAPN, and the CPAS federations.

