

POVERTY IN BELGIUM

OASeS: CENTRE ON INEQUALITY, POVERTY,
SOCIAL EXCLUSION AND THE CITY

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INEQUALITY, POVERTY,
SOCIAL EXCLUSION, AND THE CITY



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Poverty in Belgium

*Danielle Dierckx, Nicolas Van Herck,
& Jan Vranken (eds.)*

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Preface

This is the very first Federal Yearbook on Poverty and Social Exclusion. Naturally it is no coincidence that this Yearbook is published in 2010. Not only is 2010 the European Year for Combating Poverty and Social Exclusion, it is also the year in which Belgium holds the Presidency of the European Union. A unique year to mobilise broad social support for the fight against poverty and to make this a priority on the political agenda once again, both on a European and a national level.

It is my firm belief that the reaffirmation of the political commitment to eradicate poverty must be supported and completed with scientific knowledge and insights. That is why I commissioned the OASeS research centre of the University of Antwerp to draw up a current state of affairs about the scientific knowledge that is available in 2010 on federal anti-poverty policy.

Poverty is a multi-dimensional and complex issue. The solution to this problem covers various spheres of life and different political competence areas. The same applies to the available scientific knowledge on poverty, which is spread across many research centres and in the heads of several researchers. The aim of this Yearbook is to gather all this knowledge in a coherent and consistent manner in order to ensure that it is optimised and to make it available to anyone wishing to combat poverty and social exclusion.

The current coalition was the first to appoint a State Secretary for Poverty Reduction, and to prepare a Federal Poverty Plan, based on fundamental basic rights. The Yearbook not only consists of a retrospective on the history of federal poverty policy, but also describes the current situation and provides a critical reflection and inroads for the future.

In 2000, the European leaders committed to having a decisive impact on the eradication of poverty by 2010. In 2010 it is clear that this was a failure. This year, the European leaders have set a new target: lifting 20 million people out of poverty by 2020. In Belgium too, we will need to work hard to drastically reduce the number of 1.5 million people living in poverty. May this Yearbook contribute to eliminating poverty around the world.

Philippe Courard

Secretary of State for social integration and the fight against poverty.



CHAPTER 1

Introduction

Jan Vranken

It should not come as a surprise that this first ‘Belgian’ book on poverty and social exclusion should appear in the year 2010, given the favourable conjunction of the European Year for Combating Poverty and Social Exclusion with the Belgian EU Presidency. This doesn’t happen every year, to put it mildly. Hence, a book that offers an overview of, and insight into, poverty and social exclusion on the federal level happens to fit into the proper niche.

This publication obviously has not been produced out of a vacuum. On the federal level, the bi-annual reports by the ‘Service for the fight against poverty, insecurity and social exclusion’ of the ‘Centre for Equal Opportunities and Opposition to Racism’ (www.armoedebestrijding.be) have gradually become a tradition; the fifth bi-annual Anti-Poverty Report covers the period 2008-2009. Then there are our own recent experiences with what will soon be 19 yearbooks on Poverty and Social Exclusion; albeit with a focus on Flanders, we never neglected to include data and analyses about Belgium and the other regions and communities. Neither are the other regions sitting by idly. Since 1994, the Brussels Capital Region has been publishing a Report on Poverty, while the fifth edition of the Well-Being Barometer¹ was released in 2009. In Wallonia, a first ‘Rapport sur la cohésion sociale en Région wallonne – Report on the social cohesion in the Walloon Region’ was published in 2001. In it, social cohesion was defined as ‘un processus dynamique qui reprend l’ensemble des moyens mis en œuvre pour assurer à tous, l’accès aux droits fondamentaux – a dynamic process comprising the totality of resources mobilized to assure access to fundamental rights for all’²

Not surprisingly, a lot has been accomplished in the course of those years; in terms of concepts, theory, and policy analysis, to all of which this book is greatly indebted. For instance, we long ago ceased to use income as the sole definition for poverty; the realisation that poverty is multi-dimensional has taken a firm hold in scientific, political, and public debates, just like the relatively recent notion of social exclusion. To start with the latter: social exclusion made its first appearance within Belgian policy circles at the beginning of the nineties, when minister Onkelinx initiated an Urgency Programme for a Solidarity Society (Act of 12.01.93). At that time, the European Commission had dropped poverty in favour

of the more ‘modern’ and (at least for some of the Member States) apparently less stigmatic term ‘social exclusion’. In an attempt to combine both notions into one cohesive conceptual context, we defined poverty as ...

... a network of forms of social exclusion that extends over several areas of individual and collective existence. It separates the poor from the generally accepted modes of existence in society, creating a gap that poor people are unable to bridge on their own. (Vranken, 2005c).

This definition has ever since remained unchanged. Moreover, the Flemish and, to a degree, also the federal authorities have taken over this definition. It is multi-dimensional, but in a broader sense in that it takes account of different domains of social life. We adapted the traditional four dimensions of height, breadth, depth, and time to the specific requirements of a social phenomenon.

The first dimension of poverty is time; this refers to its dynamic character and reproductive nature (intergenerational reinforcement, social inheritability, inflow and outflow). The second dimension – height – we have linked to the extent of poverty. It pertains mostly to people or households living in poverty, but other yardsticks may also be employed. The third dimension – breadth – we reserve for the multi-aspectual (or multi-faceted) character of poverty: within how many different areas (domains) do we happen upon exclusion, deprivations, or inequalities? Thereby, it is precisely the accumulation and the intertwining of these inequalities that present the specificity of poverty. Depth forms the fourth dimension. How deep is the chasm vis-à-vis the rest of society? Put into figures, this pertains to the ‘poverty gap’: how much money is needed to raise everybody above the national or European poverty threshold? The realisation that people in poverty cannot bridge that gap without assistance – a gap that naturally does not only exist in terms of financial deprivation – has by now been accepted as one of the structural characteristics of poverty. Poor people need assistance in this: from the authorities, the welfare sector, and civil society; in brief, from everybody. The more effective road to emancipation is the road of self-organisation; the most structural is the one whereby society is organized in a manner that would eliminate, or reduce, the said gaps to the extent that people in poverty can bridge them on their own (Vranken, De Boyser, 2005).

The impression may be created that everybody agrees on the definition and causes of poverty. Hardly. We have identified six major approaches to poverty and other forms of social exclusion. This typology is based on two criteria. The first offers us an answer to the question: on what level do we look for the cause of poverty – micro, meso, or macro? The second answers the question of whether the cause is internal (‘blame’) or external (‘accident’) (Vranken, 1977). The six perspectives resulting from this are (see Vranken 1998a; 2003): the individual blame model, the individual accident model, the institutional accident model and the institutional blame model, the societal accident model (or the cyclical model) and the societal blame model (or the structural model). Put schematically it looks like this:

Table 1 – Six perspectives on poverty.

Level of the cause	Nature of the cause	
	<i>Internal</i>	<i>External</i>
<i>Micro:</i> The individual, the family	Personal deficiencies, ‘blaming the victim’ <i>Individual blame model (1)</i>	Personal accidents <i>Individual accident model (2)</i>
<i>Meso:</i> The groups, communities, institutions, organisations	Their structure and/or the functioning <i>Institutional blame model (3)</i>	Their context (actors and actors) <i>Institutional accident model (4)</i>
<i>Macro:</i> ‘The’ society	The organisation of society <i>Societal blame model (6)</i>	Changes and cycles <i>Societal accident model (5)</i>

The first model (1) puts the blame (for their poverty, unemployment) on the people themselves: they are lazy, profligate, addicted to alcohol, or irresponsible. This explanation does, however, ignore the weight to be assigned to people’s living conditions and circumstances, circumvents the tensions between the socially valued goals that well nigh everybody fosters and the very limited resources available to many people in order to realize them. It is a strong culpabilisation approach and, hence, impedes an effective poverty policy. Likewise the milder variant of the personal models (2) that looks for the causes of poverty and social exclusion in personal setbacks such as illness, handicap, job loss, is guilty of excessive emphasis on what is happening to the individual to the neglect of the context. Both these individual models may illuminate the events why some individuals wind up in poverty, yet leave unexplained the social processes that are leading up to the occurrence and their structural causes.

Models three and four are found on the meso plane of society, ‘civil society’. It is there that, amongst others, one finds the institutionalized forms of social life such as the churches, unions, schools, universities, businesses, associations, and, by extension, also the family, as well as the larger structural forms of social life such as neighbourhoods, and (ethnic) communities. The internal variant (3) seeks the explanation in the organisation and the functioning of these institutions, groups, and communities; illustrative are the inaccessibility or the bureaucratic attitude of services, inadequate or ‘different’ socialisation by the family, the specific (‘deviating’) values and norms of the community (such as the poverty culture) (Vranken, 2004b).

And talking about accessibility: this starts with the identification and the study of the thresholds that prevent participation in services (for instance, of the Public Centres for Social Welfare³) and benefits (for instance, family allowance) and may even impede it. What sorts of thresholds can be identified?

A first type of threshold pertains to one’s rights to take recourse to the services or the benefits in casu, meaning whether or not one is indeed eligible. Let it be clear that not all individuals that are objectively in a situation for which an allowance has been established are also automatically eligible for this benefit. Informative thresholds refer to not knowing one’s (own) rights, unawareness of what

is being offered and available, or being wrongly informed about it. Situational thresholds may occur both on the side of the service and the potential recipient, and as a result of (inadequate) communication between both. The latter may pertain to the absence of appropriate means of communication or transportation. Situational thresholds on the side of the benefit have to do with the physical (in)accessibility of the service (the way a building is laid out) or with the manner in which the service is provided (opening hours, language proficiency); Steenssens (Steenssens, 2007) points out that service providers can come across as a kind of scarecrows; in network terms, as gate keepers. On the side of the potential recipients, we may mention thresholds that arise out of concrete conditions in one's life at a given moment, such as, for instance, the lack of child day care. In a certain sense, dispositional thresholds are also part of this category; these are thresholds based on the dispositions (attitudes and perceptions) vis-à-vis 'learning' and 'school'. They may lead to people not experiencing the need for some service or benefit or to people's refusal to apply for, or accept, some form of assistance to which one is entitled. Institutional thresholds, *in fine*, are the circumstances and procedures on the supply side that exclude, or discourage, potential recipients from participation, such as the timing or the frequency of training courses.

The external version of the meso level (4) pertains to phenomena such as stereotyping, stigmatisation, 'in-group' versus the 'out-group', inadequate policy attention to minorities. When a stigma rests on a service, the clients of this service will also be 'infected'; this restrains many from taking recourse to it. Such stigmatisation is not just plucked out of the air but is firmly rooted into deeply embedded prejudices and stereotypes within our society – this actually means that we are back at square one, i.e. the 'blaming the victim' syndrome, which remains very strongly present.

A fifth approach (5) places social changes and economic cycles central; these are, by definition, temporary in nature. It pertains to an economic crisis whereby unemployment rises and the resources needed for appropriate policies diminish; see more about this later in this chapter. It may pertain to rapid social changes that are often, but not always, the result of technological advances, or to demographic changes, whereby traditional family bonds must make way for more fragile and less protective relationships. The supposition in this 'social accident model' is that poverty will disappear when the lean years will make room for the fat ones, or when the social waves raised in consequence of these changes have subsided.

Nevertheless, we do observe that, all across the line, a significant portion of the population continues to live in poverty. For that reason, we are of the opinion that the 'social blame models' (6) offer us a better insight into this ongoing (re)production of poverty. Foremost, structural approaches do not only pay attention to poverty itself and the people caught up in it, but they also concentrate on the society that keeps producing and reproducing poverty. It is about the dominant position of economic production in determining one's social position and the inequalities pertaining to the distribution of incomes and assets, status and power resulting from all of that. It pertains to relationships between the centre and the

periphery, both spatially and socially, to the segmented (or even dual) labour market and the classification of the city into ‘gated communities’, middle-class districts, worker districts, and the deprived and marginalized neighbourhoods.

It is a fact that the actual approaches can generally not be filed under this type or that. They will nigh always display certain characteristics from the various models. Nonetheless, the identification of these broad perspectives serves a useful purpose in that it helps us to situate scientific as well as everyday statements, research, policies, and concrete forms of social assistance. For the fact is (to once again paraphrase Peter Townsend (1978): there runs a connecting thread from theory formation about research methodology to policy and action which ensures that the choice one makes in one field also determines how one positions oneself in other domains.

Should such a structural approach lead to discouragement? No. Obviously, profound changes are needed in social structures to eradicate poverty, but that is not possible from one day to the next, nor can we do it on all domains simultaneously. History has taught us so, and history is a wise teacher. Likewise, a crisis just doesn’t drop out of the blue; it will either strengthen or weaken a number of trends that have been operative for some time already. In order to eradicate poverty and other forms of social exclusion we need to travel a long road that is composed of many small, a number of smaller, and now and then greater, steps in legislation, benefits, aid services, and even cultural reversals (Vranken, 2004a).

Likewise the economic crisis – which does not only generate problems but also offers opportunities – needs to be placed within the context of a number of long-term trends such as globalisation and technological advances, economic restructuring, individualisation, the retrenchment of the welfare state, the rise of a risk society, urbanisation, the increase of welfare and consumption levels. An structural poverty analysis tries to involve all of these factors; nonetheless, this happens all too infrequently. Because of the lack of sufficient data, we also need to restrict ourselves to the description and analysis of short-term developments in this introduction.

From economic crisis to employment crisis to societal crisis?

What impact will the economic crisis ultimately have – a crisis that at first was financial and now has graduated into an employment crisis and even into a crisis touching the very bases of this kind of society? Even the most optimistic forecasts about the end of the current period and the improvement in the economy are fringed with the dark lining of long-lingering after-effects on the employment situation. But that is not all. If we look a little farther ahead, we note many other effects in its aftermath: in terms of social cohesion, the capacity for resistance of marginalized people, the increasing debt load, wasted human capital, the persisting and increasing poverty in the lives of so many children. The crisis will affect

the living standard and the lifestyle of everyone, but especially for who is living in poverty this regression is already an established fact and is trailing even graver consequences.

We discuss a selection from amongst the many consequences of the crisis upon people in poverty and other forms of social exclusion: the unequal income distribution, the increasing debt load and the new ‘new poverty’, the onset of the individual blame model, the labour market and the flexibilisation, welfare provisions, the growing number of working poor, the disturbed (mental) health and life-course.

Income distribution and poverty

It is not a given fact that the number of people living below the EU poverty threshold will increase because of the economic crisis, but always with the proviso that today’s social benefits remain at their relative level (that is, in relation to the median income). Only a changed income distribution would affect the number of people or households in poverty – whereby it depends whether this change is happening because of a downward shift for the middle group or because of changes in the share of the two extremes in the income distribution (highest and lowest deciles). As it is, since 1990 the income gap between the ‘haves’ and the ‘have-nots’ in Belgium has widened systematically. Checking the fiscal statistics, we find that since the beginning of the nineties the share of the 30% poorest in net taxable income has been on a steady decline and that, equally, the portion of the 10% wealthiest has been systematically on the rise. Globally seen, the Gini-coefficient indicates an increase in income inequality from 0.362 in 1990 to 0.427 in 2005 before taxes. After taxes, income distribution is obviously more evenly spread across the population, but also in that case this Gini-coefficient rises from 0.297 to 0.364. Some experts ‘predict’ that the income tension will decrease as a consequence of the financial debacle, since it has not spared many of the super-rich either.

But the possibility certainly exists that more people will find themselves in sustained poverty and that ‘sustained’ will eventually turn into ‘more sustained’; in sociological lingo, it means that the poverty *spells* will get longer and longer. This impact of the economic crisis on poverty will become more noticeable when we employ a multiple poverty index. Then, a direct yardstick replaces the indirect one; the focus shifts to the supply side. How does the score for indicators of employment, housing, education, health evolve? In such a case, not only the *flow* is being measured but also the *stock*, which especially in prolonged periods of poverty needs to be accessed. Savings need to be dipped into, debts are contracted to replace durable consumer goods and even to be able to pay for daily consumption. And we don’t even talk about the mental wellbeing of individuals thus affected; for instance, studies show that depressions are strongly related to the hopelessness of the situation (Vranken, 2009).

Detrimental to (mental) health

Life in poverty is unquestionably detrimental to one's health. The data adduced by Sara Willems in chapter 8 are self-evident. People in poverty live shorter lives and live out their shorter lives in a much poorer state of health, which immediately points to a greater risk of being affected by all sorts of ailments and afflictions.

One of these health problems is depression. People in poverty are often left to fend for themselves or have access to only a restricted or less active social network. And it is just social networks that are to provide protection in stressful situations and events that aggravate depressions; this is more prevalent amongst women than amongst men.

Unemployment or employment in jobs with low qualifications increases the chance of depressions. Active labour market policies could thus provide a way out, but a disproportionate number of people on the bottom run of the social ladder land in the types of jobs where the risk of depression is the most prevalent. It pertains to jobs offering but low wages, job security, and independence of action. Research in the link between work and mental health has frequently pointed out that autonomy is crucial for the psychic wellbeing of the worker. Likewise, the jobs landed by people in labour market's margins are often jobs where the employer shows little tolerance for absenteeism by workers. It is precisely this inflexibility that produces added psychological stress because of the fear of losing the job. People in poverty entering, or wanting access to, the labour market are faced with a Catch-22 situation.

An activation policy that wants to avoid leading the target groups from the frying-pan into the fire needs not only to ensure that the people will be able to escape from their poverty via their taking jobs, but that this will not result in new problems of (mental) morbidity. Otherwise, this employment mobilisation will threaten the poverty problem it is designed to remedy (Vranken, 2009).

The new 'new 'poverty'

The past decade has witnessed a systematic increase in the debt load, a trend that will only be further aggravated by the economic crisis. The long-term dimension of increasing debt load has to do with the importance assigned to the consumption dimension within our modern society, wherein we are not so much citizens or producers as – and especially so – consumers, and then, moreover, consumers of a given *life-style*. It is particularly people in poverty that are suffering under the pressure of this consumption (and consumptive) society; not only because of their powerlessness, but likewise because of their desire to be recognized as full-fledged and worthy members of society via the symbolic value of consumption. The idea is that consumption will compensate for, and disguise, as it were, their weak position as producers and citizens (Vranken, 2009).

Furthermore, the economic crisis will, just as it happened during the early eighties, increase the risk of indebtedness upon people and families that until now had belonged to the non-threatened ‘middle-class’ but who, because of a sudden decline in their income (mostly as a result of unemployment of one or both wage earners), are no longer able to repay the assumed loans – even in cases where these loans were taken on with some caution. A quarter-century ago, this kind of development coined the term ‘new’ poverty, which at the time indicated ‘a form of poverty that is created and/or increases during periods of economic recession. It hits population groups that prior to the economic crisis had not known hardship but that, as the result of a given setback caused by economic circumstances and policy pertaining, suddenly find themselves caught up in a poverty situation (Vandergucht, 1986: 102, 120).⁴

From debt into welfare?

Can we take it then that the economic crisis will lead to an increase in the number of people on welfare? Not necessarily, on condition that the social security regime keeps on providing for a sufficiently strong social safety net. However, the inflow of clients into social welfare does not happen only via gaps in the social security net. The increase in problem situations and their greater complexity are other factors; these include breakdowns in relationships, addiction problems, and related or unrelated psychological problems.

Likewise the inflow into welfare ‘from the bottom’ is being complemented by an inflow ‘from the top’. The economic crisis also hits the middle class; there also increasing numbers are looking for help from social assistance and other forms of social aid to alleviate their debt burdens and psychological problems. Social workers will be more receptive to their problems than to those of who is living at society’s fringes. This should not come as a surprise: social workers themselves come from this middle class and its problems and language are their own. In addition, especially the workers in the welfare centres (in Belgium: Centres for Public Welfare) cannot, through lack of time and because of extensive bureaucratic demands, build up a long-lasting trust relationship, a factor that will especially have consequences vis-à-vis complex problem situations (see Casman e.a., 2007).

‘Blaming the victim’? And what if it is your turn to become a victim?

Will the ‘individual blame model’ become less successful as a larger segment of the population is confronted at close quarters with the harsh reality of poverty and social exclusion? Or will the economic crisis pour more fuel on the fire for those who lay the blame for poverty at the doorstep of the poor themselves? The fact is that the recent success of the individual blame model coincides with a generalised

and pronounced individualism. One is not slow to ascribe personal successes to one's own efforts; but the 'failure' of the other is blamed on the latter's failure. The successful segment of the population tends to break down society into those that pay the bill (the tax payers) and those that are 'profiteering' (social beneficiaries in the broad sense of the word, but especially who is on welfare and on unemployment benefits) (Vranken, 2009).

That middle-class citizens are personally experiencing regressing or stagnation could lead to a better understanding of those who are forced to live in poverty and other forms of social exclusion. As a result, the awareness may grow that we cannot do without a well-organized and state-guaranteed system of solidarity. That self-interest lies at the bottom of this awareness we readily accept.

Working poor: no contradictio in terminis

A job offers the best protection against poverty; amongst the workers, 'only' 4% are poor. The solution to counter poverty thus seems self-evident: 'everybody get to work!'. However, a more measured glance at the figures shows us that it is not really quite so easy. It appears that two out of three individuals in poverty cannot be activated, and this for sundry reasons: because they are already working, because they are retired, invalid or too ill, still in a training programme. In addition, many people will not take a job because they are engaged in volunteer work, are coping with severe psychological problems or with addictions, or because they have become so far divorced from the labour market that, for them, trying to get a job can never be a solution (De Boyser, 2008).

Fortunately, there is a growing realisation within the European Union that labour market activation can only be one of the trajectories towards full social participation. The Active Inclusion Strategy (AIS), initiated by a Recommendation from the European Commission of 03.10.08 and ratified by the Resolution of the European Parliament of 06.05.09 'concerning the active inclusion of persons excluded from the labour market', combines three objectives: adequate income support (available regardless of a person's ability to participate in the labour market); inclusive labour markets and access to high quality social services (such as affordable housing, accessible public transport, basic vocational training, and healthcare provision). The problem is that this new approach is still going against the dominant economic tide, and this makes for an unequal contest.

Greater *flexicurity*, moreover, brings the group of temporary workers within our focus. It is not so much part-time work that appears to be a factor of poverty (often part-time is a choice that is combined with an adequate income of a partner), but rather work in temporary jobs. Periods of low earnings in such temporary jobs alternate with periods outside the labour market with lower social benefit payments, which ultimately could end up in total discouragement. Flexibility also has its limits in resistance and resilience (Vranken, 2009).

The economic crisis is destroying the future of many people

Given that poverty during childhood has a very great impact on conditions in later life – more details may be found in Vranken’s contribution – every economic crisis is a cause for concern. Inequality, poverty, and exclusion don’t drop out of thin air but are rooted in prolonged exposure to risk situations – especially during early life-course – and these tend to become blown out of proportion during a time of economic crisis. These early experiences condition people’s resistance and their coping strategies. Sometimes this goes as far as to put aside their own future and stake everything on the future of their offspring. But then – what happens when even the children are being deprived of a future? This confirms that the risk society does not lead to a more even spreading of risks and thus to a ‘democratisation of poverty’. In contrast to some authors on the subject, we ourselves had not really expected this.

The insight that poverty is a very complex phenomenon, and the fact that people do not possess the means to escape from the circumstance on their own, promises little good for the combat against poverty; this in spite of the fact that it appears from diverse studies on the world of the poor that many of them are ‘fighters’. We stand to gain when people in poverty are in a position to assume the role of parent, hence the importance of supporting parents in poverty in the raising of their children. This could be the basis for a policy focusing on pre-school stimulation and home learning support for socially underprivileged families: school results and motivation will improve and also the parents will have greater self-confidence in their relations with the school.

An overview of the contributions

This book opens with an extensive sketch of what is happening in the area of poverty and social exclusion in Belgium and Europe, authored by *An Van Haarlem and Geert Campaert*. This sketch forms the context wherein the European and Belgian anti-poverty and social exclusion policies are taking shape, which is the subject of the next chapter. Further, they wish to position Belgium in relation to the other Member States. Since they are using a multidimensional definition of poverty, the authors discuss the domains that are implicated in such a definition, using the most recent facts and figures. What follows thereafter? First they calculate the number of the poor using the EU risk-of-poverty threshold, thus gaining insight into the factors that enhance the risk of poverty.

Nonetheless, the relative income poverty threshold falls short to validly measure the multidimensional character of poverty. Hence, a multiple deprivation indicator was introduced into the European set of indicators, so as to measure the percentage of the population that is forced to struggle with unsatisfactory life conditions. To this end, the authors check what % of the population scores ‘poorly’ on at least three out of nine items. Belgium achieves a reasonable score on this:

‘only’ 12% of the population is considered materially poor, while across the rest of the entire EU the figure is 17%. The ‘subjective’ poverty indicator complements the picture: it shows whether the people themselves view their income as sufficient or insufficient.

Holding on to a job greatly reduces the risk of winding up in poverty. Getting people to work can therefore be a protection against poverty and social exclusion. But does employment always translate into adequate protection for everybody? A comparison between unemployment rate, employment rate, unemployed households, and the working poor offers us a first picture and it is hardly a rosy one. A diploma provides indirect protection against poverty as it opens up access to a better job. In Belgium, 70% of the population is enrolled in education, which is a positive point, but on the subject of school drop-outs we fare less promising. Since education is a community topic, global analyses are less relevant for Belgium.

The same holds for housing, which does not remove the reality that, in Belgium, households with an income below the poverty line tend to live in worse accommodations, with a greater chance that the dwelling will be located in a run-down district, and suffer from noise nuisance and other negative features.

On the topic of morbidity and mortality, in Belgium, as in all EU Member States, people with a poor education or an unskilled job or without a job at all run a higher risk of falling sick and of premature death, and of having to spend their lives in generally poor health.

People living in poverty also experience problems in participating in cultural and other social activities. Not only financial reasons are instrumental in this. It is only natural that people who have to grapple daily with survival can hardly afford much relaxation and leisure time. Likewise, psychological reasons play a role: people in poverty are not supposed to pay out money for entertainment.

The second chapter deals with the poverty policy in Belgium; *Geert Campaert* wrote it in collaboration with *Nicolas Van Herck*. Since the competences related to the poverty policy in a broad sense are in Belgium spread across the range of federal, regional and community, and local administrations, the federal level sees itself forced in a great number of areas and issues to assume a coordinating role in trying to harmonize the policies as conducted on these various levels. The authors start with a brief overview of the poverty policy in Belgium through the past decades: then discuss the federal poverty policy conducted during the past legislature. They likewise examine the poverty objectives put forward by the Belgian EU Presidency in 2010 and discuss the recommendations in the bi-annual report of the federal Service for the fight against poverty, insecurity and social exclusion.

The authors conclude that the federal poverty policy conducted during the past legislature was a remarkable one from a number of points of view. For the first time in over 20 years, a Secretary of State was specifically charged with poverty policy, a clear sign of heightened awareness of, and attention to, the problem. Also for the first time, a federal Anti-poverty Plan was drafted that groups the intentions of the various ministers and incorporates them into one coherent entity with a clear vision. In spite of the premature end to the legislature, the majority

of the measures in the plan were implemented and clear progress was booked in a number of areas. The Belgian EU Presidency was seen as an occasion to put a number of policy themes on the European agenda, whereby its coincidence with the European Year for Combating Poverty and Social Exclusion presents us with a unique opportunity. It is hoped that the good practices developed by Belgium in the course of the past few years in terms of the engagement of the poor themselves and the mechanism of the experience experts in poverty will via this route find their way into other EU Member States.

Danielle Dierckx notes that for some two decades Belgium has been experimenting with the participation of people in poverty in policy-making and public administration. Originally, these initiatives were received with mixed feelings and met with criticism, but through trial and error diverse methods managed to secure a place in the social action and social policy. Today, it is no longer possible to dismiss them and this on all levels of the decision-making process. This chapter provides an overview of the practices and challenges confronting us. While the author notes a number of weaker aspects – for instance, that for an appropriate understanding of, and insight into, the world of people living in poverty, the segment of the poor affiliated with the anti-poverty associations constitutes an all too one-sided source of information – the conclusion is that the said participation policy as practised in Belgium is the most developed one throughout the whole of Europe. Nevertheless, a systematic reciprocal exchange of good practices amongst the nations would be an enriching strategy. For instance, within the Open Coordination methodology, a ‘peer review’ about participation methods could be organized, and due attention to the development of an anti-poverty platform currently conducted on the European level falls within the EU-2020 strategy.

In his contribution, *Gert Verschraegen* starts from a dual observation. The EU has in the course of the past decades taken on an ever more important role in the designing and shaping of the social and employment policies within the Member States, although it does not possess either the competences or the financial resources to that end. At the same time, the national welfare states remain the most important institutions in the area of the social and employment policy. The author analyses within this framework the so-called ‘Europeanisation’ of the Belgian welfare state, the impact exerted by the European Union on the social policy in Belgium and, vice versa, the adaptation of the welfare state to that European context. In a first section, he examines the various trajectories by which the EU has influenced the Belgian welfare state. In effect, it does not pertain here to a uniform and one-dimensional happening; the process of European integration has influenced national social policy in many different ways, both directly and indirectly, negatively and positively, and for the short term and the long term. In order to receive a complete and sufficiently differentiated picture of the Europeanisation of the national social policy, the author distinguishes four different dimensions in the process of that integration: the ‘positive integration’ or the social regulation of the market impact on the supranational level; the market supportive, or so-called ‘negative integration’, that puts social protection in function of the European in-

ternal market; the European non-discrimination policy, and, in fine, the indirect effects for welfare states following in the train of the European integration process.

In the second section, the author points out what impact these various trajectories of Europeanisation have exerted on the Belgian social policy. He places particular emphasis on the dimensions *politics* and *policies*. While the first refers to changes in the manner in which actors take political decisions, the second deals with changes related to the content of political decisions.

Koen Hermans, Peter Raeymaeckers & Marie-Thérèse Casman discuss how the active welfare state received its shape and form in Belgium. One of the central ideas in this debate during the nineties is that individuals entitled to benefits need to become actively engaged in employment. The Act on the Right to Social Integration (RMI, DIS) and the manner in which the Public Centres for Social Welfare (PCSW, CPAS) are implementing this act constitute a touchstone criterion. The RMI Act is the outcome of a reform that is considered a transition from the traditional to the active welfare state. The authors construe a blueprint for an activation trajectory and examine the way in which the PCSWs have fleshed out these phases. They discovered a number of important success factors. One has to do with the jobs that PCSWs can offer to their clients. A second success factor concerns the collaboration with the diverse non-profit organisations that fall under the general designation of social economy. An important aspect is that the needed instruments be provided not only to the ‘weakest’ clients. Also the ‘better’ clients derive benefit from a ‘tailor made approach’ within a protected framework. A final success factor is maintaining proper contact with the regional employment services.

Sara Willems notes that it has become an established fact that the lower a person’s rank on the social ladder, the greater his or her chances of leading a life in poor health, with a lower quality of life, or even of dying prematurely. This trend is not moving into the right direction either: the gap between the social classes in Belgium is not narrowing. On the contrary, for what concerns some health aspects such as pain or mental health, it continues to widen. People with lower schooling are not only exposed to higher health risks, they are more often living in unhealthy conditions and likewise more susceptible to the consequences of health risks since they frequently have to cope with different encumbering factors all at the same time. In turn, the risks attendant upon growing up in poverty cannot be casually dismissed: heightened health risks at a young age have consequences for one’s health as an adult.

In the meanwhile, the existence and importance of social inequality in health has managed to trickle through to Belgian policy-making. Nonetheless, a coordinated and integrated policy is not in the offing. Most efforts relate to – and justifiably so – the further development of the social safety nets within the health insurance regime, e.g., OMNIO, Third-Payer regulation, the Maximum Invoice. But health does not only pertain to an accessible health care service but also to lifestyle, housing and employment conditions, and social cohesion. The initiatives

undertaken in these areas often lack a clear focus on inequality in health, a proper theoretic basis and, in any case, an unambiguous framework within a broader plan.

Romain Duvivier, Didier Noël and Véronique Van Kerrebroeck of the Observatoire du Crédit et de l'Endettement, the Credit and Indebtedness Observatory, are pursuing a dual objective in their contribution on over-indebtedness: the analysis of the causes of this phenomenon and its ties to poverty. They start with a definition of over-indebtedness and propose a number of indicators that enable us to measure the phenomenon; they continue with an identification of the factors that make it possible to explain over-indebtedness. Since these factors generally reflect a certain type of poverty and social exclusion, they query in a third point whether people carrying an excessive debt burden can consequently also be called 'poor'. They conclude, among others, that there is no denying the tie between poverty and the risk of over-indebtedness, but that it is difficult to ascertain which of the two factors is causing the other. But there can be no doubt that both phenomena go hand in hand and reinforce one another.

Poverty amongst children is a theme that commands a lot of attention on the European level. It is one of the priorities to be pursued during the European Year for Combating Poverty and Social Exclusion and the Belgian EU Presidency term. *Jan Vranken* first deals with the why of a specific focus on children in poverty. With respect to the use of poverty measurements, the demand is growing for indicators that pay attention to the specific position and the needs of children; conceptually there is the tension between *well-being* and *well-becoming*, against the background whether the fight against child poverty gathers its justification from the situation of today's child or from the threat to tomorrow's adults. A discussion of poverty amongst children, and of what is being done to combat it inside the EU, is followed by an analogous discussion about the situation in Belgium. The contribution concludes with the relationship between child poverty and children's rights, which needs to be reinforced in the interests of both – up to the present all too parallel running – tracks.

The central thesis of *Nicolas Bernard & Bernard Hubeau* is the role that constitutional rights are playing, or could play, in poverty and poverty situations and in the improvement of the social and legal position of the population categories in casu. In the process, they draw attention to the social-economic rights that have been embedded into the Belgian Constitution in 1994, and to the right to appropriate and proper housing as a kind of "case". They specifically attempt to adapt or illustrate the more general theses by reference to housing and housing policy in our country.

The authors are exploring further the so-called "normative effectiveness" of the social-economic constitutional rights, with emphasis on poverty situations. Central to this is the question: how do the social-economic constitutional rights affect, and exert their influence upon, poverty situations? Subsequently, the treatment deals particularly with the content of constitutional rights, more specifically with reference to the right to decent housing. In closing, the authors place

the “normative effectiveness” of social constitutional rights in a broader frame, namely that of the effectiveness of constitutional rights within the welfare state in general.

They conclude their contribution with the following queries: to what degree is article 23 of the Constitution, which contains the social-economic constitutional rights, of direct application to poverty situations, what kind of role is played by “human dignity” as a general reference frame, and what kind of role by the *standstill* principle as a guarantee for progress with reference to the effectiveness of constitutional rights?

Nicolas van Puymbroeck, Ilke Adam and Hannelore Goeman note that, in comparison to other policy areas, the integration policy vis-à-vis individuals with an immigrant background only relatively recently received a European dimension. With the exception of some hard policy measures, European authorities have activated the soft financial and coordination instruments of the Union in order to influence the integration policy of the Member States. They are of the opinion that integration policy can no longer be studied exclusively on the basis of *endogenous* development processes at the state level, the federated state level, or the local administrative level; with the creation of a European integration policy, it has become necessary to devote attention to the *exogenous* influence on the *policy*, the *politics*, and the institutional build-up (*polity*) of integration within the various Member States – the model that is likewise used by Gert Verschraegen.

The authors examine in their chapter the Europeanisation of the ‘Belgian’ integration policy. In the first place, they clarify the history of the creation of European integration policy. Next, they discuss the most important developments of ‘Belgian’ integration policy, its institutional build-up (*polity*), and its central political processes. And, finally, they examine the impact of a soft European coordination instrument (National Contact Points on Integration (NCPI)) and of a soft financial instrument (European Integration Fund (EIF)).

One of their conclusions states that, although European initiatives are not the cause of changes to the integration policy of the federated states, they do nonetheless alter the opportunity structure for the political actors. One other – remarkable – observation is that the European influence appears to enhance the power and the interest of the federal level in matters of the integration policy within Belgium.

What about the policy?

We note that the intention of the European Council of Lisbon in 2000 to ensure a decisive impact by 2010 on the elimination of poverty has pretty well remained just that: a good intention. This very day, still 85 million Europeans are living below the poverty threshold. Does this mean then that policy is not a significant variable when it comes to developments in the area of poverty and other forms of social exclusion? The most plausible hypothesis is, in effect, that with an un-

changing or purely compensating policy (meaning, compensating for the effects of the financial and economic crisis), the mentioned situations will only worsen. Fire extinguishers will be aimed at general economic and social problems, no doubt in the hope that there will be some sort of *trickle-down* effect; yet, this optimistic model has often proven to be only wishful thinking. Nor does it suffice to focus on unemployment and on the drop in purchasing power of the middle classes. Could it be that, amongst the measures intended to slow down the economic regression and/or to stimulate the economic revival, we shall also be treated to a number of decisive anti-poverty initiatives?

NOTES

1. This Brussels Poverty Report alternates an annual upgrading of the Well-Being Barometer with a complete report; in 2010, this report will again consist of full five parts.
2. This definition continues: 'The social cohesion founded on human rights does not aim as much to implement a minimum number of rights for the socially excluded groups as to ensure all people access to the same rights. It is likewise meant to create, within the very society itself, a sense of solidarity that reduces the existence and reality of exclusion to a very minimum, while in the process maintaining specific measures to assist its most vulnerable members. It therefore is not only a matter of providing assurances against social risks by preventive action, but of guaranteeing equal opportunities and equal rights for all, and this within all fields of daily existence (housing, health, culture, education, training, employment, etc.) and within a multidimensional perspective of emancipation of the individual. Thus defined, social cohesion encompasses all of the philosophies in the combat against poverty and exclusion and the politics of social inclusion; it pursues an ambitious objective of access to a state of wellbeing for all by the promotion of effective access for all people to our fundamental rights.'
3. Public Centres for Social Welfare (OCMW, CPAS) are local public institutions; the administration of social assistance – 'The Right tot Social Integration' – is one of their responsibilities.
4. The quotation continues: 'Among the "new poor" are thus mostly identified: single women (with children) forced to cope with uncertain job situations, unemployed individuals with an accumulation of handicaps, people burdened with excessive arrear payments, families that have to rely on one single income.'

CHAPTER 2

Poverty and social exclusion in Europe and Belgium

An Van Haarlem & Geert Campaert

1. Introduction

The intention of the 2000 Lisbon European Council to have a decisive impact on the eradication of poverty by 2010 has not come to much: today there are still 85 million Europeans living below the poverty line. Given that 2010 has been designated as the European Year for Combating Poverty and Social Exclusion (Decision no 1098/2008/EC), the matter is currently in the spotlight. For this occasion, Eurostat is publishing several reports, such as ‘Combating poverty and social exclusion, a portrait of the European Union 2010’, which provides an overview of the concept and indicators that are used in the framework of poverty and social exclusion. In addition, a Eurobarometer survey on poverty and social exclusion has been published, giving an idea of how poverty and social exclusion are experienced by the European population.

In this chapter we will discuss the situation of poverty and social exclusion in Belgium and Europe, based on statistics. The data will clarify the context in which the European and Belgian social policies are shaped. We will use a multidimensional definition of poverty, and the different aspects will be studied based on the most recent figures. This way, we will try to provide a picture of how, where and how strongly poverty and social exclusion are present in Europe. Furthermore, we want to clarify Belgium’s position in relation to the other EU member states.

2. Poverty lines

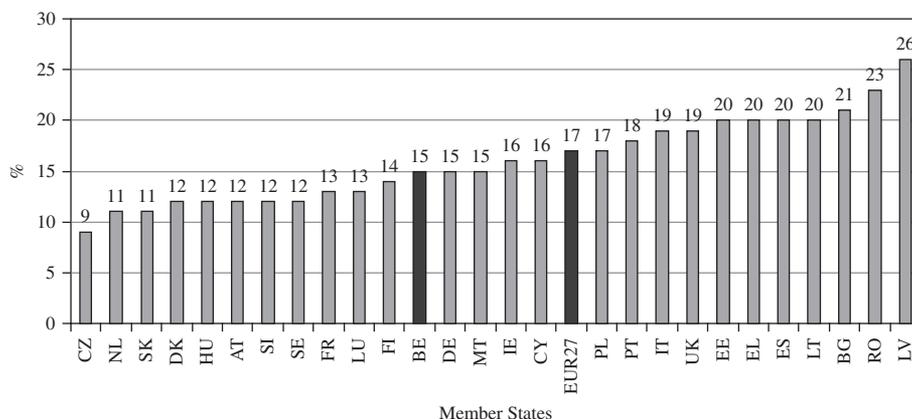
A poverty line can be defined in different ways (Dewilde & Raeymaeckers, 2008). The most common methods are relative income poverty, calculating material deprivation, the subjective method and calculating the adequacy of benefits. We will discuss these here, illustrating them with the latest statistics.

2.1 Income and poverty

2.1.1 Relative income poverty

The most popular way of measuring poverty is via a poverty line – or an at-risk-of-poverty line, as the EU is now calling it – based on income: this is a primary indicator in the Open Method of Coordination (OMC) of the Lisbon strategy. The poverty line has been set at 60% of the national median equivalised disposable income after social transfers. This method is frequently used for international comparisons, but it also has its limitations. For instance, it mainly measures income distribution, and to a lesser extent the change in the level of income (Dewilde & Raeymaeckers 2008; Raeymaeckers & Goedemé, 2008). Later on in this text (2.2) this will be illustrated by an example.

Figure 1 – Relative income poverty in the EU-27, 2008.



Source: Eurostat – EU-SILC.

In 2008, just like in 2007, 17% of the total population of the EU-27 lived below the poverty line. This means around 85 million people (Wolff, 2010). There are big differences between the member states with the lowest risk of poverty (Czech Republic: 9%, the Netherlands and Slovakia: 11%) and the member states with the highest risk (Latvia: 26%, Rumania: 23% and Bulgaria: 21%). Belgium, with a risk of poverty of 15%, is below the risk of poverty of the EU as a whole.

Table 1 gives an overview of the relative percentage of poverty (%) and the risk of poverty (RP) for different categories for Belgium and the EU-27.

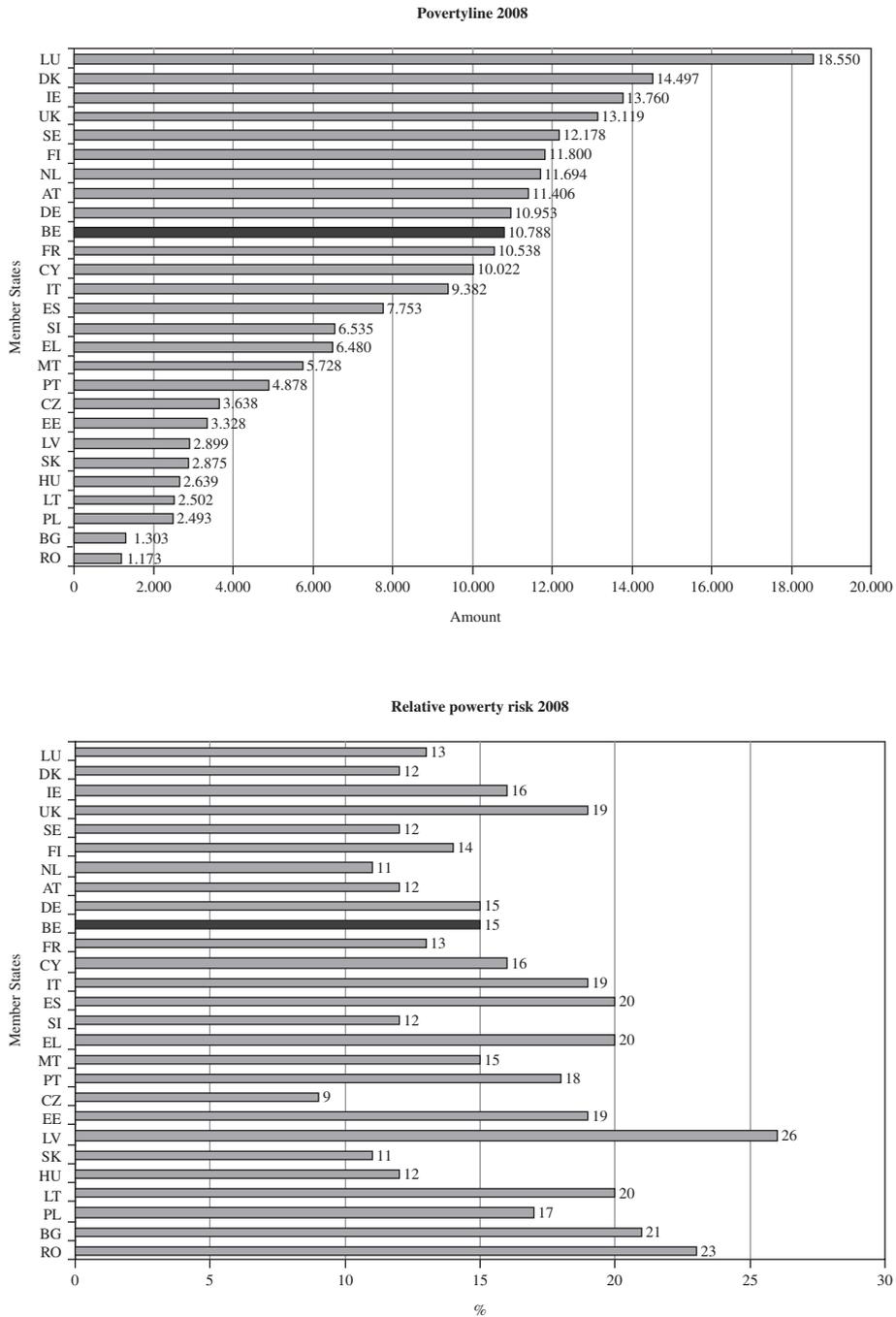
Both in the EU and in Belgium, the risk of poverty is much higher for women than for men. When we look at the risk of poverty by age category, in Belgium mainly people over 65 run a higher risk of poverty, followed by children. In the EU-27 as well, mainly children and older people (19%) run a higher risk of becoming poor than the average European.

Table 1 – Percentage of poor households and risk of poverty (RP) in various categories, Belgium and EU-27, 2008.

	Belgium		EU-27	
	%	RP	%	RP
Total	15	100	17	100
Sex				
Male	14	93	16	94
Female	16	107	17	100
Age				
0-17 years	17	113	20	118
18-64 years	12	80	15	88
> 65 years	21	140	19	112
Household type				
Single household	22	147	26	153
Two adults (min 1 > 65 years)	21	140	16	94
Two adults (both < 65 years)	8	53	10	59
Total – no dependent children	15	100	15	88
Single-parent family	39	260	35	206
Two adults, one dependent child	8	53	12	71
Two adults, two dependent children	8	53	14	82
Two adults, ≥ three dependent children	16	107	26	153
Total – dependent children	15	100	18	106
Activity status (population > 18 years)				
Unemployed	35	233	44	259
Other inactive persons	26	173	27	159
Old-age pensioners	18	120	17	100
Total employed	5	33	8	47
Total (> 18 years)	14	93	15	88
Level of education				
Low level (max. lower secondary education)	23	153	24	141
Medium level (max. secondary education)	11	73	13	76
High level (higher education)	6	40	6	35
Home ownership				
Owner	10	67	14	82
Tenant	28	187	25	147
	Belgium		EU-27	
Income quintile share ratio (S80/S20)	4		5	
Relative median income gap	17		22	
Poverty line amount (60% median)				
Single	10,788		na	
Couple, two dependent children	22,654		na	

Source: Eurostat – EU-SILC, 2008.

Figure 2 – Poverty line for single persons vs relative poverty risk, 2008.



Source: Eurostat – EU-SILC, 2008.

Both in the EU and in Belgium single-parent families are most vulnerable to poverty. Single persons also run a considerably higher risk than families consisting of two adults under 65: in Belgium 22% of single persons live below the poverty line, compared to only 8% for households consisting of two adults with one or two children.

A job provides good protection against poverty. Whereas 35% of unemployed in Belgium live below the poverty line, this is only 5% for people who work. In the EU-27 this percentage is as high as 44% for unemployed, and 8% for those who have a job. Education also offers a good guarantee to stay above the poverty line. In Belgium and the EU about four times as many low-skilled people (secondary education or less) than high-skilled people live below the poverty line.

In Belgium the income of the 20% richest is four times higher than that of the 20% poorest. In Europe the 20% poorest earn five times less than the richest group.

The relative median at-risk-of-poverty gap reflects the difference between the median equivalised disposable income of those living below the poverty line and the poverty line itself, expressed as a percentage of the poverty line. This shows that half of people living below the poverty line in Belgium have a monthly income lower than 746 euros for single persons (the poverty line less 17% of the poverty line). This measure reflects the degree of poverty of those living below the poverty line.

2.1.2 *The official poverty line*

The official poverty line is set at the level of the allowances provided by the authorities in order to maintain a minimum standard of life (Dewilde & Raeymaeckers, 2008). The amount of these minimum allowances is set via political decisions – often through laws – and is not necessarily based on the real needs of the population. For this and other reasons, each country has a different minimum income and the conditions for eligibility vary (Marx & Van Mechelen, 2009), rendering international comparison difficult.

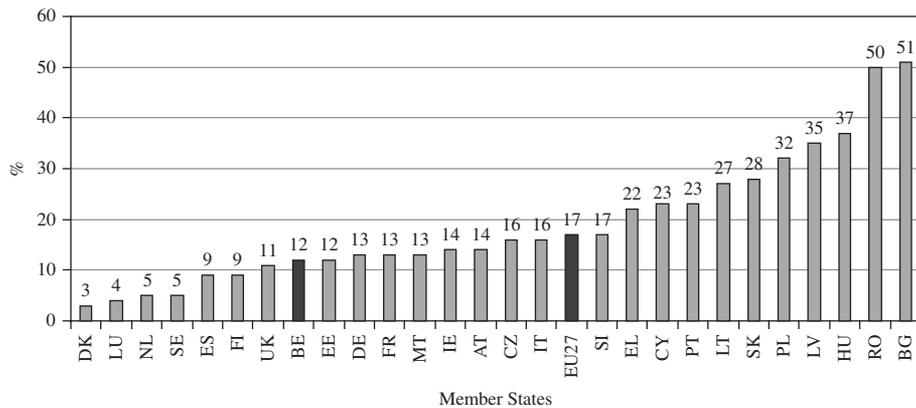
2.2 **Material deprivation**

The method of the relative income poverty line is insufficient to measure all aspects of poverty in a valid way (Dewilde & Raeymaeckers, 2008; Storms, Van den Bosch et al., 2009). In terms of relative income, there are often only small differences in the risk of poverty between ‘old’ and ‘new’ member states, whereas there are definitely differences in absolute income. At first sight, figure 2 shows that the ranking of member states according to the poverty line and according to the relative poverty risk do not coincide. For instance, in terms of relative poverty, the Czech Republic is the member state with the lowest risk of poverty. However, when we look at the absolute poverty line, the Czech Republic has one of the lowest incomes in Europe. The same is true for Slovakia and Slovenia. The reason

for this is that income in those countries is distributed fairly evenly, keeping the relative poverty risk down (Van den Bosch, Storms et al., 2009). If prosperity increases and all incomes benefit equally from this, the percentage of poverty will remain the same. Likewise, if all incomes go down in times of crisis, this indicator will remain stable. That is why a deprivation indicator has been included in the European set of indicators.

The deprivation indicator measures the percentage of the population that is faced with poor living conditions. To calculate this, the percentage of the population that scores ‘badly’ on at least 3 of the following 9 items is calculated: being able to afford to go away on holiday for a week, being able to afford to eat meat, fish or a vegetarian alternative every two days, problems with overdue payments, being able to heat one’s home properly, being able to pay for unexpected expenses amounting to the monthly amount of the at-risk-of-poverty line of the year before, and being able to afford TV, telephone (landline or mobile), a private car and a washing machine.

Figure 3 – Material deprivation, 2008.



Source: Eurostat – EU-SILC, 2008.

Figure 3 shows the total percentage of people who cannot afford three items of the list above. Belgium scores reasonably: ‘only’ 12% of the population are considered materially poor. For the EU as a whole this is 17%. There is a strong heterogeneity between the different member states: in Denmark only 3% of the population is materially poor, while in Bulgaria and Rumania this is 50%.

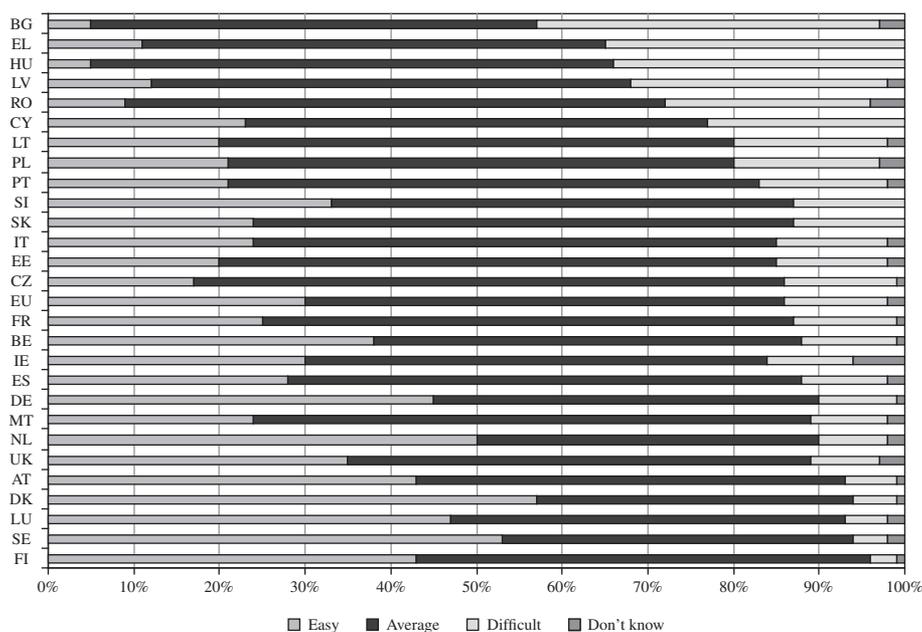
In comparison with figure 2, which refers to relative income poverty, we can see that in figure 3 (deprivation index) the percentage of the countries who are at the top is lower than that of those who are ranked at the top for relative poverty: a smaller number of people live in material deprivation than in income poverty. This also applies the other way round: in the member states that are poorest according

to the at-risk-of-poverty line, a larger number of people live in material poverty than in income poverty. The ranking has also changed a little, but it is still largely the same: in the Eastern European countries more households live in material and income poverty.

2.3 Subjective poverty

The subjective method looks at how the population itself experiences whether its income is sufficiently high or not. Someone with an income that is 1 euro higher than the poverty line will not be considered poor, but may nevertheless have difficulty to manage financially. In the Eurobarometer survey (2009) one can read how the European population experiences and defines poverty. For instance, people were asked whether they felt the total monthly household income to be sufficient to live on.

Figure 4 – Is the monthly household income sufficient to live on? (% of the surveyed population), 2009.



Source: European Commission – Eurobarometer Survey, 2009.

The ranking in figure 4 is based on the number of respondents who said they had difficulty to manage with the monthly income. In Belgium and the EU-27 11% and 12%, respectively, say they have difficulties to manage. For Bulgaria, Greece, Hungary and Latvia (figure 1) this subjective measure of poverty is much higher

than the risk of relative income poverty: between 30% and 40% of the surveyed population have difficulties to pay all the bills. If we look at how many people have no difficulties at all to manage, we can see that in Hungary and Bulgaria only 5% have no problems at all. In Denmark, Sweden and the Netherlands this is more than half of the population.

2.4 Adequacy of benefits

‘Subjective poverty’ gives us an idea of what people themselves believe they need to be able to make ends meet. In order to obtain a more objective picture of the degree in which benefits in Belgium are adequate to allow people to participate in our society in a dignified manner, last year Storms and Van Den Bosch prepared a set of budget standards. In their study (Storms & Van Den Bosch, 2009), the authors established budget standards for different types of family situations. It should be noted that these standards were construed on the basis of a number of important assumptions: the families are healthy, are debt-free, and are able to make informed choices. It should not be surprising, however, that in practice such conditions are often absent among people living in poverty. Keeping this important caveat in mind, we can check out how these budget standards relate to the poverty threshold. In the table below, we offer a comparison between the poverty threshold and the budget standards for a number of family types.¹

Table 2 – Comparison between the budget standard and the SILC poverty standard, in Euro.

	Budget standard	SILC poverty threshold	Budget standard/ SILC poverty threshold
Single woman	976.20	939.03	104%
Woman + child (b, 2 years)	1,274.09	1,220.75	104%
Woman + 2 children (b, 2 years and g, 4 years)	1,507.18	1,502.46	100%
Woman + 2 children (b, 4 years and g, 8 years)	1,636.98	1,502.46	109%
Couple	1,295.52	1,408.55	92%
Couple + child (b, 8 years)	1,682.74	1,690.26	100%
Couple + child (g, 15 years)	1,823.18	1,878.07	97%
Couple + 2 children (b, 8 years and g, 15 years)	2,151.50	2,159.78	100%

Source: Storms & Van Den Bosch, 2009: 316.

Table 2 shows that in most cases the budget standard very closely approaches the poverty threshold. We may therefore consider the poverty threshold as a true minimum to allow people a dignified participation in our society, given the opti-

mistic assumptions used for this budget standard in certain areas (no debts, good health ...).

It is therefore instructive to check out how the minimum benefits in Belgium relate vis-à-vis the SILC poverty threshold. Table 4 (see infra) provides an overview of this.

Table 3 – Comparison between minimum social benefits and the SILC poverty threshold.

Benefit	Percentage SILC poverty threshold
Minimum wage single person	76%
Minimum wage couple, 2 children	66%
Invalidity single person	102%
Invalidity couple, 2 children	84%
Invalidity single person	89%
Unemployment couple, 2 children	67%
Pension single person	107%
Pension couple	88%
Minimum wage single person	132%
Minimum wage couple, 2 children	90%

Source: Interfederal poverty barometer 2010.

Table 3 shows us that the minimum wage in Belgium still remains well below the poverty threshold. Individuals who for an extended period have to rely on the minimum wage are often unable to make ends meet with their benefits and, as a result, in many instances find themselves debt-ridden in time. It is further striking that, especially for couples with children, the minimum benefits remain often (far) below the poverty threshold.

3. Employment

From table 1 it is clear that people who work run a much lower risk of becoming poor than people who are unemployed. Giving people jobs can therefore provide them with protection from poverty and social exclusion. Since the 1990s, this discourse has been present at different policy levels. The idea of the ‘active welfare state’ is promoted frequently, but does employment always, and for everyone, offer sufficient protection? In this section we will compare unemployment, rate of employment, unemployed households and working poor.

The Lisbon European Council decided in 2000 to raise the total rate of employment in the European Union to 70% by 2010. The target for women was set at a rate of participation of 60%. Of the older workers (between 55 and 64 years), half should be working by 2010.²

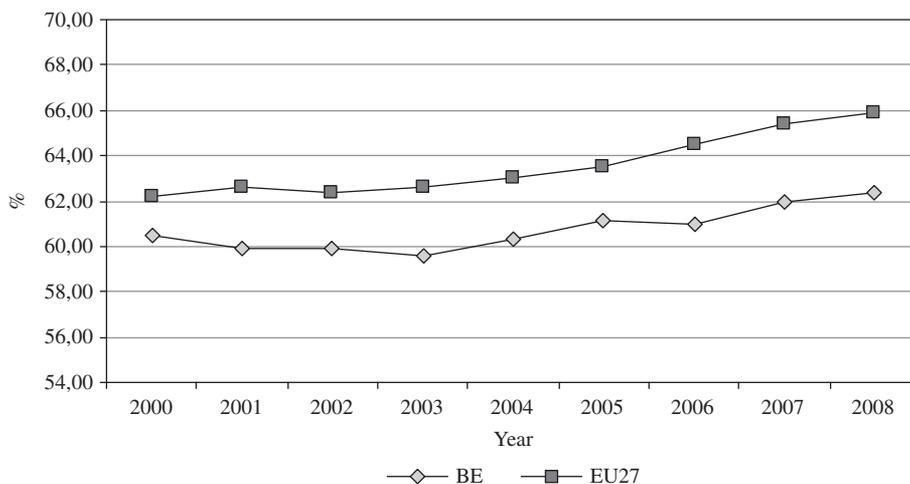
Table 4 – Rate of employment (15-64-year-olds), 2000-2008.

	2000	2001	2002	2003	2004	2005	2006	2007	2008
MT	54.2	54.3	54.4	54.2	54.0	53.9	53.6	54.6	55.3
HU	56.3	56.2	56.2	57.0	56.8	56.9	57.3	57.3	56.7
IT	53.7	54.8	55.5	56.1	57.6	57.6	58.4	58.7	58.7
RO	63.0	62.4	57.6	57.6	57.7	57.6	58.8	58.8	59.0
PL	55.0	53.4	51.5	51.2	51.7	52.8	54.5	57.0	59.2
EL	56.5	56.3	57.5	58.7	59.4	60.1	61.0	61.4	61.9
SK	56.8	56.8	56.8	57.7	57.0	57.7	59.4	60.7	62.3
BE	60.5	59.9	59.9	59.6	60.3	61.1	61.0	62.0	62.4
LU	62.7	63.1	63.4	62.2	62.5	63.6	63.6	64.2	63.4
BG	50.4	49.7	50.6	52.5	54.2	55.8	58.6	61.7	64.0
ES	56.3	57.8	58.5	59.8	61.1	63.3	64.8	65.6	64.3
LT	59.1	57.5	59.9	61.1	61.2	62.6	63.6	64.9	64.3
FR	62.1	62.8	63.0	64.0	63.8	63.7	63.7	64.3	64.9
EU27	62.2	62.6	62.4	62.6	63.0	63.5	64.5	65.4	65.9
CZ	65.0	65.0	65.4	64.7	64.2	64.8	65.3	66.1	66.6
IE	65.2	65.8	65.5	65.5	66.3	67.6	68.6	69.1	67.6
PT	68.4	69.0	68.8	68.1	67.8	67.5	67.9	67.8	68.2
LV	57.5	58.6	60.4	61.8	62.3	63.3	66.3	68.3	68.6
SI	62.8	63.8	63.4	62.6	65.3	66.0	66.6	67.8	68.6
EE	60.4	61.0	62.0	62.9	63.0	64.4	68.1	69.4	69.8
DE	65.6	65.8	65.4	65.0	65.0	66.0	67.5	69.4	70.7
CY	65.7	67.8	68.6	69.2	68.9	68.5	69.6	71.0	70.9
FI	67.2	68.1	68.1	67.7	67.6	68.4	69.3	70.3	71.1
UK	71.2	71.4	71.4	71.5	71.7	71.7	71.6	71.5	71.5
AT	68.5	68.5	68.7	68.9	67.8	68.6	70.2	71.4	72.1
SE	73.0	74.0	73.6	72.9	72.1	72.5	73.1	74.2	74.3
NL	72.9	74.1	74.4	73.6	73.1	73.2	74.3	76.0	77.2
DK	76.3	76.2	75.9	75.1	75.7	75.9	77.4	77.1	78.1

Source: Eurostat – lfsi_emp_a.

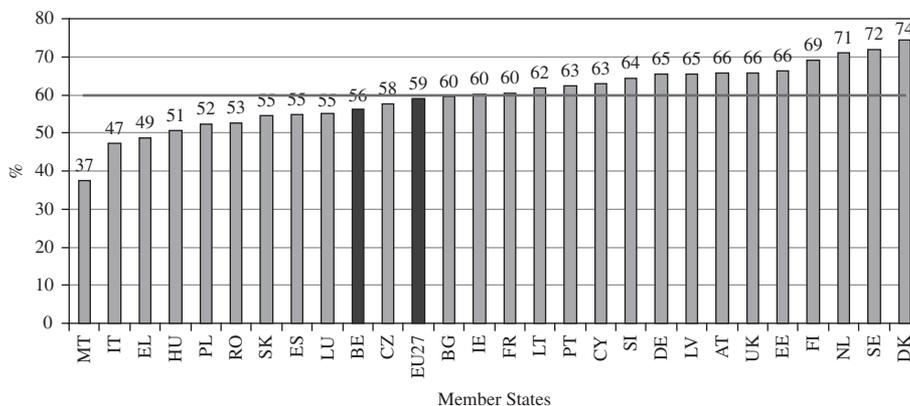
Generally speaking, we can say that in nearly all member states the rate of employment rose between 2000 and 2008 (table 4). Even so, the Belgian rate – despite the increase from 2004 onwards – is extremely low: only 62% of all 15 to 64-year-olds are active in the labour market. The score of the 27-member EU – 66% – is not high either. In neither case is the Lisbon target met. The target of 70% is only reached by 8 of the 27 member states. Denmark and the Netherlands have the highest degree of employment; Malta and Hungary the lowest. However, it must be taken into account that in member states with compulsory schooling until the age of 18, such as in Belgium, people do not work from the age of 15, which can create a distorted picture of the employment figures.

Figure 5 – Evolution of the rate of employment for Belgium and the EU-27, 2000-2008.



Source: Eurostat – lfsi_emp_a.

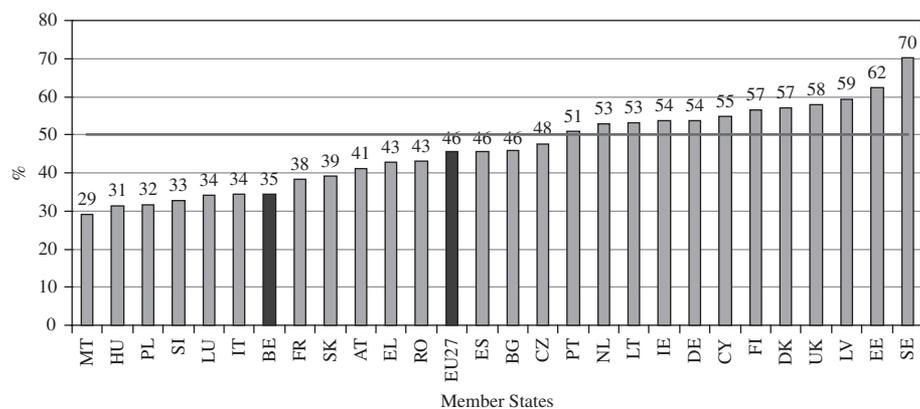
Figure 6 – Rate of employment for women, 2008.



Source: Eurostat – lfsi_emp_a.

The activity rate for women in the EU was 59% in 2008 (figure 6): the target of 60% (black line in the graph) is almost reached. In Belgium only 56% of women work; this is below the EU average. However, since 2000 the rate of participation of women in the labour market has been rising.

Figure 7 – Rate of employment for older people (55-64-year-olds), 2008.



Source: Eurostat – lfsi_emp_a.

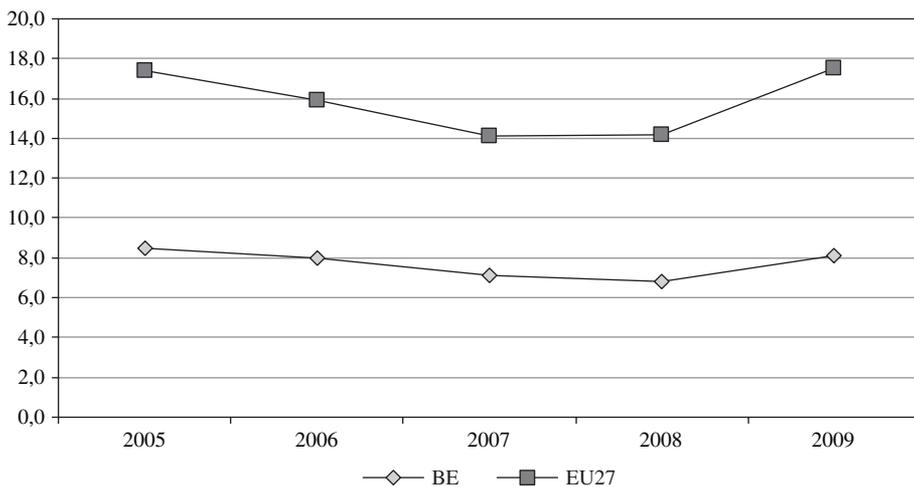
Table 5 – Rate of unemployment (15-64-year-olds), last quarter 2005-2009.

	2005	2006	2007	2008	2009
NL	4.5	3.6	2.8	2.6	3.8
AT	5.2	4.5	4.1	4.0	4.8
LU	4.5	4.7	3.8	5.4	5.3
CY	5.4	4.3	3.6	3.4	6.1
SI	7.4	5.7	4.8	4.3	6.6
DK	4.1	3.6	3.2	3.6	6.8
CZ	7.8	6.6	4.9	4.4	7.3
DE	10.9	9.8	8.2	7.0	7.3
MT	7.4	6.5	6.0	6.4	7.5
UK	5.1	5.4	5.0	6.3	7.7
RO	7.2	7.5	6.4	6.1	7.8
BG	10.0	8.4	6.2	5.1	8.0
BE	8.5	8.0	7.1	6.8	8.1
FI	7.7	6.8	6.2	6.0	8.3
SE	7.2	6.1	5.6	6.3	8.4
PL	17.0	12.4	8.6	6.8	8.6
IT	8.1	7.0	6.7	7.1	8.7
EU27	8.9	7.9	7.0	7.4	9.4
FR	9.3	8.6	7.7	7.9	9.8
EL	9.8	8.9	8.2	8.1	10.5
HU	7.3	7.5	7.8	8.0	10.5
PT	8.5	8.7	8.3	8.3	10.7
IE	4.5	4.2	4.7	7.6	12.6
SK	15.4	12.1	10.4	8.7	13.9
LT	7.2	4.9	4.3	8.0	15.8
EE	7.3	5.7	4.3	7.8	15.9
ES	8.8	8.3	8.7	14.0	18.9
LV	7.9	6.3	5.4	10.1	20.1

Source: Eurostat – lsfq_urgan.

In Belgium only 35% of people over 55 are active (figure 7): here as well, Belgium is behind. This mainly has to do with the number of people in this category who have taken early retirement. The EU as a whole does not meet the 50% target (black line in graph); in 2008 the employment rate for older people was only 46%, but this is clearly higher than the Belgian rate. Sweden scores best on this aspect, with an employment rate of 70% among people over 55.

Figure 8 – Rate of unemployment (15-64-year-olds), last quarter 2005-2009, Belgium and EU-27.

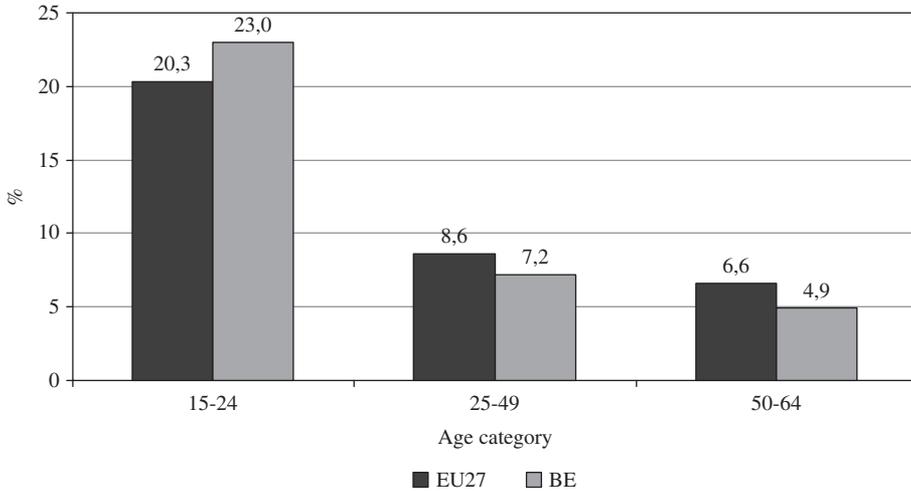


Source: Eurostat – lsfq_urgan.

From table 5, which compares unemployment during the last quarter of each year, it is clear that unemployment has risen in all member states. All member states get their share, but especially in Latvia, Estonia and Lithuania unemployment rose sharply between the end of 2008 and the end of 2009. What is remarkable is that the rate of unemployment in the Netherlands, despite an increase in 2009, is only 3.8%. In the EU-27 as a whole, we can also see an increase in the unemployment rate between 2008 and 2009: 9.4% of the active population are unemployed. The Belgian rate was 8.1% at the end of 2009 (figure 8).

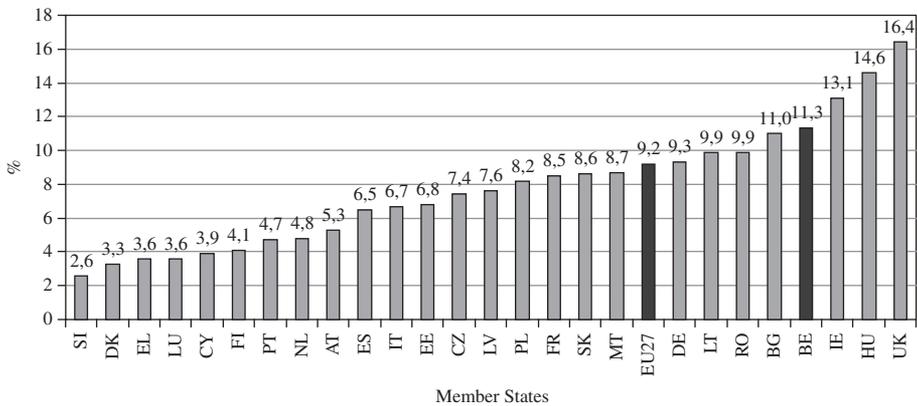
From figure 9 we can deduce that both in the EU and in Belgium unemployment is concentrated among young people (15-24-year-olds). In this group, more than one fifth are unemployed; in Belgium this is nearly a quarter! Although the percentage is much lower for 25-49-year-olds, the rate of unemployment in this age group in Belgium is still 7.2%. The reason why unemployment among people over 50 is relatively low in Belgium is related to the low rate of employment due to the high number of people who have taken early retirement.

Figure 9 – Unemployment rate in Belgium and the EU-27 by age category, 2009.



Source: Eurostat – lsfq_urban.

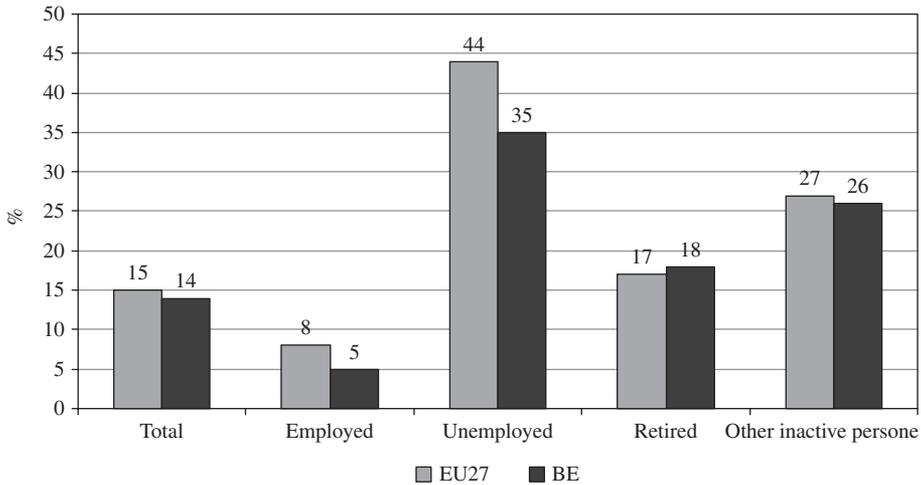
Figure 10 – Percentage of children (0-17 years) who grow up in a household where nobody works, 2008.



Source: Eurostat – EU-SILC, 2008.

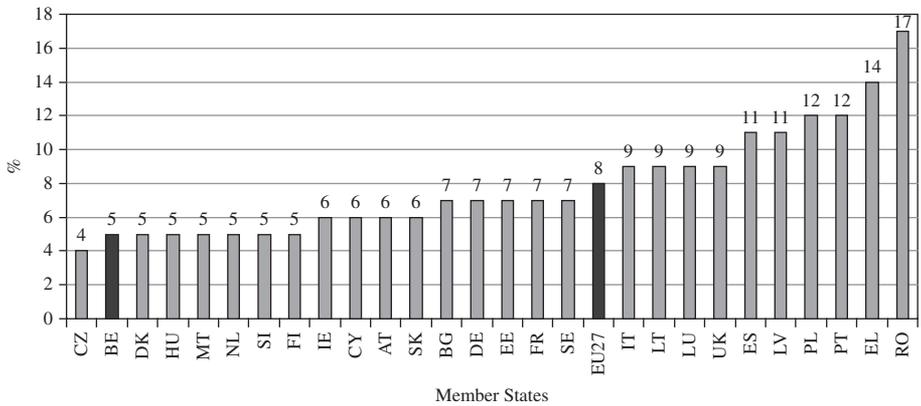
The percentage of children who grow up in a household where nobody works (figure 10) is as high as 11.3% in Belgium, making Belgium one of the top four countries with the highest rates. Hence, the fact that child poverty is one of the main issues for the Belgian Presidency during the European Year for Combating Poverty and Social Exclusion is not a luxury. In the 27-member EU 9.2% of children live in a household where nobody works.

Figure 11 – Risk of poverty according to the most recent activity status, EU-27 and Belgium, 2008 (18 years and over).



Source: Eurostat – EU-SILC, 2008.

Figure 12 – Working poor in 2008 (18 years and over).



Source: Eurostat – EU-SILC, 2008.

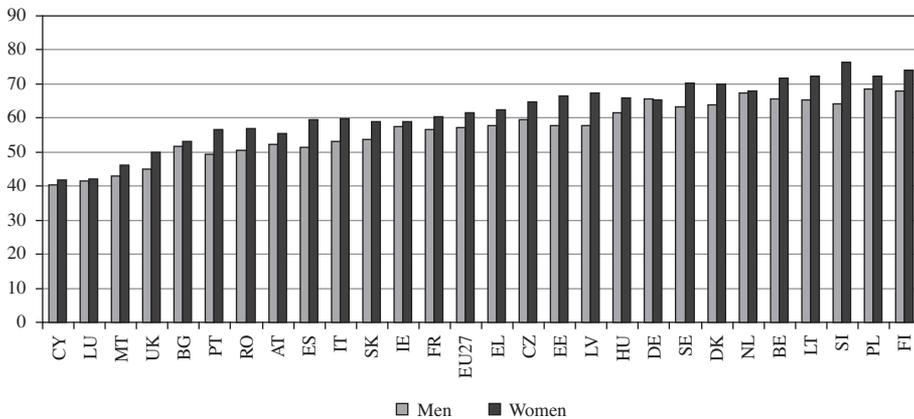
In other words, work is an excellent means to combat poverty, and it is used as much as possible in the policy of the active welfare state. Figure 11 shows that unemployed and other inactive persons run the highest risk of poverty, and employed people the lowest. The ‘lowest’ risk is still a risk, and people who are active in the labour market can also end up below the poverty line. In figure 12 we can see that mainly in member states such as Rumania a paid job offers absolutely no

guarantee of staying out of poverty: no less than 17% of people aged over 18 who are working live below the poverty line. Belgium, with 5%, shares second place with several member states. The EU-27 has 8% working poor. The reason why the number of working poor in Belgium is low, according to Marx and Verbist (2008) has to do with the wage structure, which results in few low incomes. In addition, those who have an income below the relative poverty line are often not the only wage earners in the household, which is why the household income rises above the poverty line.

4. Education

From table 1 it was clear that the risk of poverty decreases as a person’s level of education increases. A degree offers protection against poverty, because it provides access to better paid jobs and therefore a higher income. In the EU the risk of poverty for people who have a certificate of secondary education or less is 24%, compared to 6% for people with higher education.

Figure 13 – Percentage of 15-24-year-olds in education by sex, 2007.

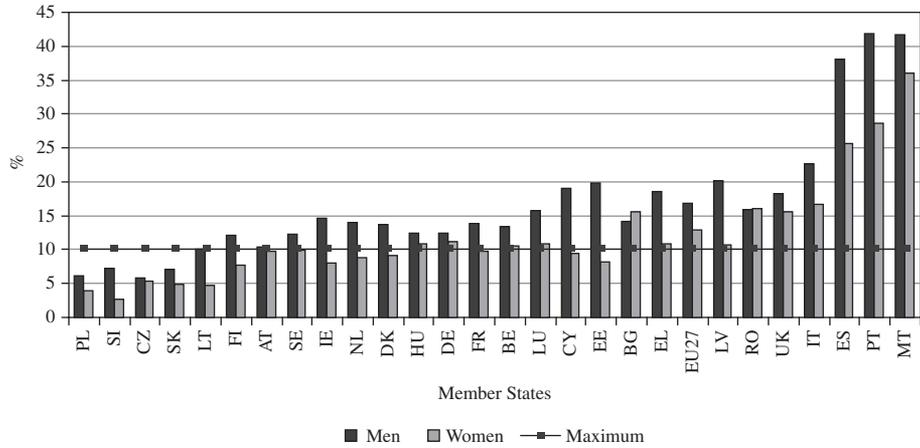


Source: Eurostat – educ_thpar.

Figure 13 shows the rate of participation of 15-24-year-olds in education by sex, with a ranking of member states from the lowest total rate of participation to the highest. A general observation is that more girls between the ages of 15 and 24, in terms of percentage, are in education than boys. Cyprus scores the lowest with a total rate of participation of only 41%; Finland scores highest with 71%. In Bel-

gium 70% are in education, and in the EU as a whole this is just under 60%. These figures can be influenced by (study) choices made by 15-24-year-olds or students who have to repeat the year and by different educational structures in different member states (Eurostat, 2010).

Figure 14 – Early school leavers by sex, 2008.



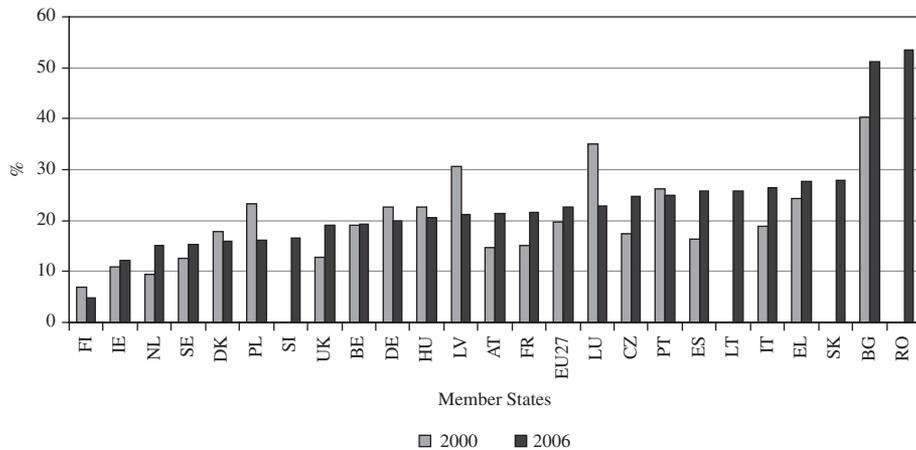
Source: Eurostat – lfsi_edu_a.

Figure 14 indicates the percentage of early school leavers per member state. The term ‘early school leavers’ refers to the percentage of people between the ages of 18 and 24, who have, at most, obtained a certificate of secondary education, and who are no longer in education. According to one of the Lisbon targets, by 2010 there must be no more than 10% early school leavers (black line in the graph: member states staying below the black line meet the target). Something that immediately draws attention is the fact that, in general, far more men leave school early than women: in the EU-27 this is 17%, compared to 13% for women. The countries on the x-axis are ranked from a low to a high rate of early school leavers. Poland, Slovenia, the Czech Republic, Slovakia, Lithuania and Finland do not meet the 10% target. Belgium, with 12%, is in the middle and in the EU-27 15% of 18-24-year-olds leave school with only a certificate of lower secondary education.

Figure 15 shows the number of 15-year-olds who, according to the OECD’s ‘Programme for International Student Assessment’ (PISA) obtained a below-average score for reading skills, which means they are not able to understand a written text, use it and reflect on it (Eurostat 2010). Member states for which no data were available have not been included in this graph. In Rumania and Bulgaria

more than half of all 15-year-olds had poor reading skills in 2006. In several countries an improvement can be seen between 2000 and 2006, but in many others the opposite evolution can be observed. In Bulgaria, Spain, Italy, the Czech Republic, France, the UK and other member states the situation has got worse, and the number of pupils with low reading skills rose between 2000 and 2006.

Figure 15 – Share of 15-year-olds with low reading skills, 2000-2006.



Source: Eurostat tsdsc450.

5. Housing

Housing problems are present in different areas: homelessness, bad housing, high rents and a bad living environment.

There is no common European definition for homelessness (Spinnewijn & Van Dijck, 2009), which contributes to the fact that there is no general monitoring system. Therefore, Feantsa has developed the ETHOS typology (European Typology on HOMElessness and HOusing excluSion), which exposes the complexity of homelessness. There are four large categories: roofless, homeless, people with insecure housing and very badly housed people. These categories are then divided further into operational categories and living situations.³ This typology could make it possible to compare research on and measurements of homelessness in the EU.

Where policy is concerned, there is also a great diversity between the different member states. In Europe only Finland and the United Kingdom have pursued a strategic homelessness policy for years (Spinnewijn & Van Dijck, 2009). Even so, there is a growing interest in this problem: in the European Year of Poverty, it is even a central issue. For Belgium, the results of a study of PCSW assistance to

homeless people in Belgium have recently been published (De Boyser, Linchet et al., 2010).

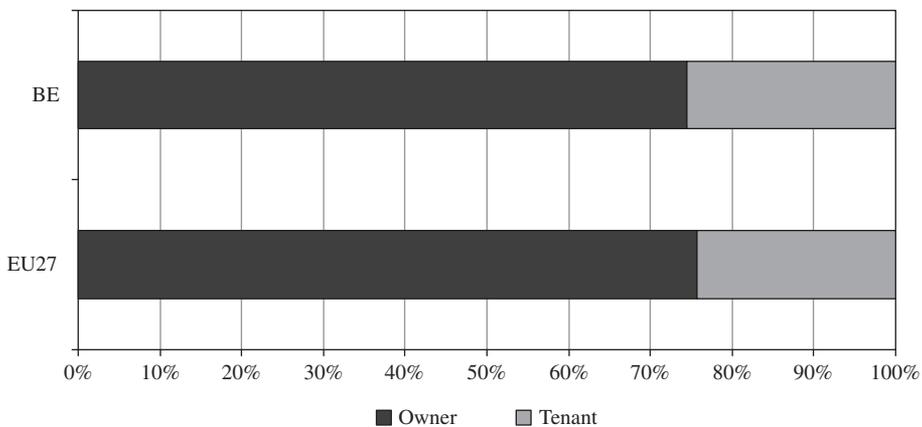
Table 6 – Estimated number of homeless cases per region, 2008.

	Per 100 minimum wage recipients	Per 10,000 inhabitants
Flemish Region	56	12
Walloon Region	38	25
Brussels Capital Region	10	30

Source: De Boyser, K., Linchet, S. et al., 2010.

Via a quantitative questionnaire that was sent to the PCSWs, the researchers found out how many cases of homeless people the PCSWs had in 2008. Hence, table 6 is not based on a count of homeless people, but on an estimate made by the PCSWs themselves. Flanders has the largest number of cases per 100 minimum wage recipients. Compared to the number of inhabitants the Brussels Capital Region has the highest number.

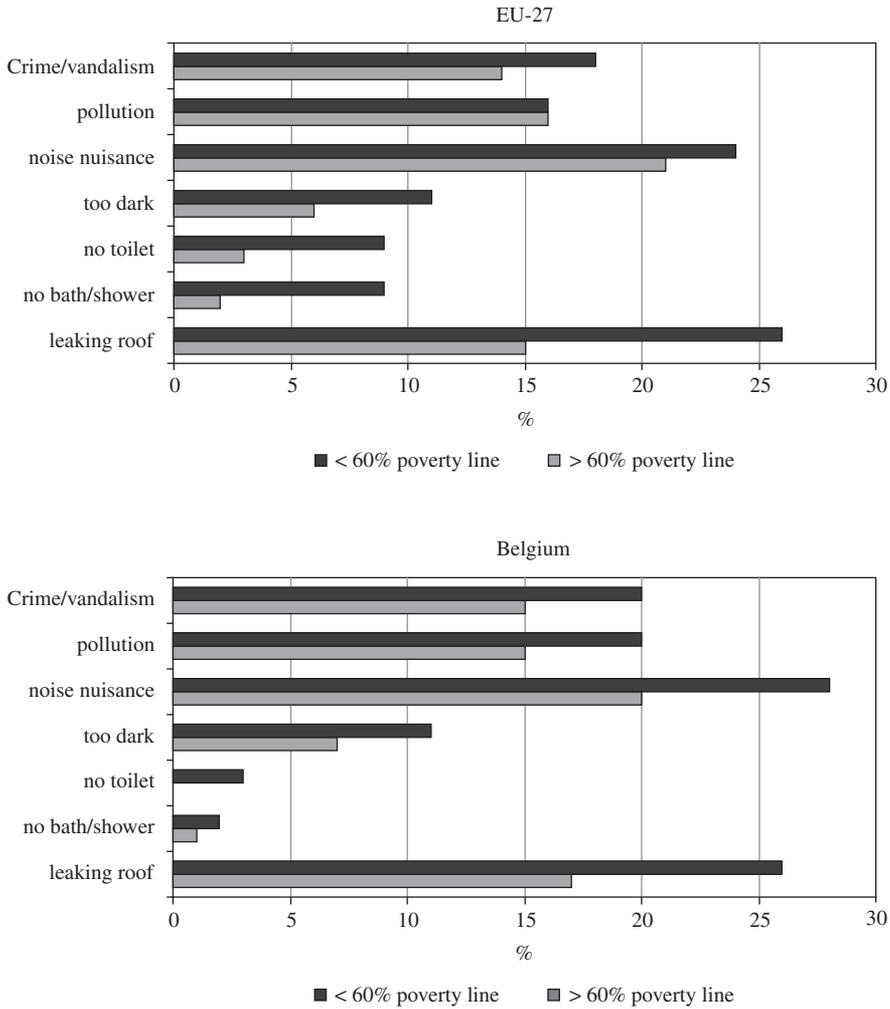
Figure 16 – Owner-tenant, 2008, Belgium and EU-27.



Source: Eurostat – EU-SILC.

From table 1 we can deduce that home owners run a lower risk of poverty than tenants. Tenants in Belgium, in turn, run a higher risk of poverty than those in the EU as a whole. For home owners, the risk in Belgium is lower than in the EU. The majority of the population in the EU and in Belgium are home owners, as is clear from figure 16.

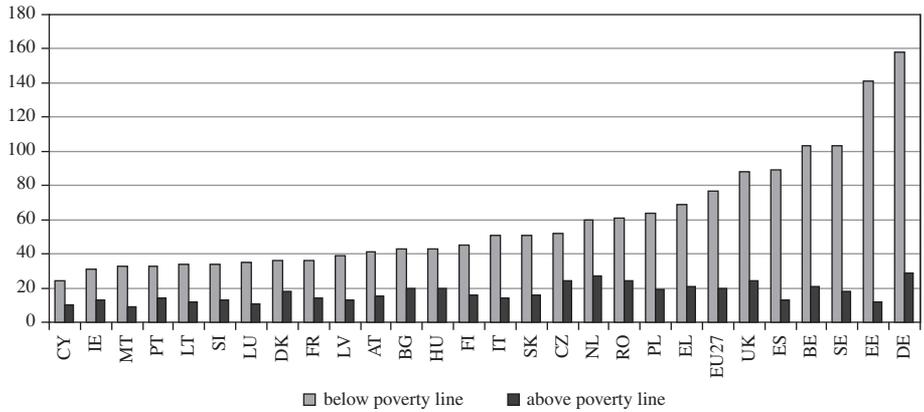
Figure 17 – Housing quality and living environment by income, 2008, Belgium and EU-27.



Source: Eurostat – EU-SILC.

What housing quality and living environment are concerned, we can see from figure 17 that households with an income below the poverty line live in worse homes, with a bigger chance of the home being located in a polluted, noisy or unsafe area. Noise nuisance and a leaking roof are the most frequently reported problems, both in the EU and in Belgium. In the EU-27 there are more homes without a toilet or bath/shower than in Belgium. The detailed figures show that in Rumania and Bulgaria more than 40% of homes do not have sanitary facilities (Eurostat).

Figure 18 – Costs of living as % of the total disposable income per household, 2008, Belgium and EU-27.



Source: Eurostat – EU-SILC.

Figure 18 shows the costs of living as a proportion of the total disposable income per household above and below the poverty line. As was to be expected, as this is an old social law (Schwabe’s law), households living below the poverty line proportionally spend much more than households with more financial breathing space. In Belgium and Sweden the cost of living is higher than the income (103%!) for those with an income below the poverty line, but the figure for Estonia is miles away from that of the other member states: 141%. Within the EU-27 77% of the income goes to rent or mortgage payments for people living below the poverty line, and only 20% for households living above the poverty line.

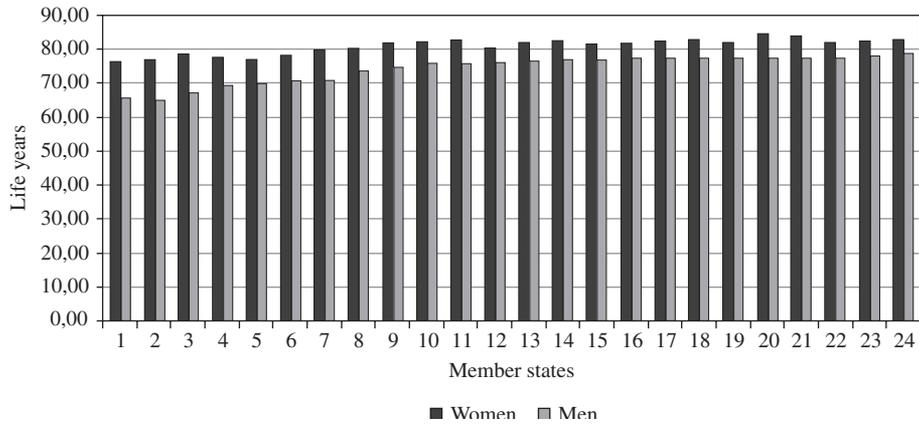
6. Health

Poverty and health are closely connected. Those who are ill or become ill run a higher risk of becoming poor, and those who live in poverty often have insufficient means to stay healthy or get help in case of illness.

In figure 18 we can see the average life expectancy at birth per member state. There are no data for Italy, the United Kingdom, Bulgaria or the EU-27. Life expectancy is still higher for women than for men: between 76 (Latvia) and 85 (France) for women, and between 66 (Latvia) and 79 (Sweden) for men.

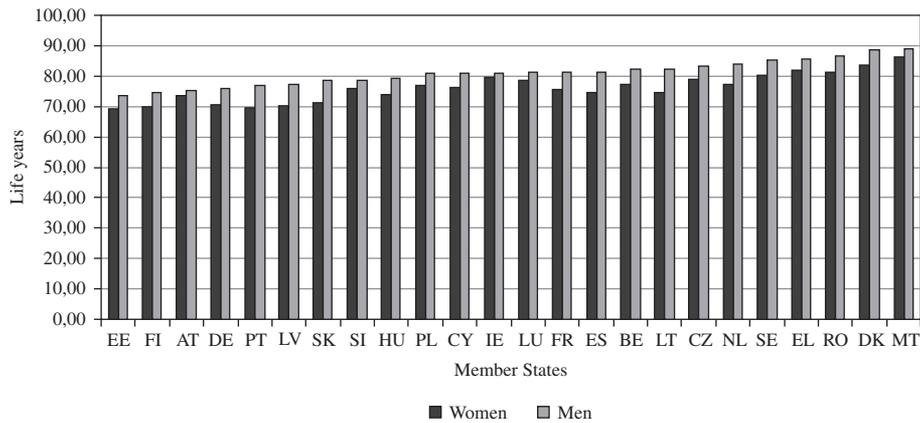
Although men live less long on average, they live healthily longer than women. The number of healthy life years varies between 69 years (Estonia) and 86 years (Malta) for women and between 74 years (Estonia) and 89 years (Malta) for men.

Figure 19 – Life expectancy at birth by sex, 2008.



Source: Eurostat.

Figure 20 – Healthy life years at birth by sex, 2008.



Source: Eurostat.

In Belgium 1.5% of the 20% section with the lowest incomes do not seek medical help because they cannot afford it, compared to 0.1% in the 20% section with the highest incomes (table 7). In Bulgaria one out of four in the section with the lowest incomes cannot afford medical care, whereas in the richest group this is 4.3%. In Europe 4.5% of those on the lowest incomes cannot afford medical care, compared to 0.5% of the richest.

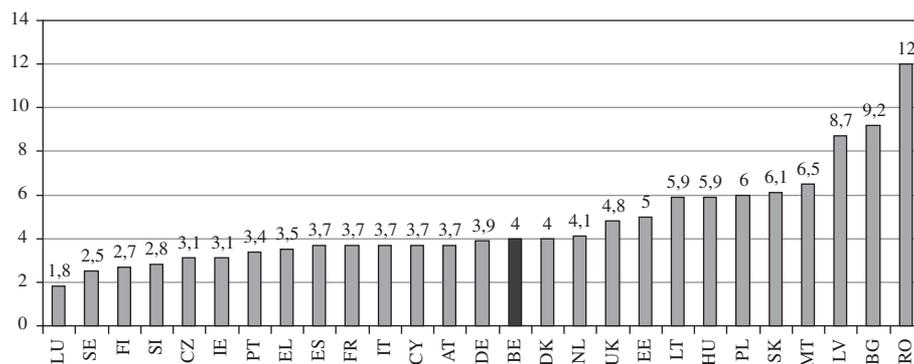
Figure 21 shows how many children out of 1,000 die during their first year of life. Rumania does worst (12 per thousand), followed by Bulgaria and Latvia. Luxembourg has the lowest infant mortality rate. Belgium is in the middle, with 4 cases of infant mortality per 1,000 in the first year of life.

Table 7 – Percentage of people who forgo medical care because it is too expensive, by income quintile, 2008.

	Q1	Q5
EU27	4.5	0.5
BE	1.5	0.1
BG	25.2	4.3
CZ	0.8	0.1
DE	4.5	0.4
EE	2.6	0.2
IE	1	0.7
EL	7.2	0.9
ES	0.2	0.1
FR	3.6	0.2
IT	9	0.9
CY	6.1	0.7
LV	17.1	1.3
LT	4	0.1
LU	1.4	0.2
HU	5.8	0.4
MT	1.3	0.3
AT	1.1	0.1
PL	5.5	0.6
PT	2.2	0.2
RO	16.3	2.9
SK	1.2	0.2
FI	1.3	0.1
SE	1.8	0.1

Source: Eurostat.

Figure 21 – Infant mortality 2008.



Source: Eurostat.

7. Social participation and the information society

People in poverty also have problems to participate in culture and other social activities (Wyckmans&Dierckx 2009). Financial reasons usually play a role: many people who have to struggle daily to manage financially cannot afford leisure activities. Psychological reasons are also an important factor: people living in poverty are not supposed to spend money on leisure activities. Moreover, the study by Wyckmans and Dierckx shows that people living in poverty often feel uncomfortable and observed when participating in such activities, which increases the psychological barrier. Social networks are also important: people living in poverty often have smaller networks, which makes certain practical aspects (such as child care) more complicated.

Table 8 – Social contact and participation, EU-25, 2006 (% population > 16 years).

	daily	weekly	at least once a month	at least once a year	never
Social activities:					
Family	18.1	36.1	30.1	13.6	2.1
Friends	19.9	39.3	30.5	6.8	3.5
Contact:					
Family	22.9	42.4	25.2	5.6	3.8
Friends	21.8	37.2	28.3	5.9	6.9
Number of visits:					
cinema	None	1-3	4-6	7-12	> 12
live performances	54.0	24.9	11.1	5.8	4.2
cultural events	57.5	28.6	8.5	3.5	2.0
live sports events	57.1	27.5	9.1	3.7	2.6
live sports events	69.2	15.6	5.8	3.2	6.2

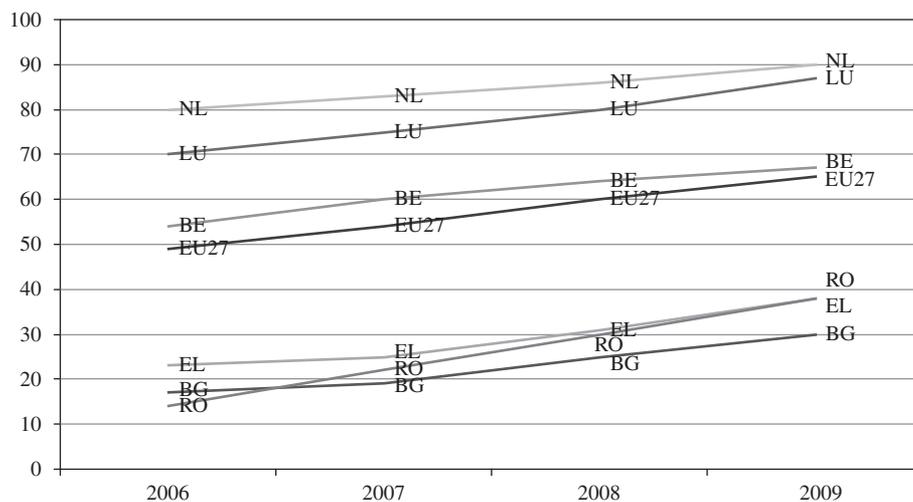
Source: Eurostat, 2010.

Most Europeans see their family and friends on a regular basis (table 8). Only a small minority never undertake activities with their families. Slightly less than a quarter of the EU-25 population (22.9%) see their families on a daily basis. However, 2.1% never see their families and 3.5% never undertake social activities with friends.

The large majority of the EU-25 never went to the cinema, live events or other cultural activities in 2006. Only a small minority do this more than once a month.

Figure 22 shows that Internet access has increased for all member states in recent years. Even so, the numbers are low in the new member states. In Bulgaria only 30% of the population had access to the Internet in 2009, while this percentage was 90% in the Netherlands. The percentage for Belgium is slightly above that for the EU-27, where 67% of households had access to the Internet in 2009.

Figure 22 – Percentage of households with Internet access, 2006-2009.



Source: Eurostat.

NOTES

1. For this table, the authors have indexed the SILC standard with reference to June 2008 to allow comparison with the budget standard.
2. http://europa.eu/scadplus/glossary/employment_nl.htm
3. <http://www.feantsa.org/files/freshstart/Toolkits/Ethos/Leaflet/BENL.pdf>



CHAPTER 3

The poverty policy in Belgium

Geert Campaert & Nicolas Van Herck

The competences bearing on the poverty policy in the broad sense of the term have in Belgium been allocated across various levels, these being federal, regional and community, and local. As a consequence, the federal level is forced to assume a coordinating role in quite a number of instances and issues in order to harmonize the policies on these different ranges amongst one another. In this chapter, we shall proffer an overview of the poverty policy in Belgium as conducted on the federal level. We begin by briefly touching upon that policy as it has become manifested within Belgium throughout the past decades, then to turn our attention to the federal poverty policy during the past legislature. In addition, we will likewise give thought to the anti-poverty objectives as enunciated under the Belgian EU Presidency in 2010 and examine the recommendations in the bi-annual report by the Service for the fight against poverty, insecurity, and social exclusion.

1. Introduction: the history of the poverty policy in Belgium

The institution of the social security system after WW II may be seen as the foundation stone for the poverty policy in Belgium, although the fight against poverty was not the original goal of the regime. Whoever made contributions into the system could take recourse to it in times of need and was thus protected against a decline in income, e.g. against income poverty. During the Golden Sixties, awareness grew that not everybody shared in the rise of the general welfare (in the sense of well-being), especially as the already existing social protection regime manifested gaping lacunae. The solution was sought in the development of residual systems under, and also outside of, the social security umbrella (Vranken, 1977; Dierckx, 2007: 193). A number of minimum benefit payments were expected to ensure that people unable to have recourse via their occupation or via social security payments to adequate means of subsistence would nevertheless receive a minimum income. This gave rise to the guaranteed income for seniors in 1969, followed shortly after by the allowances for physically challenged individuals. In 1971, there followed the guaranteed child allowance and, in 1974, the introduc-

tion of the minimum living subsistence, which entitled every citizen to a minimum income. However, the amounts of this minimum income were not high enough to ensure a living; various poverty norms at that time exceeded the amount of this subsistence by at least two to three times (Berghman, 1980).

Immediately thereafter, in 1976, the former COOs (Committees for Public Assistance) were transformed into PCSWs (Public Centres for Social Welfare). These measures introduced the entitlement for people to receive social assistance, so that everybody had an opportunity to lead a life “that will uphold a person’s human dignity” (Organic Law, 1976). This transformation is seen as a transition from a residual to an institutional model in health care (Lammertijn, 1979). The COOs intervened when the traditional family institutions and the free market economy no longer offered a solution to alleviate the needs of the citizen; in contrast, the PCSW starts from the premise that the market and the family can never satisfy needs (Dierckx, 2007:200).

The second half of the seventies and the first of the eighties were scarred by economic crisis situations and rising unemployment. Reducing government deficits and the unemployment rate at that time dominated the political agenda, while the fight against poverty was relegated to the background. Nonetheless, attention was paid to the phenomenon called the ‘new poverty’, referring to the emergence of numbers of people – often from the middle class – that because of the economic crisis and the accompanying loss of their employment found themselves in very straightened circumstances (Vranken, 1991). During this same period, also the realisation dawned that poverty is a phenomenon of many faces and is co-determined by low schooling, failing health, and low participation in social-cultural life (Vranken, 1977; Lampaert 1983; Dierckx, 2007: 202).

One of the initiatives that in the mid-eighties contributed to placing the poverty problem on the political agenda was the report titled ‘135 proposals in the fight against poverty and social insecurity’ published in 1983 by the King Baudouin Foundation.¹ The report drew attention to the need for a multi-aspectual approach, for prevention, for attention to social causes of poverty, and for participation in social life by people in poverty; it likewise pointed to the risks of stigmatisation of the victims of poverty. This led to the explicit inclusion of the anti-poverty issue on the political agenda when the federal government Martens VII took office in 1985; a Secretary of State for Social Emancipation was made responsible for introducing anti-poverty measures. The coalition agreement of this government was also the first to devote a specific chapter to the poverty policy (Luyten & Lammertyn, 1990:55).

A following milestone in the poverty policy in Belgium was the General Report on Poverty (AVA) in 1994. In 1991, the ‘Vlaams Blok’ party, notorious for its extreme right wing views, scored an unexpected high vote in the federal elections. From the initial analysis of the results it appeared that especially the residents of underprivileged districts in major urban centres had favoured this party. The authorities detected in the results a widening gap between government and citizenry and, hence, wanted to get to know more about the experiences and expectations

of the poorest social groups (Dierckx, 2007:211). Furthermore, greater attention was now paid to the local policy that was meant to narrow the gap between the citizenry and politics. Hence, as of that time, people living in poverty and their organisations were recognized as essential partners in the fight against poverty.

The AVA was launched in 1992 and for one and a half years, in dialogue with people living in poverty and their anti-poverty associations, a wide-ranging report was being drafted about their experiences and expectations. This resulted in a whole series of testimonials related to very concrete problems and some three hundred policy proposals on how to combat poverty in the various living environments.

As a follow-up to the AVA, the dialogue with these people and associations was formalized in 1998 through the formation of the Service for the fight against poverty, insecurity, and social exclusion. The aim was that the Service would provide the meeting ground for consultations amongst the authorities, administrations, the civil society, and the people in poverty. The AVA would also publish a bi-annual report about the degree in which its policy recommendations were being followed up.

Another initiative as a follow-up to the AVA was the Interministerial Conferences on Social Integration, which were meant to translate the proposals from the AVA in actual policy measures. During the past number of years, these conferences have also been functioning as a consultation organ with people in poverty in the design of the National Action Plans on Social Inclusion (NAP/Incl.); likewise the Belgian Presidency of the EU (see *infra*) was prepared here.

Participation in the policy by people in poverty has since 2005 also been implemented in a direct manner by the employment of the so-called Experience Experts in Poverty within a number of federal public services. In this way, the perspective of people in poverty is being introduced within these services and their accessibility broadened for all citizens.

During the past legislature, a new step was taken in the poverty policy: for the first time, a Federal Anti-Poverty Plan was drafted that combined the initiatives in all areas into one single coherent entity.

2. The current poverty policy: the Federal Poverty Reduction Plan

The coalition agreement of the new federal government talks in 2008 about “an ambitious plan for reducing poverty and enhancing purchasing power”. This translated into the Federal Poverty Reduction Plan that was adopted by the Belgian Government on 4 July 2008. The Secretary of State for Poverty Reduction, Jean-Marc Delizée, was charged with its implementation. Following a reshuffling of the government in 2009, Philippe Courard was appointed the new Secretary of State for Poverty Reduction and charged with monitoring the plan’s implementation. It marks also the first time that a federal plan offers a coherent picture of

the poverty policy that the government intends to conduct during the following years.

The plan is based on the definition of poverty as a multidimensional problem, whereby people living in poverty cannot have recourse to a number of constitutional social rights. The constitutional social rights were as long ago as 1994 entered into the Belgian Constitution, and the plan's further development is based on this. The Federal Poverty Reduction Plan contains 59 measures that fit into six objectives, each one based upon a constitutional social right. The measures are to be implemented by the minister competent for the policy area in casu. We shall briefly discuss the various objectives and the measures obtaining within their context.

2.1 **Objective 1: An income to enable to realisation of projects**

Poverty must not be reduced to a problem of income, yet an inadequate income is often the cause or the result of exclusion from other living environments and, hence, inextricably tied to the problem of poverty. The minimum incomes in Belgium have already for years languished (far) below the poverty threshold and, for that reason, various sectors (civil society, research, certain political parties) have advocated increasing these allowances up to that threshold. A recent study (Storms & Van den Bosch, 2009) likewise indicates that the minimum income to allow a person a minimal participation in our society lies very close to this threshold. However, the study uses people in good health and without debt problems as its reference, and as this is not often the case with poor people, the cited amounts are likely an underestimation of the real situation.

Raising the purchasing power, particularly amongst the lowest income people, is to be attempted via different routes. The lowest social benefits are to be increased, as well as the minimum pensions and minimum incomes.

In Belgium, there has since 2006 been a health index-linked mechanism in use whereby, on a bi-annual basis, a provision is set aside for the adaptation of the various benefit payments to the evolution of the index, thus on top of the rise in prices (inflation). The social partners are then asked to decide by unanimous advisory how the resources of this provision are to be distributed over the number of the benefit payments. Likewise for what concerns the measures pertaining to the minimum pension, the social partners need to reach consent within the context of their bi-annual interprofessional agreement.

The social partners subsequently also reached agreement on the extent in which to allocate the funds: on 1 June 2009, the lowest social benefits – the living wage, social assistance, the income-substitute allowance for the handicapped, and the invalidity allowances for irregular workers – were raised by 2%. Notwithstanding this increase, the amounts still remain below the poverty threshold. This should not cause surprise as the difference between these benefits and the EU poverty threshold in 2009 was, in some cases up to 20%.

In addition, there was also the catch-up action for the oldest benefits: on 1 June 2009, the lowest pensions were raised by 3%, the oldest pensions by 2%, all pensions (except for the minimum pensions) by 1.5%, and the income guarantee for seniors (IGO) by 0.8% and then once again by 0.6% in 2010. The risk-of-poverty for pensioners is in Belgium considerably higher than average because of the relatively low pensions; hence, an adaptation of the pension scales became necessary in order to avoid that even more pensioners would find themselves in straightened circumstances.

No increases were foreseen for the minimum wages; in 2008, these had, in implementation of a previous accord between the social partners, already been increased twice by € 25.

The Federal Plan further announced the intention to raise the purchasing power of families via the child allowance benefit. Consequently, the child allowance for the first child of independent workers rose by € 10 and, henceforth, all children of independent workers will enjoy a supplement to the child allowance in August. The social allowance increase for one-parent families has as of 1 October 2008 been equated with the allowance supplement for the unemployed for the first and second child; the income ceiling for eligibility for this benefit will be raised.

In addition, also cost-saving measures were provided for underprivileged families via tax credits, since these groups often cannot make use of their existing tax deduction items given their too-low income. As of 2009, the basic tax exempt amount is to be slightly raised.

Likewise, the plan wants to take more decisive measures against excessive debt encumbrance; the reality is that the number of people suffering under a problematic debt burden has steadily increased over the past few years. A prevention campaign was started against gambling addiction. Likewise, the existing legislation will be clarified: the rules governing advertising for opening credit accounts, the legislation about communications between debt mediators and debtors, and also the collection practices used by bailiffs will be examined and investigated.

Also under this objective figures the call for increased employment for the most vulnerable social groups, since employment still “remains the best protection against poverty” (Délizée, 2008:24). Although the positive effects of having a job should not be underestimated, we nonetheless point out in this respect that there exists also a growing group of poor ‘working’ people and that the segments of the poor that cannot ‘be activated for employment’, e.g., students, children, invalids, the sick and the pensioners, still make up the majority of people living in poverty (De Boyser, 2008).

2.2 Objective 2: Guarantee the right to health

The relationship between poverty and health is sometimes summarized in the slogan ‘poor health results in poverty and poverty results in poor health’. The first part of the equation refers to the fact that (chronic) illnesses often cause low

income people to wind up in financial difficulties because of the medical costs occasioned by their condition; the second part refers to the living conditions of poor people that often have negative consequences upon their health: bad housing accommodations, unhealthy and/or dangerous work conditions, stresses that are naturally attendant upon an existence dominated by poverty (Vranken, 2007).

In consideration of the above, a series of proposals in the plan targets the improvement of the financial accessibility to health care. In this respect, there is the introduction of measures to prevent hospitals from refusing admission to patients that are unable to pay the required advances, while the use of the Third Payer Systems by health care providers is being improved. Likewise, the OMNIO status² will be promoted more extensively. In order to heighten people's awareness of this status, access to it is being simplified and the automatic awarding of the status to people will be investigated.

The threshold for underprivileged families to have recourse to medical services is often still too elevated for these people. To remedy this, the Government will offer financial incentives to multidisciplinary first-line group practices to have them take up residence in the underprivileged districts. In addition, pilot projects with Experience Experts in Poverty are started up in hospitals, thus to get a better insight into, and understanding of, the lives of people in poverty and to be able to offer them easier access to the available services.

2.3 Objective 3: Employment, the lever of social integration and well-being

In most instances, employment offers the best protection against poverty. Nonetheless, today, some 4% of the employed find themselves caught below the poverty threshold; these are primarily people with only temporary or part-time jobs. Hence, the plan adopts measures to prevent that people earn less when working than when they are dependent on unemployment benefits. For instance, having found a job, one will not have to immediately forfeit the supplementary social benefits associated with the 'unemployed' status; these benefits will only gradually decrease. For the medium term, these benefits will no longer be coupled to status but rather to a "reference wage"; whoever qualifies for this shall continue to enjoy some social benefits. In 2009, a bonus for work resumption was introduced for one-parent families.

The present activation policy suspends job seekers that fail to demonstrate adequate commitment in their search for employment. Nearly one half of these suspended individuals are heads of families, which actually means that the entire family is penalized. This then raises the question whether the existing controls and the assistance programmes have been suitably adapted to the current living environment of the most vulnerable social groups, amongst whom some have to cope with reading and writing problems, psychological problems, and/or child day care problems, which means that they are not always able to take recourse

to social assistance and employment opportunities. For this reason, the National Employment Services (RVA), which conducts control over a person's readiness to undertake employment, has increased the number of Experience Experts in order to erect a bridge between people in poverty and the administration. In addition, there is also a course about the poverty problem offered to RVA personnel, and attention will be paid to ensure that the (written) communications from the RVA to the job seekers take into account the specific abilities and capabilities of some of these underprivileged groups (poor education, reading and writing handicaps).

For people divorced from the labour market, volunteer work can be an initial step towards reintegration into the fabric of society. Refugees, for whom no legal regulation has been created as yet, are a clear target group for this. The ministers competent for Employment and Asylum will work out a proposal whereby refugees are given the opportunity to engage in volunteer work.

2.4 Objective 4: Opportunity for housing and accommodation

In the area of housing accommodation, a large percentage of the competences have been assigned to the regions and communities; however, the Rent and Lease (Tenancy) Act remains amongst the federal competences. At the closing of the previous legislature, a number of measures were implemented towards better protection of the tenant, such as the mandatory posting of the rent for dwellings and a new rent guarantee system, whereby the advance guarantee would in certain circumstances be reduced from three months to two. The plan provides for an evaluation of these new measures, seeing that they are not being complied with everywhere. Given the competences of the regions and communities in the area of housing and accommodation, an Interministerial Conference on Housing is being organized in order to promote the exchange of good practices amongst the policy levels.

In addition, the Service for the fight against poverty, insecurity, and social exclusion was asked to formulate in its 2009 bi-annual report recommendations with respect to the homeless; likewise, a study was requested about the problem of homeless women, with or without children. This is also in line with the concerns to be discussed under the 2010 Belgian EU Presidency (see *infra*), wherein the combat against homelessness is one of the priority aspects in the fight against poverty.

2.5 Objective 5: Guaranteed access to energy sources

During the past years, more and more attention has been devoted to the problems experienced by people on the energy market with respect to their access to energy supply and their ability to pay their energy bills. The liberalisation of the energy market has merely heightened these problems. Entitlement to energy sources does

not figure amongst the constitutional social rights that in 1994 were entered into the Constitution. The Federal Plan wants to guarantee this right in practice via a number of measures to that effect. A number of categories of socially underprivileged users are eligible to request a subsidized rate for the provision of energy supplies, yet not everybody bothers to act on this. Since 1 July 2009, an automatic awarding of this right has entered into force. Currently there exist Codes of Conduct for the gas and electricity suppliers, yet, in spite of this, many complaints are lodged about billing problems, aggressive sales techniques, and lack of transparency and clarity in contracts (Vandenhole, 2009). For that reason, the plan provides for an evaluation of these Codes of Conduct to examine whether or not they ought to be entered in the form of a law.

In order to reduce energy consumption amongst the lowest income groups, the Fund for Global Energy Efficiency was formed in 2006. This fund provides, via local entities, private residents with low interest loans for structural energy efficient measures. The socially most underprivileged groups constitute the Fund's special target. The plan provides in measures for a wider promotion of this system, so that it be used more extensively in the coming years.

2.6 Objective 6: Public administration services accessible to all

A law from the year 2007 about the recoverability of professional fees and expenditures connected to legal aid services assigns part of the successful party's lawyer's expenses to be paid by the losing party in the action. This can be an obstacle for people in poverty to call upon the courts, since, in case of their losing their suit, they may well be worse off than before. The plan hence offers the judge the possibility (on his own initiative) to question the parties on their ability to contribute to the said costs and expenses. An amendment to the law in that respect was adopted at the end of 2008. The complex administrative procedures also often put up obstacles for the poorest families in their access to the Court. For that reason, the intent is to set up only one single contact point for legal aid and assistance. This idea is being included into a planned general redrawing of the legal landscape, but this exercise had not fully been completed at the time of the premature resignation of the government in 2010. Another obstacle in the judicial area that one wants to eliminate in the plan pertains to the specific legal terminology, a lingo that is not always comprehensible to the poorly educated (as, in fact, it also the case for every ordinary citizen) and in some instances will even work with stigmatizing effect. A work group was formed in order to 'democratize' this legal speak, to make it more understandable, and some courts have even engaged Experience Experts to help with the difficulty.

Likewise in the area of mobility, the government wants to enhance accessibility by creating greater awareness of preferential railway rates for people enjoying the OMNIO status, at the same time also advocating the automatic awarding of

this benefit. A subsidized rate is also available for access to the telephone network and, here too, work is made of making this benefit automatically available.

The narrowing of the ‘digital gap’ has already for some years now been a point of attention for the federal authorities. In 2005, for instance, a national plan was approved for a series of measures designed to eliminate the digital gap amongst different citizen categories; that was done in cooperation with the regions and the communities. Public computer areas with free access were created, likewise with Internet and Easy-e-Spaces facilities, which provided more materials and equipment and also offered possibilities for training. Furthermore, attention was given to the recycling of computers from public services, thus offering certain target groups the opportunity to inexpensively purchase computers or an Internet package. The Federal Plan provides for the continuation and, in some areas, for the expansion of this national plan. Likewise, the authorities have developed a website where one can compare the various available Internet rates, to make it easier on people to select the most appropriate or the most inexpensive amongst them.

2.7 Other elements to promote the plan’s success

Aside from the six objectives, the plan also contains a number of other elements needed to turn it into a success. A permanent poverty barometer has been developed that annually measures the poverty situation in Belgium. The work group on indicators with the Federal Public Service – Social Security selected a number of indicators for the barometer, and in January 2009 a first version of it was introduced. In order to further improve the available data, a study was started to examine how better to draw attention to the most vulnerable groups (e.g., homeless, illegal immigrants, people living in house trailers).

Also seen as a crucial part of a true poverty policy, is the dialogue with the poor themselves. For that reason, the Belgian Network where the poor can voice their opinions is granted a donation to prepare and follow-up the European Year for Combating Poverty and Social Exclusion. Also the pilot project “Experience Experts within the Federal Administrations” is being expanded further.

In order to mobilize all policy levels within Belgium, an evaluation of the Service for the fight against poverty, insecurity, and social exclusion (see point 4) will be proposed to the Interministerial Conference (IMC), this to determine how to introduce further improvements into its methodology and procedures. The IMC will likewise be used to maximum benefit as a centre for the exchange of good practices. We need the IMC so as to establish a coordinated policy and, also, arrive at common standpoints vis-à-vis Europe (Bursens & Dierckx, 2009). The European administration does, in effect, look upon the Member States as points of contact. With regards Poverty, on the administrative plane the Federal Public Service (FPS) – Social Integration assumes this coordinating role and also the Service for the fight against poverty has been assigned a number of tasks.

3. Belgian Presidency of the EU in the European Year for Combating Poverty: to place poverty on the European agenda

In 2000, the EU launched the Lisbon Strategy that was intended to transform Europe into the most dynamic knowledge economy by the year 2010. By that time, Europe was expected to make decisive strides in erasing poverty. The year 2010 was already then proclaimed as the 'European Year for Combating Poverty and Social Exclusion'. In the second semester of 2010, Belgium is also to assume the Presidency of the European Union, in consequence of which the topic of Poverty was given a dominant place on the agenda in the preparations for this tenure.

In the policy note (2009) of the new Secretary of State for Poverty Reduction, Philippe Courard, three priorities are advanced for the Belgian Presidency in the area of combating poverty: breaking the vicious cycle of poverty (generational poverty, child poverty); placing housing and homelessness on the agenda, and making progress in the area of minimum income and social security.

Breaking the ongoing cycle of poverty that is transferred from parents to children, from one generation to the next, is one of the greatest challenges for the coming years. Poverty experienced during childhood has consequences upon the physical and mental development of the child and adds to the possibility that he or she will as an adult wind up in poverty. Since this deals with a multidimensional problem of various causes, a coordinated integral approach is needed, also at the family level. In this process, early support for underprivileged families and their babies is crucial; likewise education has to play a crucial role in this (De Boyser, 2009).

Housing was already one of the priority objectives in the Federal Poverty Reduction Plan and Belgium thus requests attention to this problem on the European plane. During the course of the Presidency, European consensus needs to be reached on important themes related to homelessness, which in turn ought to lead to a dynamic European policy in this domain. During the Belgian Presidency, also an Interministerial Conference on homelessness will be organized.

Thirdly, Belgium wants in the course of its Presidency to provide an impetus towards the introduction of a European minimum income system. The aim is to ultimately arrive at a situation whereby every Member State provides for a minimum income to guarantee a satisfactory living standard. Research by Storms and Van den Bosch (2009) advocated that, in Belgium, a minimum income for most families needs to be fixed in the vicinity of the poverty threshold. As a start, this exercise could be tested out in every Member State, thus to establish an objective minimum income for every nation in the EU. In the 2008 recommendation about active inclusion, the Commission already proposed a *sufficiently high* income for individuals that are excluded from the labour market.

Belgium is likewise a pioneer for what pertains to participation in the poverty policy of the civil society and of organisations where the poor have been given a voice. Extra resources have been earmarked to involve the Belgian Anti-Poverty Network into the activities of the European Year and the Belgian Presidency. In

addition, also the project of Experience Experts in Poverty with federal public services will be promoted on the European level as one of the good practices in the poverty policy. To this end, a multi-lingual book was composed to illustrate the project's methodology and its benefits.

During the Belgian Presidency, likewise the successor to the Lisbon treaty, the strategy for the year 2020, will be worked out. Here too, Belgium wants to make the fight against poverty one of the priorities. In the interim, the Member States have already introduced the objective to reduce, by 2020, the number of people living in poverty within the EU by 20 million. This means that poverty within the European Union is to be reduced by circa 1/6th in the course of the coming decade, not all that ambitious a goal. Belgium's target objective is to close out the year with a final declaration by state and government heads to formulate concrete engagements in the combat against poverty. Secretary of State Courard is hereby thinking, as one amongst other engagements, on halving child poverty by 2020.

4. Bi-annual report of the Service for the fight against poverty

The bi-annual report for the period 2008-2009 issued by the Service for the fight against poverty, insecurity, and social exclusion was published at the end of 2009. The report is meant to stimulate a coherent anti-poverty policy amongst the federal state, the regions, and the Communities. To this end, the Service bases itself on structural consultation with anti-poverty associations and diverse actors, experts in anti-poverty.

The report focuses on the obstacles that, today, are still confronting the poor in the exercise of their rights. For instance, many individuals eligible for the OMNIO status are missing out on a number of such rights for the reason that they have thus far failed to apply for that status. In spite of the information campaigns in that regard, many people still remain vague and uninformed about this measure (Steunpunt, 2009). An automatic allocation of the right would alleviate most of the problems in this area, but, before that can be achieved, a number of impediments with respect to availability of data and privacy laws need to be eliminated. Improved information communication and the study of the automatic awarding of the OMNIO status have also been adopted into the Federal Poverty Reduction Plan (see *supra*).

A second point of attention in the report is the rent guarantee³ that is imposed upon prospective tenants when they sign their rent agreements and that for many amongst them forms a real obstacle to their finding accommodation. And when the rent guarantee will be paid by the PCSW, this is a red flag for the landlord that the prospective tenant does not possess the needed financial resources to make him a reliable candidate. As a result, the landlord refuses to sign a lease. The Service advocates the formation of a central rent guarantee fund, since such a central fund would arrange payment of the guarantee for each and every tenant, thus

eliminating any possible discrimination amongst prospective tenants with respect to the provenance of the rent guarantee.

One other area where the poor often do not (cannot) assert their rights is access to the courts. A new law does now provide for the generalisation of the regulation whereby in case of a negative judgment the litigation costs and lawyer's fees incurred by the winning party in the case are to be compensated by the losing party. The Service recommends that the impact of this law on low income individuals be evaluated in the foreseeable future and that a far-ranging information campaign be undertaken in that respect.

A point of attention of a different order in the report pertains to education and study orientation. Conversations with people in poverty confirm what has already been demonstrated by research (a.o., Groenez e.a., 2009): the mechanisms in the education system perpetuate social inequalities instead of eliminating them. Students from underprivileged environments are more frequently referred on to the special education programmes (e.g., children with special needs) and more often wind up in the vocational system, where the opportunities for being channelled towards avenues of higher education are minor. The study orientation at the start of the secondary education level (at 12 years of age), and on transition from the first to the second grade (at 14 years of age), are determinant factors herein. The Service hence urges an evaluation of the orientation mechanisms and their impact on students from underprivileged environments. Comparisons on the international plane show that in school systems operating with an extended common curriculum, whereby study choices are postponed until the age of 16, segregation at school is less strong; hence, one advocates the introduction in Belgium of an effective common core curriculum up to 16 years of age, which ought to reduce the waterfall effect within our current education system.

5. Conclusion

The federal poverty policy of the past legislature has been remarkable in a number of ways. For the first time in over 20 years, a Secretary of State became specifically charged with the conduct of a poverty reduction policy, clear evidence of heightened attention to the problem. For the first time as well, a Federal Poverty Reduction Plan was drafted that grouped together the intentions of the various ministers and combined them into one coherent unit with an unambiguous vision. In spite of the premature resignation of the government, the majority of measures in the plan were actually implemented and clear progress was achieved in a number of domains. The Belgian Presidency of the EU was seen as the opportunity to place a number of poverty themes on the European agenda, whereby the coincidence with the European Year for Combating Poverty and Social Exclusion offers a unique opportunity. The good practices that Belgium during the past few years has developed with respect to participation of people living in poverty themselves

and the mechanism of the Experience Experts in Poverty and Social Exclusion may, one sincerely hopes, find their way into the other EU Member States.

NOTES

1. A foundation founded upon the celebration of the 25th anniversary of King Baudouin's accession to the throne. This report was the first to devote extended attention to the problem of poverty and the combat against it
2. The OMNIO status offers low-income earners (below a certain threshold) more affordable repayment terms for their medical services and treatment (consultations, drugs, hospitalisation expenses). It is a measure designed to improve the accessibility to health care services.
3. The rent guarantee of the past pertained to the advance payment of a three-month rent period; a recent government regulation has amended this to two months when the cash amount is deposited into a blocked account, while it remains three months in case of a bank guarantee.



CHAPTER 4

Europeanisation of the Belgian welfare state?

The role of the EU in the shaping of employment and social policies

Gert Verschraegen

1. Introduction

In the course of the past decades, a lot of ink has flowed about the social dimension in the European construction. Many an opinion maker has decried the absence of a full-fledged European social policy; in contrast to the economic and monetary driving force and impetus wielded by the EU, the possibilities for taking initiatives in the social domain do, indeed, remain limited. Others in turn contend that the EU has no business interfering in policy areas such as social security, health care, and employment; these are best left to be wholly dealt with by the Member States. According to the principle of subsidiarity, social security and protection is preferably to be organized amongst, and as near as possible to, the national citizenry, Europe really having little or nothing of extra benefit to contribute to the process.

Both viewpoints, however, do rather overlook the fact that the EU, in the course of the past decades, has assumed an ever more important role in the designing of employment and social policy within the Member States. Although the European Union lacks either the competences or the financial means to develop a 'European social security' regime, it has been able to slowly, albeit steadily, expand its influence upon the national welfare states. The latter, while remaining the most important institutions in the areas of employment and social policy, do nevertheless operate ever increasingly within a policy framework wherein competences, agendas, and decision-making power are being shared amongst various departments on several policy levels (regional, national, European). This situation is often summarized under the name *multi-level governance* (Hooghe & Marks, 2001). Within the current multilevel and shared policy framework, welfare states can no longer design social policy in complete autonomy but see themselves forced to take ever greater account of the decision-making powers and policy agendas of other actors. These are, in fact, not only the European institutions such as the European Commission, the European High Court of Justice, and the European Parliament, but comprise also international organisations such as the OECD and IAO and, last but not least, regional and local actors.

In this paper, I shall examine how in the course of the past decades the EU has influenced the employment and social policy in Belgium. In other words, I shall analyze the so-called ‘Europeanisation’ of the Belgian welfare state, the impact exerted by the European Union on the social policy in Belgium and, vice versa, the adaptation of the welfare state to this European context. The chapter comprises two major sections. In the first part, I concentrate on the various ways in which the EU has influenced the Belgian welfare state. This does not pertain to a uniform and one-dimensional happening, rather the opposite. The process of European integration has influenced national social policy in very different ways, both directly and indirectly, negatively and positively, and for the short as well as for the long term. In order to gain a complete and adequately nuanced picture of the Europeanisation of the national social policy, we draw a distinction amongst four differing dimensions of the process of European integration: the ‘positive integration’ or the social regulation of market operations on the supranational level, the market-supportive or so-called ‘negative integration’ that shapes social protection in function of the European internal market, the European non-discrimination policy and, in fine, the indirect effects that within welfare states follow in the wake of the European integration process (Scharpf, 1996; Leibfried, 2000; Höpner & Schäfer, 2010).

In the second section, I indicate what impact or effects these different paths towards Europeanisation have had on the Belgian social policy. In the literature, a distinction is often drawn between adaptations at the level of the institutional organisation of the political system (shift of a regulation by the state or *polity*), modification in the manner in which actors take political decisions (*politics*), and changes regarding the content of political decisions or the policy (*policies*) (Börzel, 2005: 19; Beyers & Bursens, 2006: 47). In this chapter, I pay particular attention to the last two dimensions (*politics* and *policies*).

2. Four dimensions of European economic and social integration

The process of European integration initially appeared to exert little influence on the national social policy. Following the post-war reconstruction era, it was indeed assumed that the social welfare state and the ongoing European integration would be capable of autonomous deployment and provide mutual support for each other’s development (Ferrera, 2005). The original distribution of labour as provided for in the Treaty of Rome had the European Community stimulate economic prosperity (by the opening of national markets) and foresaw that the Member States would undertake the social security of their citizenry. By advantages of scale and the considerable economic growth adduced by an internal market, the Member States would be able to finance their social security regimes and thus further expand the welfare state. The European integration hence contributed to “the rescue of the nation state (national welfare state)” as noted by the British historian

Alan Milward (Milward, 1992). Conversely, the welfare state could serve as a social buffer to the increasing economic flexibility. This distribution of labour between the national and European levels appeared especially important for smaller Member States such as Belgium, the Netherlands, or Luxembourg. These operate open economies strongly dependent on the world market and, hence, are vulnerable to the vagaries of the economic ebbs and tides inherent to such a market. In order to protect citizens and enterprises against economic fluctuations, these countries developed a preference for a policy that combines the stabilisation of the international economic environment (embedment of free trade within a system of economic and monetary integration) with the development of an extensive welfare state capable of absorbing the consequences of economic shocks on the population (Katzenstein, 1985; Rieger & Leibfried, 2003).

In retrospect, this distribution of labour between the European and the national levels for some thirty years – the so-called *Trente Glorieuses* – has functioned well. Supported by rising labour productivity, the liberalisation of the market opened the way towards strong economic growth, the fruits of which were (re) distributed by ever-expanding welfare states. As of the closing of the seventies, this (successful) labour distribution, however, became gradually undermined by the acceleration and intensifying of the European market integration (Leibfried & Pierson, 1995; Ferrera, 2005). As the internal market – the free movement of goods, capital, people, and services – became further developed, there arose all manner of (unintended) consequences for the employment and social policies of the Member States, in their turn calling for the development of a European social policy (the so-called *spillover effect*). Stephan Leibfried summarizes the process as follows:

“The Europe-wide scale of market dynamics creates an autonomous range of problems beyond the shell of the nation state which serve as a platform for articulating a genuine European social policy programme, and gives rise to an independent European sphere of mobilization and politics” (Leibfried, 2000: 46).

The idea that European economic integration and national welfare states *a priori* form separate domains hence became more and more untenable. European welfare states no longer constitute closed action contexts but are increasingly influenced by the process of European integration (‘Europeanisation’). In order to gain a sufficiently differentiated picture of the interaction between national welfare states and the European integration process, we distinguish between four different dimensions within the Europeanisation process.

2.1 Positive integration

As the consequences of the market integration are becoming more evident, so the pressure increases on the European level to become active on the social plane. In the literature, this is referred to as *positive integration*, whereby one indicates the European policy that explicitly provides in a social correction of the market. Al-

though the European integration process primarily has an economic goal, already the Treaty of Rome introduced some modest openings towards the realisation of social objectives. At the request of France, the principle of equal pay for men and women was entered into the Treaty; in addition, the European Community was given the competence to guarantee measures pertaining to health and safety in the workplace. During the nineties – after the adoption of the so-called ‘Social Protocol’ and the Treaty of Amsterdam (1997) – a series of new competences regarding gender equality, employment conditions, regulations concerning ‘information and consultation of employees’, and the social inclusion of the unemployed were added (Falkner, 1998).

Somewhat put schematically, the EU today has in this domain of ‘positive integration’ access to four different policy instruments. Aside from the above-mentioned legislative competences in the areas of gender equality, employment conditions and employment circumstances, the EU can likewise take recourse to the structural funds (in particular, the European Social Fund (ESF)) to co-finance in the Member States multiyear development programmes and projects in the areas of employment and social inclusion. In addition, there exists the possibility to have the European social partners conclude binding agreements, although it needs to be pointed out immediately that this particular approach track has up to now registered few successes. And, finally, the EU organizes an enhanced co-operation amongst the Member States on the modernisation of the social policy, the so-called Open Coordination Method (OCM). Following the Lisbon Summit (2000), this operating method was applied not only to the employment policy (the so-called ‘European Work Strategy’ (EWS)) but likewise to social inclusion, pensions, and health care. This method does not create any binding right but will assist welfare states with the implementation of difficult reformations within their welfare state and in the labour market. In mutual consultation, the Member States advance common objectives, e.g., the combat against poverty. Subsequently, testing is conducted for each Member State to discover in how far the national policy plans accommodate the common objectives.

Summarized, we may hold that the positive integration concerning the employment and social policy has received a significant impetus since the end of the nineties. After the Treaty of Amsterdam (1997) and the subsequent Lisbon strategy in 2000, an ambitious programme towards welfare state reformation was started. The crucial ingredients in this new European social and employment agenda were the increase in employment, the mobilisation of the unemployed, and investments in education and training as a guarantee against ever greater volatility in the labour markets. At the same time, the range of policy instruments has notably been expanded. Aside from the European regulation (where especially for labour-related aspects an adequate base has been developed), also the European Social Fund, the European Employment Strategy and – to a lesser degree – the various OCMs – have in the course of the years come to occupy a permanent position within the employment and social policy of the Member States. Notable also is the fact that these various instruments are with rising frequency becoming interconnected. For

instance, the European Employment Strategy and the OCM for social inclusion today largely determine the substantive contextual priorities (and hence the allocation conditions) of the ESF (Verschraegen, Vanhercke, Verpoorten, 2011).

In spite of this relative progress in the area of positive integration, we should not assume that the European social policy is gradually evolving along the lines of the national welfare states. A 'European welfare state' is not likely ever to become a reality given the enormous structural impediments confronting the concept. As well-known, the Union has neither the legislative competence nor the financial resources to engage in large-scale re-distribution. Furthermore, there exist amongst the separate national welfare states – Belgium or Portugal, Germany of the United Kingdom – such large differences in levels of generosity, management, financing, and right of access, that a complete Europeanisation of the welfare state functions would signify an enormous breach upon the national political and economic structures and on the population's horizon of expectations (Scharpf, 2002).

2.2 Negative integration

Moreover, the relative progress in positive integration must not be exaggerated; the fact is that the result is rather meagre when compared to the advances of integration in monetary and economic areas. As I already pointed out, also the market integration has significant consequences for the national social policy. Since the free movement of goods, capital, persons, and services, from a legal aspect, takes precedence or priority over national legislation, the national social policy is, as a rule, subordinate to the EU market principles. In the literature, one talks of market supportive or *negative integration*, whereby is meant that the national social policy is dominated by the need to eliminate economic impediments (i.e. factors disrupting the processes of competition) to the said free movement of goods, capital, persons, and services in the internal market. In other words, the focus lies on the economic, not the social, domain. As a consequence, social legislation or labour rights not compatible with the internal market are increasingly being undermined.

According to the German politologist Fritz Scharpf, European politics, in the broad meaning of the word, is primarily oriented towards this negative integration. It pertains to a structural factor, which raises major obstacles for those wanting to realize a 'social Europe' (Scharpf, 2009: 7). The Community Treaties have ever since the outset been very clear on the freeing of the economy but very vague concerning the social policy. With respect to the internal market, the treaty texts are particularly emphatic. Member States are prohibited from impeding commercial traffic of goods and services within the boundaries of the EU or preventing the free movement of capital flows. As such, state support by Member States to enterprises within their territories – including therein also the ones that are pursuing a 'social' goal – is forbidden in principle. Or take, for instance, health care: in the name of free movement of services and persons, Member States are required

to reimburse the costs for the medical assistance that their citizens received in another Member State. Although the Court of Justice has worked out an extensive jurisprudence which recognizes that restrictions on individual mobility can be built in, thus to avoid that the social security budgets get out of control, and a distinction may be made between economic and social activities, the general direction in all of this is clear: the free movement of workers, the freedom to render transborder services (for instance, pension funds, medical care) and the competitive right (also of application to housing companies, health funds, etc., in so far as they render 'economic services') take priority – in principle – over other considerations. Should the Member States, nonetheless, retain impediments to the free movement of capital, services, and persons – contrary to the EU ruling – workers and companies affected can readily address themselves to the courts. Fritz Scharpf notes that the cases which the Court of Justice rules admissible as a rule tend to reflect the interests of those with a significant economic or personal interest in the internal market (Scharpf, 2009: 14). While economic objectives can via strong legal means be enforced, social objectives can only be implemented via political consensus. The content of the European social right lies not, in fact, embedded within the treaties themselves. Every concrete social measure requires further EU legislation, for which often unanimity amongst the Member States is needed. For instance, attempts to start up common European minimum standards can, as a result, be torpedoed with ease. While the institutional hegemony of 'negative' European market integration puts pressure on 'market-correcting' social policy on the national level, policymakers on the European level thus do not dispose of sufficient means to compensate for the 'social deficit'.

2.3 The creation of a European non-discrimination area

Although the European economic integration has fundamentally shackled the autonomy and sovereignty of national welfare states (Leibfried & Pierson, 1995), we nevertheless need to nuance the restrictions and the negative consequences resulting from the European economic integration on the national social policy. 'Negative integration', which is meant to remove the barriers to the single market, can also have 'positive' social consequences. The construction of a common European area does not, in effect, only imply that national restrictions on the free movement of economic production factors (labour, capital) be curtailed as much as possible, but also that market monopolies be opposed, consumer rights defended, and that discrimination on the grounds of gender, nationality, age, and other factors be countered (Majone, 2005: 155-156; Höpner & Schäfer, 2010). From the very onset, the EU has built up a non-discrimination policy that has played an important role in the improvement of social conditions within the Member States.

The European anti-discrimination policy comprises two important dimensions: first, efforts are devoted to the development of transnational access to national systems of social protection (education, health care, minimum protection). This is

happening primarily because the European Court of Justice increasingly considers the individual rights of incoming EU citizens to be equivalent to the rights of nationals of the host Member States receiving them. The Court reasons that all EU burgers residing in another Member State are entitled, in principle, to claim the right to social benefits in this other EU Member State, even if in the past they have never made any financial contributions into that other State's social security system (Caporaso & Tarrow, 2009). Discrimination in the matter of social benefits between EU citizens purely on the ground of nationality has thus become a difficult proposition (Caporaso & Tarrow, 2009; Höpner & Schäfer, 2010). While the Court explicitly stipulates that the obligation upon a state to expand financial solidarity to include residents from other EU Member States must not exceed its own financial capacities, it remains still to be seen what the (possibly far-reaching) consequences of this ruling will be upon the effectiveness and legitimacy of the national social policy (Scharpf, 2009; Höpner & Schäfer, 2010).

In the second place, the EU is working on the development of a more general European anti-discrimination policy that will provide better protection against discrimination (e.g., on the labour market, in housing, etc) against a person's nationality, gender, religion, ethnic origin, etc. The best known example is no doubt the already mentioned principle of equal pay for men and women performing the same work. Since the entry into force of the Treaty of Amsterdam in 1999, the Commission has enforced a great number of anti-discrimination directives that in many Member States have resulted in better protection against discrimination in the labour market, in housing, health care, etc. (Directives 2000/43/EC, 2000/78/EC, 2002/73/EC, 2004/113/EC, 2006/54/EC) (Fredman, 2006). Although such an anti-discrimination policy is not directly re-distributive, it does nonetheless exert important 'social effects'; the fact is that it protects certain categories of the population (consider the ethnic minorities) that would no doubt score (even) worse on poverty and well-being indicators were discrimination be tolerated under the law (Höpner & Schäfer, 2010: 21).

2.4 Indirect effects

And, finally, the process of European integration also has all kinds of *indirect effects for national welfare states* (Leibfried, 2000: 48). For instance, the development of the internal market, the monetary union, and the stability pact has significantly restricted the manoeuvrability of national governments on the social plane. Because of the restrictions that the EMU imposes on its Member States, they find it more difficult to fall back onto budget deficits to boost employment and to finance their social security regimes. Furthermore, the increasing globalisation and the European internal market impel Member States to remain competitive while, at the same time, restricting the possibilities to increase allowances and taxes (since this may undermine competitiveness). In the European Monetary Union, less competitive Member States likewise no longer can take recourse to

the expediency of unilaterally devaluating their currencies. The only solution then is to lower wages and salaries in the public and private sectors to a level that restores the competitiveness, boosts exports and, hence, promotes greater economic growth. It need not be emphasized that this can have significant consequences in the areas of employment, income security, and the fight against poverty.

3. The Europeanisation of the Belgian national social policy

Given that all of these various dimensions of Europeanisation – direct and indirect, negative and positive – exist side by side and likewise are intermixed with each other, the determination of the exact influence or the ‘net-impact’ of Europe on the Belgian social policy is hardly a sinecure. Depending on the dimension of the Europeanisation that one takes as the central focus for one’s analysis, the role of the European integration process in the evolution of national welfare states will be determined and valorised in wholly different ways (e.g. Caporaso & Tarrow, 2009 and Scharpf, 2009). Furthermore, one runs into all sorts of methodology difficulties in the study of the Europeanisation of welfare states. This makes it difficult to establish Europe’s exact impact since there is no point of comparison from which the EU is absent as a policy actor. “Political and economic circumstances are ever in a flux; the influence ‘out of Europe’ will therefore be difficult to prove for the lack of an observable control situation (counterfactual)” (Visser, 2005: 177). Likewise, it is not always easy to distinguish internal processes from the EU’s impact. For instance, when a new government takes office it may exert a significant impact on the adaptation of the welfare state to the European policy discourse and the European directives. Finally, Europe’s influence will also have to be conceptualized and gauged in different ways, depending on the policy instrument one is analyzing. In contrast to, for example, European regulations and directives, which are imposed from the top and need to be implemented in a more or less uniform manner within the Member States, the impact of, say, the ESF or of the various OCMs cannot merely be studied by checking whether their objectives or guidelines are being translated in a direct way into new policy within the Member States. In this case, the challenge rather lies in sketching out the broader influences on national policy dynamics over a longer time frame. One might well check out how various European policy instruments such as the ESF or the indicators, guidelines, and policy models of the EES or OCM have facilitated, accelerated, or impeded certain policy options (Erhel, Mandin and Palier, 2005). In this process, it is best to assume that these newer policy instruments do not simply follow existing national patterns of decision-making, but rather stimulate the emergence of new policy forums and proffer existing actors new resources (e.g., statistical monitoring) and arguments (e.g., performances beneath the European average) in order to legitimize their policy goals.

In the following pages I shall examine how the various dimensions of the European integration have influenced the Belgian social policy. In the process, I shall base myself primarily – but not solely – on empirical data gathered within the context of a study on Europeanisation that was conducted in the course of the past years by commission of the Belgian Federal Science Policy.¹ I shall then consecutively discuss the theme of ‘positive integration’ that has taken place during the past decades throughout the various European ‘social’ policy instruments (legislation, ESF and ‘open’ policy coordination), the creation of an anti-discriminatory policy, and the consequences of ‘negative integration’. And, in closing, I shall draw up a final balance sheet.

3.1 **Positive integration: Europe’s contribution to the Belgian activation policy**

Although the EU holds relatively few legislative competences in the area of employment and social policy, it has during the past decade nonetheless been successful in placing its imprint on the Belgian policy. It was especially following the Treaty of Amsterdam (1997) that the pace of the action accelerated, amongst others by the introduction of the EWS and the OCM on social inclusion. The empirical data from the ETOS study demonstrate that this new European policy context exerted great influence on, and in, the designing, legitimizing, and institutionalisation of an activation policy in Belgium. Set against the background of serious structural problems with which the Belgian welfare state had to contend (a dropping employment rate, for instance, for women and seniors, a serious problem in labour costs, relatively rigid labour markets, etc.), European policy instruments such as the EWS, the OCM, and the ESF were a help in the gradual switch from a reactive to an activation and preventive labour market policy. This happened – somewhat schematically put – in three different ways: firstly, by adapting the reference frame on social policy and by changing cognitive assumptions about the approach to social and employment problems; secondly, the European policy instruments (e.g., statistical monitoring, common objectives, purposeful project financing, etc.) changed the way in which the policy is being shaped and evaluated; thirdly, Europe is intervening in the political arena where the negotiation, consultation, and exchange processes amongst the various policy actors are taking place.

1) As of the end of the nineties, it has been especially the EWS that is presenting a new reference frame for the Belgian employment policy, whereby within a period of 10 to 15 years, the policy’s focus has shifted from primarily passive income protection to activation and ‘employability’. With its pronounced policy agenda (activation and job creation), specific instruments (statistical monitoring, peer review, etc.), and an attendant vocabulary (employability, flexicurity, etc.), the EWS has exercised an undeniable influence upon the general parameters of the Belgian employment debate (Beckers, Verschraegen, Berghman, 2007). Various national

and regional policy actors have resorted to the EWS cognitive reference frame, either implicitly or explicitly, to formulate and legitimize their own policy goals. For instance, the use of comparative quantitative indicators and benchmarks has led to a different classification and definition of problems related to employment. As the Belgian labour market and the employment policy needs to be positioned in the light of the European benchmarks, a much clearer view upon one's own strengths and weaknesses is gained. As a result, the exceptionally low participation in employment by +55 workers and immigrants on the Belgian and regional labour markets has come to be seen more and more as a sore point of attention, this being emphasized likewise by the exceedingly bad Belgian score in comparison with the scores of other Member States and regions. Secondly, the EWS has exerted an influence in terms of setting an agenda and the use of language. Many important themes and concepts on employment gradually acquired a 'European identity'. An example of this is *flexicurity*, the idea that labour market flexibility needs to proceed hand in hand with an equally strong social security regime. The degree in which the EWS has been employed as reference frame, differed from region to region. This influence was felt especially strongly in Flanders where, for example, the Flemish Employment Service (VDAB) has in its assistance to job seekers made explicit use of the former European guidelines (guideline 1 for young unemployed job seekers, and guideline 2 for the long-term unemployed). In this case, the European guideline determined in a very direct manner the timing and phasing in the process of inviting job seekers to attend consultation and training sessions (Beckers, Verschraegen, Berghman, 2007).

Also in the area of combating poverty and of social inclusion *strictu sensu*, the new European policy coordination has resulted in a number of important cognitive changes. For instance, the OCM on social inclusion gave a theme such as child poverty a prominent place on the policy agenda and contributed to the increase in the minimum pension by linking it to the European poverty norm (Vanhercke, 2009).

The European Social Fund, which since the end of the nineties has been closely tied to the European Employment strategy, has likewise played a crucial role in the creation of an activation policy in Belgium. By making financing available to projects that are focused – amongst others – on the “reinforcement of the access to, and the sustainable integration into, the labour market” and the “improvement of the social integration of underprivileged persons and the struggle against discrimination”, this Fund has contributed to the implementation of the European social and employment policy in the field. In Belgium, the ESF has managed to put its imprint especially on the regional and local levels, given that these policy levels are largely responsible for the activation policy. For instance, Belgian PCSW agencies have made grateful use of ESF funds to finance all sorts of training and activation projects for their clients. Through this local financing, thus Bart Vanhercke and Geert Campaert, “the ESF has contributed to a cognitive revolution in the area of assisting and guiding certain target groups to the labour market; particularly with respect to those that are – very – far removed from the

labour market and that previously had been written off as ‘lost causes’.” (Vanhercke & Campaert, 2009: 75).

It is important to underline that the working of the ESF is strictly coupled to the overarching policy goals of the EWS and the OCM on social inclusion. Pursuing the EWS substantive contextual priorities is, indeed, a crucial condition in the granting of ESF financing. While the EWS and the OCM on social inclusion are formatting the broader objectives of the employment and social policy, the ESF ensures the financial support of this broader policy framework. This increasing integration or ‘hybridisation’ of both policy instruments is, in fact, supported by EU legislation, which not only provides for the legal grounds of these instruments, but periodically also makes explicitly reference to them in new directives or framework agreements. Likely, this increasing integration of the European policy instruments exerts a greater influence on the national policy than if it were only able to resort to separate or isolated policy instruments (Kilpatrick, 2006; Verschraegen, Vanhercke, Verpoorten, 2011).

2) At least as important as these substantive, cognitive policy effects is the procedural impact that the new – and increasingly more integrated – European policy instruments have had. The influence of the EWS and OCM manifested itself firstly in the improvement of the statistical monitoring capacity and the increasing quantification of the Belgian employment and social policy. Since the end of the nineties, Belgium has invested not only in the statistical capacity in order to meet new obligations regarding social monitoring caused by the introduction of EU-SILC, a new statistical instrument (Vanhercke, 2009: 94); the national as well as regional policy levels also explicitly subscribed to the European operating method to pursue concrete quantitative objectives. National and regional policy ambitions have since the end of the nineties been raised and translated into a great many specific objectives in the areas of employment, anti-poverty actions, education and training, etc.; these quantitative yardsticks have as a rule been adapted to the broader European objectives (such as a general employment rate of 70%, an employment rate of 50% for senior workers (+55), and the engagement to cut child poverty in half).

Together with the increased use of quantitative standards in the Belgian social and employment policy, there is, secondly, a trend towards an improved follow-up and evaluation of the policy. At the national and regional levels, the inclusion and the labour market policy has been forced by the EWS and OCM into a straitjacket of permanent monitoring. Since the figures from the own past and the paradigms of policy practices from abroad are readily accessible, the comparison and evaluation of one’s own national policy is stimulated. In the interviews that we conducted within the context of the previously mentioned survey, it appeared that many respondents have in the course of the past decade noticed the gradual development of an ‘evaluation culture’ (Vanhercke, Verschraegen, Reyniers, Vangehuchten, 2010). It needs to be pointed out that this cannot be viewed separate from other and broader trends in policy planning and implementation (such as it is being promoted within the context of ‘New Public Management’). Nevertheless, it appears

clear that the European policy instruments have played a catalyzing and – on the European plane – standardizing role in the quantitative follow-up and evaluation of policy. Whereas in the past, the social inclusion or labour market policy was sometimes designed on the basis of purely political, impressionistic, or opportunistic estimations, there now followed a general trend towards professionalisation, permanent monitoring, and long-term planning. And for what concerns the latter, especially the ESF made a substantial contribution. As an ESF programme period extends over seven years, priorities, objectives, and also budgets are being set out for a term that exceeds any national, regional, or local policy cycle whatsoever (Vanhercke, 2009; Verschraegen, Vanhercke, Verpoorten, 2011).

Furthermore, the ESF has likewise played a crucial role in the introduction of all sorts of innovations concerning the activation policy (e.g., individualized trajectory guidance for unemployed persons that are difficult to fit into the job market, the so-called ‘stepped guidance model’ for unemployed job seekers, the use of public grants for retraining and employment projects, etc.). Especially during the nineties, when the activation policy in Belgium was still in its infancy, the European and, hence, ‘relatively inexpensive’ ESF funds, facilitated the introduction of the new activation instruments and activation approach at the local and regional levels (Verschraegen, Vanhercke, Verpoorten, 2011).

3) The new European policy instruments have also had political consequences. Rather than introducing new policy ideas and methodologies into existing forums of the social and employment policy, the EU has instead stimulated the formation of new negotiation and consultation forums and provided existing actors with new instruments (e.g., statistical monitoring), power sources, and argumentation in order that they might legitimize their policy goals. To a certain extent, it has further broadened the circle of actors as well as alternatives involved in the policy, or it has, at least, stimulated the demand by non-government and sub-national actors, particularly the social NGOs (for instance, anti-poverty associations) and the local or regional administrations to be included in the process (Beckers, Verschraegen, Berghman, 2007).

In Belgium, the new European policy instruments have created very divergent and often paradoxical consequences for the political organisation. On the one hand, the intrusion of new policy paradigms associated with the OCM and EWS have ensured that processes of closer cooperation between various policy levels and administrations were started (e.g., in the form of cooperative agreements that experienced a strong increase after 2000). In many ways, this also has ensured a new coordinating role for the federal authorities. Even though activation and social inclusion form, to an important degree, a regional competence, it is actually the federal administration that provides the prime input on the European level (via the Employment Committee and the Committee for Social Protection), coordinates the activities within the framework of the OCM and EWS, while also taking charge of drafting the National Action plans and Employment plans. Since at the federal policy level, it is now possible to invoke ‘Europe’ as an additional argument, it is increasingly becoming legitimized as the indispensable coordina-

tor of the social and employment policy. On the other hand, and at the same time, the EU has in different ways reinforced the role of the regions in the area of social inclusion and employment policy. For example, the important role played by the regions in the administration and implementation of ESF programmes has contributed to shaping the development of a regional employment policy, not only in Flanders but particularly also in Brussels and Wallonia. Through improved statistical monitoring within the context of the EWS and OCM, public visibility of the regional labour market and poverty differences was increased, which, in turn, can lead to increased political tensions.

At this point, I want to emphasize that these various influences are not happening out of nowhere; the different local, regional, or national political and social actors are ‘using’ the European instruments as ‘levers’, so to speak, in order to pursue their own objectives. In this respect, the social partners found that they could use the statistical indicators and the objectives of the EWS or OCM to achieve certain themes and policy proposals while regional administrations and local PCSWs saw in the ESF funds a means to strengthen their grip on the social inclusion and employment policy. The European instruments and policy frameworks do, in fact, display sufficient flexibility to be interpreted and employed in a selective manner, depending on what a given region, a given coalition, or even a single minister wishes to achieve with them.

3.2 Negative integration

Although it possesses only limited competences in the area of the social and employment policy, Europe has over the past few decades nonetheless been able to strengthen its hold on the social policy in the Member States by the introduction of various policy instruments such as OCM, EWS, and ESF. Yet, it is to be noted at the same time that the ‘market corrective’ European policy does not always possess enough critical mass to tackle the institutional hegemony of the so-called ‘negative’ European market integration. Fritz Scharpf discovers here a fundamental ‘asymmetry’ between the European economic liberalisation and the possibilities for social correction. Recent decisions by the European Court of Justice appear to have only reinforced this asymmetry; in fact, the well-known ‘Laval’ decision has considerably suppressed the Member States in their leeway to get precedence for their national labour regulation. Within a European Union comprised of twenty-seven Member States, all with very varying levels of wage and labour legislations, this has again resurrected the fear for social dumping. Countries with a high protection level could, effectively, be priced out of the market (Höpner & Schäfer, 2010).

Certainly since the debate on the Services Directive, the entangling policy regarding state support and the review of the Lisbon strategy, whereby both the European Employment Strategy and the ESF Regulations were upgraded in the direction of ‘growth and jobs’, also in Belgium the fear has sprung that the objec-

tives of the social policy are to an increasing measure becoming subordinated to the demands of European market integration and the overarching objective of economic and employment growth. In the area of employment policy, for instance, the social focus on the ‘quality of the labour’, a theme that in the course of the Belgian Presidency was added to the Lisbon strategy, turned ever weaker and was ultimately largely replaced by the focus on ‘flexicurity’, the approach to social protection in the light of increasing labour market flexibility and ‘employability’. Likewise in the social inclusion and gender policy, there is a trend towards using social objectives as instruments towards broader economic goals such as raising the employment rate and maintaining the capability to pay for pensions and health care. In the area of social services and health care, there is in turn the fear that the European market concept keeps on swelling and that the internal market rules are becoming increasingly more important for the organisation of social housing, health care, social employment, etc. For instance, government subsidies for care services may well be thought of as state support, which contradicts article 87 §1 of the EC-Treaty (Baeten, 2009: 133). Reference is also made to the fact that the European Court of Justice in its application of the internal market rules does not take into account the legal form of social services and the manner in which they are being financed, but considers only the evaluation of the economic character of a given activity. As Rita Baeten notes, this implies “that also non-profit associations or public administration entities may develop an economic activity, and that a given entity can develop both activities of an economic and a non-economic nature. This is important in the Belgian context, where social care and assistance are strongly driven and regulated by the authorities, but where the performance of the services is in a large measure being outsourced to private, non-profit actors. This makes the Belgian system vulnerable to the application of European market rules.” (Baeten, 2009: 128).

3.3 The creation of a non-discrimination area in Belgium

The EU objective to realize a common market does not only have ‘negative’ social consequences. As already pointed out, the internal European market also demands that work be made of the development of transnational access to national systems of social protection (education, health care, minimum protection) and improved protection against discrimination because of nationality, gender, etc.

Belgium has not played an unimportant role in the development of a European non-discrimination area. In this respect, the implementation of the European principle of “equal pay for male and female employees for identical work or work of equal value” received a significant stimulus through the important ‘Defrenne II’ case before the European Court. Gabrielle Defrenne, stewardess with Sabena, was taken off the active duty roster for reason that she had turned 40. Her employment contract did, in fact, determine that women after their fortieth birthday could no longer continue as crew members, whereas this stipulation was absent from the

contracts of male cabin crew members. Obviously, this had negative effects on her pension. After a first rejection of Defrenne's petition that she – on the grounds of article 119 – be granted an identical pension as her male colleagues, the Court ruled in the case 'Defrenne II'² that the six original Member States, by their signature on the Treaty and, thus, acceptance of article 119, are under the explicit obligation to protect their subjects against discriminations forthflowing from the national legislation or from CLAs. Article 119 could hence be introduced also into the national courts in the matter or rulings about petitions for equal pay. The case Defrenne had, as well-known, an enormous impact that far exceeded the purely Belgian context. Not only was Sabena ordered to pay to Gabrielle Defrenne, for the period 1962 – 1966, the same salary as male stewards received; the Court's verdict further led to other European legislation and to the start-up of European action programmes regarding the equal treatment of males and females in their access to the labour process, professional training, opportunities for promotion, social security, etc.

Likewise the development of the more recent European anti-discrimination policy, such as guaranteeing European workers equal access to national systems of social security protection, has left its imprint upon Belgian policy. For instance, the Belgian welfare state has experienced greater difficulties in limiting social allowances to its own nationals only (for an overview, see Verschueren, 2009). While there still remains a lot of legal uncertainty, the Court's recent verdict appears, for example, to stipulate that a worker emigrating from another European Member State – provided that he or she would with his or her employment gain only a very meagre wage or salary – could have recourse to supplementary financial assistance in the form of a living wage or some other form of aid (e.g., the income guarantee for seniors (IGO)). Students also can claim social assistance in the host country, provided it pertains to temporary financial problems. In this respect, regular reference is made to the decision in the case 'Grzelczyk' (2001), whereby the Court ordered the Belgian State to award a minimum subsistence income to a Polish student who had become unable to provide for his livelihood and shoulder the costs of his accommodation and studies on his own.³

3.4 Europe's Janus Head

The various patterns and paradigms in this chapter have probably demonstrated clearly that the European integration process has had very different and often contradictory consequences for the Belgian welfare state. It is therefore not so easy to draw up a closing balance. In order to gain a sufficiently differentiated picture of the Europeanisation of the national policy, I have started with an attempt at drawing a clearer distinction amongst the various dimensions of the process of European integration. Amongst others, the analysis has shown us that Europe, in spite of its limited competences within these policy areas, has undoubtedly put its stamp on the Belgian social employment policy. Both in terms of cogni-

tive changes (e.g., the shift towards a more preventive and active social policy) and procedural shifts (e.g., the increasing use of statistical monitoring) as well as political effects (e.g., the coordinating role of the federal authorities), the European policy instruments (legislation, policy coordination, and the ESF) have contributed to the modernisation of the social policy. Because of the fundamental asymmetry in the European construction (between the economic and the social), the capacity to correct markets on the European level remains nonetheless limited, while the steering possibilities on the national levels are likewise reduced because of the broad application of the market principle. All considered, there has been little ‘positive integration’ or European compensation for the so-called ‘negative integration’ that substitutes social protection in function of the European internal market. This asymmetry becomes very obvious in the aftermath of the financial crisis, which forces Member States – especially the less competitive ones – to put their financial public and social expenditures in order and, at the same time, urges reducing wages in the public and private sectors to a level that will restore that competitiveness. Since the EU remains especially competent for market promotion, there is little political counter-weight capable of assigning an identical weight to social concerns. Although the European integration is not in itself to be held responsible for the welfare state crisis (a more general problem that, amongst other reasons, coincides with broader demographic and socio-economic evolutions), it does, nevertheless, contribute to the impotence of welfare states to turn the tide.

The above is not, however, a reason for a defeatist attitude. The EU is not a homogeneous, purely market promoting force; in the course of the past decades, it has institutionalized a number of policy instruments that may serve as social counter-weights. A call for the further expansion of the European instruments does not, for the time being, appear needed. It is likely more meaningful to further explore and elaborate upon the various instruments, to integrate them in a coherent manner with one another, thus to intertwine them (even) more closely with the daily workings of the national welfare states.

NOTES

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2. ‘Defrenne I’: Case 80/70 [1971] ECR 445 Gabrielle Defrenne vs. The Belgian State
‘Defrenne II’: Case 43/75 [1976] ECR 455 Defrenne vs. Sabena
3. see <http://curia.europa.eu/nl/actu/communiqués/cp01/aff/cp0141nl.htm>

CHAPTER 5

Engaging the poor in policymaking

Danielle Dierckx & Bernard Francq

For some two decades, Belgium has experimented with the participation of people experiencing poverty in policy matters that are of concern to them. These initiatives were met with mixed feelings and received much criticism; a great many questions were asked regarding their feasibility and desirability. Nevertheless, through trial and error, diverse methods have managed to gain a foothold in the social action and social policy. At present, their absence from current policy on poverty is inconceivable, and this at every level in the decision-making process. This chapter is devoted to providing an overview of practices and challenges.

1. Scope of participation in poverty policies

In the course of the past four decades, the Belgian poverty policy has passed through a number of striking developments. Joining the administration, other players have taken to the stage and the cast has likewise become more diverse. People living in poverty managed to organize themselves into associations. Within the civil society, various organisations became, to varying degrees, involved in the struggle against poverty and entered into (temporary) coalitions with the people directly affected and the associations to which they belonged. For example, such coalitions united around the topics of housing, minimum income, energy provision, and sundry other themes with relevance to poverty. These groups became increasingly more successful in attracting attention from responsible parties in the political arena and elected representatives.

The engagement of the poor in poverty policy in Belgium has run its own particular course. No other European nation has worked out, and realized, the participation of this segment of the population in quite a similar manner. This is thanks to the efforts of many departments and services, organisations, private individuals, and of a stimulating, supportive government policy.

The first initiatives were taken during the eighties of the previous century, starting already in 1983 with a policy introductory report about the fight against poverty at the initiative of the King Baudouin Foundation (1983). A number of

associations wherein people in poverty played a central role were approached for advice. A few years later, the then Secretary of State for Social Emancipation followed this example, via the Interdepartmental Working Group for the Protection of the Social Security of Minimum Wage Earners (1986). It is within this working group that policymakers and representatives of the people experiencing poverty could meet with one another. They jointly formulated policy advices.

At the start of the nineties, the participation of the poor and/or their advocacy groups received an extra impulse through the drafting of the General Report on Poverty (AVA) in 1994. Following continuous election successes of the extreme right, the problem area of poverty now stood high on the political agenda. The government wanted to mobilize people experiencing poverty themselves in order to tackle “the structural causes of poverty and social insecurity”, thus went the rallying cry. Poverty associations were being invited to round-table discussions with other actors: welfare providers, civil servants, politicians, judges. In an initial phase, the notion of poverty was formulated by paying careful attention to people actually living in that condition. The following step consisted in the joint formulation of policy recommendations. The report contained more than 300 proposals and the method that evolved to bring about the participation of people experiencing poverty has become known as the dialogue method. It was subsequently worked out further in a way so as to bring about the participation of the poor in policy matters in interaction with other relevant partners. It is being used until this very day and structures and subsidies contribute to its form (see *infra*).

The Collaboration Agreement, established in 1999 between the federal government and the Regions and Communities, engages the institutions to coordinate the fight against poverty in a sustainable way. Poverty was defined as a violation of human rights. In the same year, the consultations and the dialogue amongst the poverty associations, the policy makers, and other parties involved were structurally anchored in the formation of the Service against Poverty, Social Insecurity, and Social Exclusion. This structure was designed to ensure the follow-up on the proposals in the General Report on Poverty. Central herein was the ongoing involvement of the various actors, including the poor themselves and their associations. This Service bi-annually publishes the results of such a follow-up. The financing of this Service is undertaken by the Belgian governments at all levels.

The General Report on Poverty was followed by pilot projects meant to further flesh out the form of the participation. A remarkable initiative is the development of the training and the employment of ‘experience experts’ in the area of poverty and social exclusion. People experiencing poverty are being trained to apply their own experiences, amongst others, towards the improvement of the services to the poor. At the start of this century, the first such experts from this training programme were entering the labour market. In the meanwhile, a number of different services and organisations within and without the government have already recognized the benefits to be derived from the mobilisation of these ‘experience experts’.

Public policy provides in its policy planning room for participation. The National Action Plan on Social Inclusion that every European Member State had been mandated to draw up since 2001 provides in the participation of all parties involved. In Belgium, this translated, for instance, in the Actions Workgroup, to which people in poverty and their associations can submit proposals for policy measures. This Workgroup was established on demand of the Interministerial Conference of Social Integration. Chaired by the Federal Public Program Service for Social Integration, different stakeholders are brought together: liaison officers from the administration of the Regions and Communities and the federal government, social partners, umbrella organisations of the poverty associations, local governments and the Service for the fight against poverty, insecurity, and social exclusion. Their main activities consist of thematic analysis and reflection on policy measures and results of the follow up of the national action plans.

Another initiative was the task of evaluating the participation of people experiencing poverty in this policy planning, and which, after the publication of some of the action plans, was undertaken by the Francophone and Dutch-language networks of poverty associations.

Ten years after the publication of the General Report on Poverty the Minister of Social Integration took, in collaboration with the Regions and Communities, the opportunity to update this report. Christian Dupont organised ten provincial meetings to measure the progress made concerning the recommendations of the General Report. The meetings also aimed for the evaluation of the way the participation evolved and the collaboration between public powers, social workers and the beneficiaries and their associations developed. A national meeting in June 2006 clarified that poverty is affecting a diversity of people, this is youth, women with children, undocumented people, working poor and lonely elderly. It challenges the way participation should be organised, on the local, regional and national levels. Some associations left in 2006 the Réseau wallon de lutte contre la pauvreté because of the increasing technocracy of the consultations.

In 2010 the Collaboration Agreement and the mission of the Service for the fight against poverty, insecurity, and social exclusion should be revised. Some organizations, like ATD Fourth World or Luttes Solidarités Travail express their concerns about the evolution of the Service as an expert center that serves to coordinate the meetings of the different networks of poverty associations. The participation of people experiencing poverty will be reduced as a pretext.

Other initiatives will be discussed in the following paragraphs.

2. Poverty organisations

The most striking consequence of the General Report on Poverty is the formation of numerous poverty organisations across the entire nation. Aside from the Flemish network of associations in Flanders, also Belgian, Walloon, and Brussels

networks sprang into being. These are cooperative partnerships of associations that, amongst other functions, also serve as contact points for the respective authorities.

These poverty organisations are, from a theoretical perspective, an odd phenomenon. Based on the current definitions of poverty, it is to be established as a fact that people experiencing poverty are hardly, or not at all, able to change their circumstances on their own. The policy position, wherein the participation of the people experiencing poverty has come to command a rather central focus, stands in contrast to this. A study conducted some years ago tried to come to grips with this discrepancy by mapping out the existing associations and to register the success factors with respect to policy participation (Van Robaeys, Dierckx, Vranken, 2005). We are briefly summarizing the results of the study.

There exist in Belgium some one hundred associations where people experiencing poverty get and work together in group context trying to somehow influence policy. In Flanders, most of such associations are officially recognized and subsidized via a poverty act. In Wallonia, the financing sources are more fragmented. Subsidisation comes, amongst other sources, from the budget for ongoing training. The researchers conducting the study first drew up a typology of organisation-characteristics, such as the size of the target group reached, the ratio between professional workers and volunteers, the operating budget, the organisation's formation and the founders. Next, they focused on the methods of policy participation, whereby a dual distinction appeared relevant. It concerns here the distinction between identity-oriented and instrumental methods of advocacy, that is to say, the representation of a party's interests.

2.1 Identity-oriented methods of advocacy

The poverty organisations are meant to bring together people experiencing poverty. The forming of a person's identity is one of the expressed objectives of their collective action: by having people get together in group within the associations, people experiencing poverty are being stimulated to become conscious of their own position within society. Many of the activities are designed to reinforce the identity of the people experiencing poverty; this entails encounters, individual assistance and support, and the development of training programmes. In the organisation of encounters such as get-togethers over coffee, tinkering sessions, parties, and vacations, the central theme is often the opportunity to take contact with peers. Within these activities, people experiencing poverty can exchange experiences, learn from each other, develop and share knowledge gained by their experiences. People that up to that moment have led an isolated existence are offered the opportunity to meet and support one another. By means of these contacts, people in poverty confirm and reinforce one another in their identity by the recognition of common problems and (sometimes) by solving them (Van Robaeys, Dierckx, 2004).

2.2 Instrumental methods of advocacy

The identity-oriented methods of advocacy form the basis for the instrumental activities of the poverty associations. In instrumental theme groups, they try to rise above their individual experiences by bundling and discussing them in group context. It pertains to the tribulations that befall poor people in having to resort to public welfare services. It is also a question of how people are being treated in their daily intercourse with others. The various associations tend to involve themselves into well nigh all facets of life: the family, welfare and social assistance, health, employment, income, social security, housing, education, culture, administration of justice, and participation in societal decision-making. The ‘hand-on expertise’ that poverty associations develop around such themes forms their cultural capital, that is to say, their knowledge and professionalism. Armed with this ‘hands-on expertise’, they are approaching the world outside (Van Robaey, Dierckx, 2004).

Is policy participation a success? The study demonstrates that the poverty associations experience too meagre a political follow-up to their dialogue. Given that their authority and power are, in fact, restricted, they appeal to those politicians that interest themselves in the fight against poverty and undertake engagements to transform proposals into policy. In addition, they are also faced with the challenge of introducing into practice an effective method for the participation of the poor. And as a consequence, the time perspective that governs the actions of politicians in the policy process comes in regular conflict with the time that these associations need to get feedback to their rank-and-file membership or to become fully cognisant of, and conversant with, thematic dossiers. Likewise, the difference in language use presents a stumbling block.

In their turn, the authorities do not take sufficient account of data provided by these associations as input into the policy process. They are using criteria such as representativeness – especially with respect to the under-representation of individuals of foreign origin – and the power of numbers. This is then translated, amongst others, into the criticism that these associations do not possess expertise in the lives of all of the people experiencing poverty, including those of foreign origin. Harmonizing reciprocal expectations thus appears to be a point of attention.

This tension is also a consequence of the participation method that has been developed during the production of the General Report on Poverty. A comparative study on homelessness in Québec, France and Belgium (Pichon, Roy, Francq, 2008) shows that the power of the amount is barely questioned. Policymakers and researchers stress above all the importance of a non-monetary, cumulative definition of poverty as “a network of instances of social exclusion that stretches across several areas of individual and collective existence. It separates the poor from society’s generally accepted patterns of life. They are unable to bridge this gap on their own” (Vranken, 2005).

The General Report on Poverty attempted to take the experiences of living in poverty into account and a plea was formulated for an equal treatment and im-

provement of the life conditions of the people experiencing poverty. The need for an inventory of problems was combined with the charge of situations wherein the basic rights are violated. Poverty is analyzed as a delimited domain, by people who know about the evidence of violation of rights and the people who experienced this violation. This complicates the position of participation in the processes.

3. European Meetings of People Experiencing Poverty

The Belgian practice of admitting poverty associations and their participation in policy matters has proven an inspiration at the European level. By analogy with the cooperative partnerships in Belgium, a similar network has likewise been set up on the European plane, namely the 'European Poverty Network'. It is focused on influencing European policy and supports the networks in the various Member States. One of the initiatives of direct policy participation at this level is the organisation of the annual European Meeting in Brussels of people experiencing poverty.

3.1 The meetings and their impact

Since 2001, an annual European Meeting of People Experiencing Poverty has been organized. This event brings together delegations of people experiencing poverty from all across Europe and over the years has developed into one of the important events within the context of the European social agenda. Special to this Conference is that the Presidency of the European Union offers the opportunity to people in poverty to invite policymakers to engage in discussions about the policy and its impact on their lives. As such, these conferences are turning into an emancipating experience not only for people experiencing poverty but likewise for the policymakers. The diversity of poverty as a tangible reality is made visible and the complexity and challenges in the struggle against poverty are identified.

At these conferences, already a variety of themes have commanded central attention: housing, health, income, good participation practices, the conceptualisation and perception of poverty, the provision of social services and services of public interest, an adequate minimum income, and financial inclusion. These encounters have demonstrated that people in poverty possess the experience and the expertise to analyse their own lives and the policy and to proffer proposals for policy and action plans.

The conference of June 2010 advanced the following priorities: the participation of people in poverty in the decision-making process in all of its phases; more accountable and liable policymakers; the guaranteeing of fundamental rights associated with affordable, qualitative, and safe housing conditions, social services, food, appropriate work and education for all; and control on the banking sector.

At this ninth meeting (26 and 27 June 2010), the focus lay on the development of action plans for the next decade. The delegates reflected on the proposals proffered during the previous meetings. They are hopeful that these decisions will be entered into the official communication at the closing of 2010, the European Year of Combating Poverty and Social Exclusion.

The Belgian federal authorities have commissioned a study on the impact of these meetings. The survey examines what impact there is on people experiencing poverty, on policy, on the civil society, and on social services. It also wants to evaluate the manner in which the participation is being organized. Information will be gathered via a web survey, interviews with key figures, and five case studies (Belgium, Italy, Lithuania, Poland, and Norway) (Dierckx, Van Herck, 2010).

Interim results from the web survey (79 respondents) indicate that 79% of them have gained a better understanding of the situation of people existing in poverty following their participation in the meeting. 80% of the policymakers benefited from the experience and changed their practices thereafter. Amongst the people in poverty, 56% indicated that they were acting differently in the struggle against poverty. The question on their having gathered extra knowledge about poverty scored low marks within this category of respondents.

The impact of the meetings on people in poverty was demonstrated by means of two indicators. The first indicator shows personal development. 87% of the poor report that the meetings have benefited them in that respect. This is happening in the areas of empowerment, emotional support, and being treated with respect. The second indicator is that of solidarity amongst people existing in poverty. 52% of them report a sense of greater solidarity. It pertains to a learning process amongst poor people from different countries. They note how others are tackling and coping with problems and how such situations can be dealt with in different ways. The meetings promote the engagement and the trust in policy and policymakers, since the people are now feeling more involved in the process.

Actors from the civil society and social services report a 40% 'great to very great' impact from the meetings on the struggle against poverty. These encounters have stimulated the formation of new organisations, while a smoother collaboration amongst existing organisations has resulted. In terms of public debate, these meetings exert very little impact.

About the impact on policy, the perceptions of the various parties are very divergent. 59% of the policy framers believe that there is, indeed, an impact on the policy, whereas more than 78% of the people in poverty do not notice any impact at all. What they especially notice is change in the area of greater policy participation.

Concrete examples from the respondents offer us a small idea of what is understood by policy impact. Policymakers receive new insights into what lies implied behind the poverty figures, meaning, how life in poverty really plays out. Poverty rises to a higher level on the policy agenda: politicians are starting to reflect on the problem and to engage in debate about it. At the European level, the fight against poverty is part of the new Europe 2020 strategy; the meetings have contributed to

this development. The idea behind the recommendation regarding active inclusion has been discussed during the meetings. It has exerted an influence on the official designation of 2010 as European Year of Combating Poverty and Social Exclusion. A theme year about homelessness was introduced during the meetings. They have contributed to the fact that, today, a debate is held about an adequate minimum income. The concerns about energy poverty and the situation of the Roma people were tabled and followed up. At the national level, here and there, the EU Meeting was used as paradigm for national participation initiatives.

The evaluation of the participation in the meetings themselves was quite positive. Every question on this point scored at least 75%. Seen as positive effects are the motivation of the participants, the low work pressure, the proper preparations, and the absence of difficulties with language or other participation problems. Negative comments pertain to too high expectations and the weak involvement on the part of the politicians.

The general conclusion is that these meetings, started in 2001, appear to be seen as a valuable instrument to add worth and merit to the European policy. In its turn, Hungary, which assumes the EU Presidency during the first half of 2011, also intends to organize such a meeting.

3.2 Case studies

The case studies from the afore-mentioned impact study (Dierckx, Van Herck, 2010) further inform us about the participation in other countries. And, indeed, they do confirm to us that Belgium has passed through a unique development and evolution.

Italy boasts of an extensive civil society. Various organisations concern themselves with, and are occupied in, the fight against poverty and social exclusion. For a number of years now, after the example of the European Meeting of People Experiencing Poverty, conferences have been organized in different Italian regions, an initiative that reinforced the cooperation amongst the existing organisations. However, the scope of the policy area in which to participate in the policy is limited. The fight against poverty does not appear to be a policy priority. Furthermore, it is difficult to create a platform for it, given that the media are solely interested in spectacle.

In Norway, the responsible political parties appear relatively accessible; yet, there also, a systematic approach to policy participation is absent. In this instance, it is rather a question of a one-on-one relationship whereby, particularly, individual problem situations are being tackled, rather than a structural and communal analysis becoming the subject of official action. Since Norway lies beyond the influence of the European policy, the inspirational paradigms of participation initiatives hardly make it through to the authorities that matter.

In Lithuania and Poland, the practice is still in its early development. Organisations are still in the process of formation. The democratic methods that

would enable participation are absent from every policy domain. In Poland, the respondents make reference to a two-decade lag behind the rest of Europe in such democratic development. People in poverty and their organisations stress that the authorities are not at all interested in what they have to say. The authorities assure us of the opposite. The participation in the framework of drafting the National Action Plans concerning social inclusion tells us a thing or two. The authorities offered every citizen the possibility to submit comments about the plan by placing it on the Internet. All told, one person reacted.

In Lithuania, there is an absence of organisations that can project the voice of the people existing in poverty. Because of the nation's political history, people still appear reticent to get organized and criticize the policy. Communism has passed away a mere two decades ago and the consequences are still acutely felt. Moreover, the authorities are not really prepared to fully acknowledge the existence of social problems, which obviously is hardly conducive to starting a meaningful dialogue about the topic.

The absence of participation and of a (political) platform in the struggle against poverty in Poland and Lithuania means that there cannot yet be question of a shared or thoroughly discussed viewpoint on the causes and the continuation of the poverty phenomenon. The view was generally shared that initiatives at the European level, such as the Meeting of People Existing in Poverty, can advance the practice and the policy.

4. Experience experts in poverty

A different way in which knowledge from the target group is introduced into the policy is via the mobilisation of (trained) Experience Experts in Poverty and Social Exclusion.

4.1 The method

This method was developed in Flanders by the non-profit organisation De Link vzw during the nineties. It entails a training programme that enables people in poverty to put their personal experiences with poverty conditions to good use within a professional context. The method starts from the premise that there exists a so-called 'missing link' between people experiencing poverty and the rest of society. This leads to five chasms or gaps: the structural gap, the participation gap, the emotional gap, the knowledge and skills gap, and the power gap. Via the training programme, people in poverty are taught to apply their personal experiences within all sectors involved in the struggle against poverty. In this manner, they are able to help bridge the 'missing link', for instance by indicating and explaining a given 'not understood' behaviour as a survival strategy to social workers, administrative offices, and policy people.

Experience experts can be mobilized to assist in supportive and guidance work, as interpreters of the poverty reality, for supervision and for proffering advice, to teach lessons and conduct training sessions. In a group context with their peers, they may turn into popular and guiding figures. They are formulating measures to combat poverty and proffer advice to the authorities. In the conduct of studies and research, they can interpret and explain the poverty reality.

In 2003, a first function profile was drawn up as a tangible guideline to show employers and experience experts how to fit and incorporate this novel function into the activities of their organisation (HIVA, 2003). In 2006, the Social-Economic Council of Flanders (SERV) drew up a professional competency profile of qualifications based on this function profile. This profile sets forth the expertise required from an 'experience expert in poverty and social exclusion'. In this manner, the method was given quasi-legal or official function status. Today, the experience experts in poverty and social exclusion are at work in diverse sectors such as housing, employment, health, education, and at different policy levels.

In the French speaking part of Belgium, different organisations discussed participation methods in the context of popular education ('*éducation populaire*'). ATD Fourth World focused on crossing different kinds of knowledge; knowledge from experts and laymen and on the collaboration between associations and academics (Group de recherche ATD, 1999). This led to programs of coproduction that contributed to mutual acquaintance and the development of conditions for collaboration in practice. The aim is to form mixed pedagogical teams to obtain shared knowledge. In this way, the oral contribution of experts in experience is guaranteed in documents and in evaluations. This method should be recognized more by the French speaking Region in the context of the redefinition of the objectives of permanent education. Several organizations in Wallonia – whether they are member of the Réseau wallon de lutte contre la pauvreté or not – criticized the narrow focus on activation towards precarious jobs. Little attention is paid to the right to participate, and, according to ATD Fourth World, employment is no satisfying condition to realize participation. Furthermore, the actions of the networks of the poverty associations are by some associations conceived as too modest in the way that they especially serve or support people experiencing poverty. A more fundamental reflection on ways to shape a participatory democracy is wishful.

4.2 Within the Federal Government

The federal authorities have recognized the benefit of this method and, at the initiative of the Federal Public Service for Social Integration, created employment opportunities. During the initial stage in 2004, two experience experts were employed within this Federal Public Service itself. With additional resources from the European Social Fund, two coordinators were appointed for working out the framework of this project, for its subsequent organisation and monitoring, and for providing guidance to the experience experts themselves. As of September 2005

onwards, 16 experience experts (3 course graduates and 13 in training) were engaged and seconded to nine federal administrations. The administrations involved in this were the National Employment Agency (RVA), the Health and Invalidity Insurance Fund (HZIV), the National Pension Fund (RVP), the Crossroads Bank of Social Security (KSZ), the Department of Social Services responsible for Child Benefit Allowance (RKW), the Federal Public Service for Justice, the Federal Public Service for Public Health (department of psycho-social health care), and the Federal Public Service for Finance (department of Alimentation claims and Office of the Receiver of Direct Taxes Schaerbeek II).

In May 2008, the project entered a new phase; at that time, 12 extra experience experts were engaged, bringing their numbers from 16 to 27. The number of departments employing an experience expert was extended by the following services: Department of Administrative Simplification, National Office of Annual Vacations, Saint Peter's Hospital in Brussels, Federal Public Service for Social Security (General Department Handicapped Persons) and the Federal Public Service for Internal Affairs (General Department Institutes and Population). Deflandre and Campaert (2010) have given their account of the experiences up to the present day.

The employment of experience experts within the federal public departments demanded an adjustment of the methodology that had been developed up to that point. Their recruitment was, in effect, aimed at developing an innovative strategy within the federal services in the struggle against poverty, and this via the creation of a new function with, for its first assignment, the establishment of the missing link between the administration and the poorest segment amongst its citizenry. The general objectives of the project were (a) introducing the perspective of people in poverty into the realm of the federal administrations and (b) improving the accessibility to the public services for all citizens, including the poor, thus to contribute to the realisation of social constitutional rights for all people.

As a supportive measure for the experience experts, a system was introduced whereby each one of them was assigned a mentor and a coach. The coach occupies himself primarily with providing guidance and assistance in work-related matters, while the mentor is concerned with guidance and support at the personal level.

One other specificity is the drafting of a generic job description for the 'experience expert in poverty and social exclusion' for the federal services. This job description was written up via multilateral consultation with all partner services involved. Hence, all elements are now present to enable the definitive embedment of the function of the experience expert into the personnel policy of the federal public services.

5. Other methods?

The mobilisation of experience experts and the policy participation of poverty associations will not, however, suffice to satisfy all interested parties (Dierckx,

2007). For what concerns the authorities, they consider the pursuit of a broad knowledge of the world of the poor the key towards a more integral poverty policy. To that end, it is recommended that the ways and means of gathering knowledge about that world be expanded. Other methods that thus far have barely been used – or been ignored altogether – include the consultation of people experiencing poverty, and this separate from the poverty associations or the experience experts, for instance via client councils, consultation with services or service providers that are regularly in contact with the target group(s), and scientific research oriented towards knowledge about, and insight into, the world of the poor.

To gather adequate knowledge about that world, the segment of the population of the poor that is affiliated with poverty associations, forms an all too one-sided source of information. This is being deduced from the widespread sense that their message only partially reflects today's poverty reality. As a result, amongst other concerns, for instance, the ethnic-cultural international dimension of poverty remains undiscussed – a mute issue – and thus invisible.

In Belgium the participatory democracy remains less established. This is the case for urban policies (Francq et al., 2008) and concerning poverty eradication or employment. Jury's of citizens are not enough mobilized for initiatives on the local, regional and federal level. This is a problem for the legitimacy of political action. Citizens expect more transparency.

The notion persists that the participation practice in the Belgian poverty policy is the most developed one across the whole of Europe. However, this does not diminish the fact that the reciprocal exchange of good practices would constitute a further enriching strategy. Within the Open Method of Coordination, a 'peer review' of participation methodologies could be organized. Likewise, ongoing attention needs to be paid to the furtherance of the poverty platform that currently is being worked out at the European level within the strategy of EU-2020.

CHAPTER 6

The active welfare state in Belgium

From theory to practice

Koen Hermans, Peter Raeymaeckers & Marie-Thérèse Casman

1. Introduction

This chapter discusses the development of the active welfare state in Belgium. One of the central ideas in the debate concerning the welfare state in the 1990s was that unemployed welfare benefit recipients needed to be activated. The new law on the right to social integration in 2002 and the way in which the Public Social Welfare Centres (PCSWs) put this into practice are a touchstone in this sense. In Belgium, the law on the right to social integration installed the ‘living wage’ as a welfare benefit. It is the result of a reform that is considered a transition from the traditional welfare state to the active welfare state.

The idea of activating unemployed and recipients of a living wage is present in different forms, both in the literature and in the policy forum: ‘*welfare TO work*’, ‘*active labour market policies*’, ‘*workfare*’, ‘*active social policies*’, ‘*the active welfare state*’. There seems to be little agreement on the content of the term. However, most definitions are based on the counterpart of activation measures, namely the classical benefits, which are thought to render people passive. A paid job in the labour market is regarded as being economically active, whereas not participating in the labour market means one is inactive or passive. In the current policy discourse there is a tendency to broaden this distinction. A benefit implies a lack of socially useful or legitimate activity and, as a result, a lack of social participation and integration in society. This interpretation of the term can be found at the European level in the Recommendation on active inclusion (EC, 2008). This is based on three pillars: the introduction of a guaranteed income in all countries, maximum participation in the labour market, and effective access to services. First of all, this Recommendation represents the ambition of developing a comprehensive inclusion policy. Then, there is also the link to the labour market policy. The member states need to make an effort in order to integrate benefit recipients into the labour market again. It is important to put the emphasis on employment measures for living wage recipients and on eliminating poverty traps. Finally, attention must be paid to the perverse effects for those who cannot or do

not want to take the activation offer. ‘*Not being able to*’ or ‘*not wanting*’ is related mainly to the inadequacy of the offer. ‘Customised’ offers are crucial. The third component refers to effective access to high-quality services for all. This contribution will focus on the second pillar. However, activation cannot be detached from the other pillars. An activating policy must go hand in hand with a broader inclusion strategy and equal access to high-quality services.

The introduction of the term ‘active welfare state’ suggests that in the past benefits were always considered to be passive. However, this is not the case. Already at the time of the precursors of the PCSWs, the ‘public poverty commissions’ (COOs), obtaining ‘assistance’ was always linked to efforts aimed at finding work (Vranken, 2005a). Benefits have always had a double function: to guarantee the existing standard of life in case of job loss, and to create a safety net in the form of minimum protection. The standard of life was guaranteed through collective social insurance aimed at offering a solution to the negative consequences of social risks such as illnesses, unemployment and old age. The purpose of minimum protection was to guarantee a dignified existence for all (ref to art 1 PCSW). Moreover, benefits played an essential role in the shift from individual to collective responsibility, from fault to risk (Aarts et al., 1996). Individual adversity, such as poverty, illness and unemployment, were considered not so much a result of individual failure, but rather risks involved in the functioning of modern society. This way, not only do risks become collective, but their financing is also taken care of collectively. The social security system is based on the assumption that social risks occur more or less randomly across the whole population (Rosanvallon, 1995). However, this assumption is increasingly losing its legitimacy, especially as a result of the structural nature of unemployment. This is the result of economic globalisation, the growing gap between highly skilled and semi- or unskilled labour, and the difficulties young people encounter to access the labour market. The benefits policy was soon accused of increasing the gap between ‘insiders’ and ‘outsiders’ of the labour market. The ‘active welfare state’ has to offer a solution in this sense, by emphasising the ‘reintegration’ of unemployed and living wage recipients into the labour market.

This apparent consensus on the shift from passive benefits to an active welfare state veils a lack of unanimity on the definition of the term ‘activation’. This lack of unanimity is present mainly when it comes to the way in which unemployed and living wage recipients should be activated. In the first paragraph of this chapter we will discuss this in more detail. Then, we will look at how this evolution took place in Belgium. We will also give a short historical overview and discuss the law on the right to social integration. This law puts considerable responsibility when it comes to the activation of living wage recipients on the PCSWs. From a study conducted by OASeS in cooperation with the research unit Panel of Belgian Households of the University of Liège (ULG) (by order of the Federal Public Service Social Integration) it seems that the PCSWs are characterised by a broad range of diverse practices (Raeymaeckers et al., 2009). In the last paragraph we will summarise the principal findings of this study. We will end with a conclusion.

2. The contradictions in the activation discourse

Based on a literature study we can distinguish between four different legitimations of the shift from a passive to an active welfare state: (1) as a remedy against dependence on benefits, (2) as part of a broader macro-economic policy aimed at strengthening the economic growth, (3) as a contribution to social cohesion, (4) as an emancipatory project to realise basic social rights.

2.1 Discipline as a remedy against dependence on benefits

This legitimation is better known as ‘workfare’. According to Hvinden (1999), this concept originated in the United States in the 1970s, but the reasoning behind it has dominated the public debate on how Western society should deal with ‘employable’ poor for much longer (De Swaan, 1988). These are people who are able to work, and hence have no valid excuse not to participate in the labour market. ‘Workfare’ played a dominant role in the US in the reform of the benefits policy in the 1980s and 90s and can be defined as obligatory employment in exchange for a benefit. The employment can take different forms: community work, volunteer work or socially useful activities. If the benefit recipient refuses, he will lose (part of) the benefit.

The ideological legitimation of the reforms in the 1980s and 1990s is characterised by the return to and reinforcement of the traditional values of American society (Béland, 1997; Mead, 1997b; Hasenfeld & Handler, 1991; Deacon, 1997). Those values are: (1) a strict work ethic, (2) freedom of the individual, (3) each individual should be responsible for his own life, (4) the central importance of family life, and (5) the glorification of the traditional community spirit (Donzelot & Jaillet, 1997; Walker, 1991). They result in three dilemmas when it comes to shaping social welfare policies:

- social welfare can undermine the duty to work;
- social welfare can lead families to divorce and unmarried women to have babies;
- social welfare separates the needy from the rest of society, undermining the traditional sense of community and cohesion.

The solution provided for these dilemmas implies an individualisation of poverty. Each individual is expected to acquire economic independence via the market. Those who do not fit this pattern are stigmatised and held responsible for their own situation of poverty. In other words, poverty is not so much ascribed to structural characteristics of society as it is explained by individual behaviour. The poor must be disciplined and forced to internalise the dominant set of values of the white American middle class, with its emphasis on work ethic and family life. If the poor person does not do so, he must be sanctioned via the loss of (part of) his benefit.

In the United States – and later also in the United Kingdom – this debate was fuelled by the analyses of Murray (1984) on the American underclass. For

him, the cause of the increased dependence on welfare lies in the explanations of poverty that replaced individual responsibility with structural characteristics of American society (racism in the labour market, education) and that became popular in the 1960s. From then onwards, it was attempted to adapt the social policy to these structural characteristics. The result of this was that the poor started to change their behaviour. Murray is convinced that the poor make different behavioural choices than the middle classes. They choose the easiest solution in the short term, and this, according to him, is living on welfare. The result of this is that people living in poverty no longer feel responsible for their own situation. For Murray, the solution to this is to eliminate social welfare. This would oblige young people to find work and young, unmarried mothers to live with their parents or get married.

At the beginning of the 21st century, Theodore Dalrymple (2001), a British psychiatrist, breathed new life into this discourse. As a psychiatrist, he guided people living in poverty for years. From this, he says he has learnt that the structural approach of poverty made people put the responsibility of their own failure on factors beyond their control. Social workers are partly responsible for this; they reinforce their victimhood. He also moralises on poverty. People living in poverty are the exteriorisation of moral decay in society.

2.2 Activation as part of a broader macro-economic policy

The second ideological legitimisation sees activation as part of a broader macro-economic policy. This approach was developed by the OECD, which in 1994 restarted the fight against high and persistent unemployment. The central goal of this 'OECD Jobs Strategy' is the creation of employment by improving work incentives, increasing labour market flexibility and lowering labour costs. Thus, the social security reforms of recent years can only be fully understood if one takes into account the connection between social policy and employment policy. Ebbinghaus and Hassel (1999: 68) visualise the 'OECD Jobs Strategy' (diagram 1).

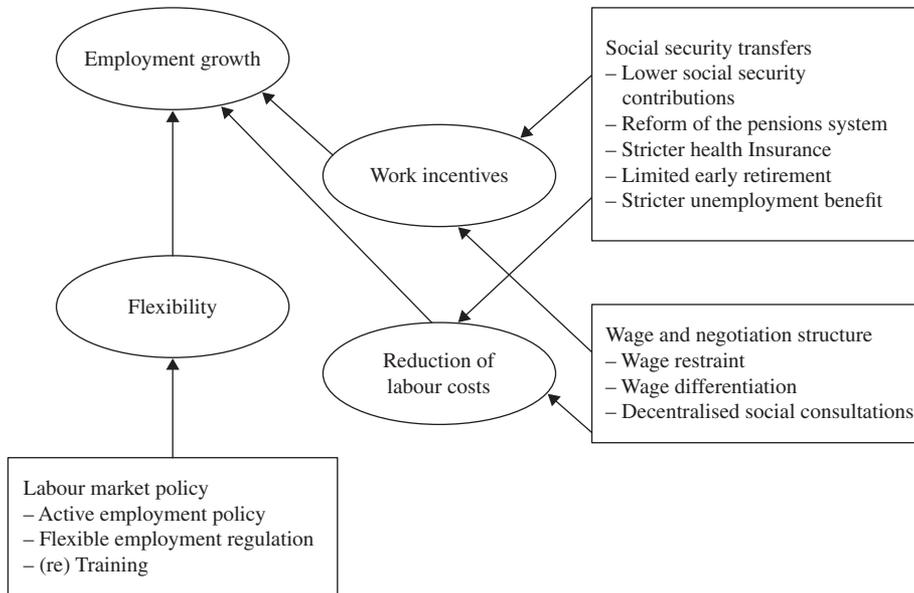
This diagram shows that an active employment policy is only one component of a broader macro-economic policy aimed at the creation of employment and a favourable investment climate. Reforms are necessary in three areas:

1. Social security:
 - Pensions: a reduction of expenditure by delaying the retirement age, reforming the pensions system (towards a system based on capitalisation), and reducing early retirement
 - Unemployment: a reduction of unemployment benefits and experiments with workfare
2. Incomes policy:
 - Wage restraint
 - Freezing of salaries in the public sector
 - Decentralisation of the social dialogue

3. Labour market policy:

- An active employment policy aimed at specific target groups
- Flexibilisation of employment contracts and working hours
- Increasing the employability of low-skilled workers and young people

Figure 1 – Policy recommendations of the ‘OECD Jobs Strategy’ (Ebbinghaus & Hassel, 1999).



The OECD takes the idea of the human being as a ‘homo economicus’ as its starting point. This is based on the assumption that the individual is continuously looking to maximise his own efficiency and therefore weighs up the costs and benefits in order to decide which course of action will benefit him most. Consequently, financial incentives (especially negative ones) must be provided within the social security system in order for people to break out of their dependence on benefits. In addition, the OECD holds the view that social security in its current form puts a brake on economic growth. The quality of jobs, breaking out of poverty, the limits of flexibilisation and other social considerations are subordinate to the creation of a favourable investment climate.

2.3 Activation as a contribution of social protection to social cohesion

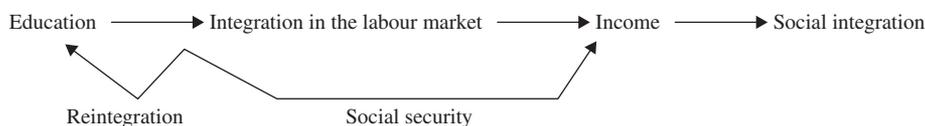
The concept of social cohesion has always played a crucial role in sociology. It refers to the question of what keeps societies together and how order and cohesion are created (Van Hoof & Van Ruysseveldt, 1996). Activating people can

contribute to improving social cohesion, because it contributes to reinforcing the broader social function of social security. All too often, social security is detached from the broader social and political context, and focuses only on internal factors (Berghman, 1999).

This broader social function can be clarified via the fundamental policy chain on which the social security system is based (see figure 2). This shows that people are first trained to facilitate their integration in the labour market. This professional integration results in an earned income. This is supposed to guarantee social participation. Now, when this policy chain is interrupted by unemployment, incapacity for work or old age, social security provides a substitute income. This way, social participation is not put at risk. For those who are still able to work, a second mechanism can be activated. The unemployed person is offered new training to make his (re)integration into the labour market possible. In this context, activation can be regarded as a means to reinforce the social security policy chain.

The larger the social basis of this broader social function of social security, the stronger social cohesion in society will be. However, this does not mean that activation measures must substitute social security. Social security must guarantee social integration when the labour market is no longer able to do so through an earned income. The diagram also shows that activation is intended to enable integration into the labour market. But the story must not end here. This integration in the labour market must, in turn, be aimed at achieving social integration. According to this reasoning, the ultimate effectiveness of activation will depend on the measure in which social integration is guaranteed. Breaking the policy chain leads to a division between those who are working and those living on welfare. This division weakens social cohesion in society. In turn, the lack of social cohesion is thought to lead to crime and other social evils.

Figure 2 – The social security policy chain.



2.4 Activation as an emancipatory project

This interpretation sees activation as a means to realise the basic social rights of each individual. An important catalyst was the book 'La nouvelle question sociale' by Rosanvallon (1995).¹ Rosanvallon is opposed to the passive welfare state which, mainly in the form of benefits, is available only after a social risk has occurred. As a remedy against social exclusion, Rosanvallon proposes the right to inclusion as an alternative to the right to benefits. Each individual not only has a right to live (guaranteed by the benefit), but also a right to live *in the community*.

In the past, the universal nature of the traditional forms of protection implied that those who were faced with a predetermined risk and fulfilled a series requirements received, without much difficulty, the corresponding allowance. Moreover, this allowance was the same for all members of that category.

This system is no longer sustainable. Instead of universal, uniform allowances, there is a need for action that is adapted to the individual and discussed and negotiated with him. This negotiation should be aimed at increasing social integration. What is more, the right to inclusion is a new type of social right. It is a right that is accessible to all, which means that everyone is entitled to individualised guidance in order to find his or her place in society. It is also a conditional right. The individual has to make an effort to make that integration work. On the other hand, there are the obligations of the collectivity, which must offer opportunities to enable true integration. This is the principal difference with the paternalism and disciplining of the first legitimisation, in which the focus was only on the moral individual. For Rosanvallon, society must also fulfil its duties. It must support the socially excluded and offer them opportunities to find a valuable place again.

Rosanvallon does remain vague about the final objective of these reintegration measures. Does integration into the regular labour market have priority? Or are other forms of social integration considered satisfactory options as well? A job in the regular labour market is not always an answer to financial and non-financial needs, and does not necessarily mean an escape from poverty (Walker, 1998: 539). At the same time, we must ask ourselves whether a job in the regular labour market always caters for non-financial values, such as self-respect and self-fulfilment. A mere boosting of the employment rate does not seem a sufficient condition for fully-fledged integration and participation. If the priority is the realisation of the right to social integration, this means that social participation can also be realised in other ways than through the regular labour market (De Foucauld & Piveteau, 1995). In any case, it is important that the individual is given the opportunity to broaden his own possibilities for action, e.g. receiving additional training. This way, society invests in the individual by offering new opportunities. In other words, increasing the human capital is central.

In the line of thought of Sen's 'capabilities' approach, an emancipatory activation policy meets two requirements (Bonvin, 2008): sufficient sources and opportunities and freedom of choice in the organisation of one's own life. If both conditions are not met, the individual will not be able to behave in a responsible way. In order to meet those conditions, the number of opportunities or possibilities for action must be increased. When applied to activation, this means that emancipatory activation should meet at least three conditions. First of all, sufficient high-quality jobs must be available. Secondly, the individual should be given the opportunity to increase his competences, e.g. through training. In this context, increasing competences is referred to as *empowerment*. Thirdly, the individual should have enough freedom of choice to partly shape his own activation process. Involvement and participation are therefore central.

The emancipatory interpretation of activation processes is summarised in Steenssens et al. (2008), '*W² Werk- en Welzijnstrajecten op maat*' ('*W² Made-to-measure Work and Welfare routes*'). In this report, the authors develop a total concept of what Work and Welfare routes should look like. They use the following definition:

'W² is a total concept of broadly supported route counselling processes, both in the area of work and in the area of welfare. This route counselling takes place on demand and, from a long-term perspective, is aimed at active participation (in the labour market). This concept is founded on six basic principles, namely inclusive, integral, power-oriented, participative, structured and coordinated route counselling.' (Steenssens et al. 2008:127)

These W² routes are inclusive. One must not focus on a limited number of categories. Work and welfare routes must be aimed at all those who are far from the labour market. In addition, all actors who can play a role in the realisation of the target group's participation in the labour market must be involved. These routes are also integral, power-oriented and participative because, aside from activating the person in question, they must also seek general 'welfare', by offering support and guidance in different areas of life, with attention to the development of self-confidence and the stimulation of a relationship of trust. Also, these routes are not linear but dynamic, because setbacks must be taken into account. It is necessary to offer several opportunities in case of failure. In addition, the W² routes offer a long-term perspective in which quality labour market participation is important. W² is also structured because in addition to activation it must also cater for other welfare needs. This must be handled in a structured way by including several functions: trusted person, coach, agent and mediator. A last characteristic of these routes is that the collaboration with other organisations must take place in a coordinated way.

2.5 The six objectives of activation

This description leads to six different potential objectives of activation:

- The fight against social exclusion and the promotion of social integration and participation (with a broader scope than only the regular labour market) via a more individualised approach.
- A decrease in social security expenditure by increasing the employment rate.
- Reinforcing the work ethic.
- Disciplining benefit recipients.
- Providing the market with flexible and motivated workers.
- Promoting social cohesion.

Concrete measures often serve more than one objective and are justified by elements from the different ideological views. Therefore, each activation measure requires a thorough analysis of the discourse behind it and puts the implementation process in the spotlight, because it is there that the objectives take a concrete

shape and are put into practice. We must emphasise that several views can be at the basis of an activation measure.

3. Activation of living wage recipients in Belgium: far from new policy intentions?

In this paragraph we will give a short historical overview of the law on the right to social integration. This overview shows that activation of benefit recipients is far from new. Although already at the time of the precursors of the PCSWs, the ‘public poverty commissions’ (COOs), there was an employment requirement (see Vranken, 2005b), we will start our overview with the PCSW law and discuss developments from 1999 onwards.

3.1 The first steps in the second half of the 1980s

From the very beginning (1976) the law on public social welfare centres has contained the possibility of employing living wage recipients and recipients of social assistance benefits. This possibility is provided for in (1) article 60 §7, by which the PCSW itself employs the person in question and therefore acts as his/her legal employer and (2) article 61, by which the PCSW looks for a partner to hire the person in question (the partner is the legal employer). The purpose is to let the benefit recipient work for a number of months in order to build up social security rights; in practice, these are usually unemployment benefits. The employee receives the minimum wage, partly paid by the federal authorities, partly by the employer (in the case of article 60 §7 this is the PCSW). Since 1993, the contribution from the state to the minimum wage in case of social employment has been 100% (instead of 50%). This measure only really started to be applied in the PCSWs at the beginning of the 1980s.

In the mid-1980s the then state secretary for social integration, Miet Smet, established the first employment measures for living wage recipients (de Mey et al., 2008). In her view, benefits alone were not enough to solve the poverty problem. She considered a job an essential lever that was used too little by the PCSWs.

Therefore, GESCO² and DAC³ also became available to this target group. In 1988 this approach was further reinforced. Action research was carried out in order to clarify and reinforce the PCSWs employment task. For PCSW clients who had difficulties finding a job in the regular labour market, training initiatives were developed with European funds: the so-called TOK projects. TOK projects are training and work experience projects developed by the PCSWs, making use of the status referred to in article 60 §7. Concretely, this is mainly employment as a home help for women, and in the construction and renovation sector for men.

The ‘emergency programme for a solidary society’ (1993) of the then minister for social integration, Laurette Onkelinx, may not have delivered the expected re-

sults, but it did, at the time, start a new trend in policy attention to the fight against poverty (Vranken, 2001). The aim of the programme is to give people who are excluded from society the opportunity to become full citizens (Onkelinx, 1993). Broadly speaking, this programme is based on five main pillars: (1) the individualised project for social integration, (2) measures favouring the homeless, (3) the reevaluation of social work, (4) specific support for PCSWs, and (5) the unification of professional options for PCSW clients by the industrial tribunals.

Here, especially the integration contracts for living wage recipients under 25 are important. The aim of the integration contract is to make the minimum wage dynamic and prevent especially younger recipients from living on PCSW support for a long time or even permanently. The contract contains the rights and obligations of both the PCSW and the young person and defines the conditions for gradual social integration, the nature of the guidance and the conditions for possible training and employment. If the contract is not complied with, the minimum wage can be suspended for one month, and if the non-compliance is repeated within one year, it can be suspended for three months. The young person's social integration is the central objective. In other words, it is not only about participation in the labour market; other areas of life, such as housing, health or education, can also be involved. The binding nature of the contract implies that the PCSW in question is under the obligation to offer the young living wage recipient an integration contract, and the young person is under the obligation to sign; in case of refusal or non-compliance of the contract specific sanctions apply, namely a temporary suspension of the living wage. The creation of the integration contract sparked a fierce social and academic debate. Advocates were of the opinion that these integration contracts offered new opportunities for living wage recipients, on condition that besides the recipient's rights there were also obligations on the part of society (Lammertyn, 1996). Detractors principally saw it as an undermining of the living wage recipient's rights and an extension of his obligations (Notredame, 1998).

Until 1997 two parallel 'activation circuits' existed. On the one hand, there were the generic Flemish and federal measures for benefits recipients, and, on the other hand, there were the specific federal measures aimed at living wage recipients. In 1997 this tradition was put to a stop. The service jobs system, WEP-plus and Individual Professional Training were opened to living wage recipients. This is often considered as one of the breakthrough moments in their activation (Vranken et al., 1999). That same year, the European Employment Strategy was launched as well.

3.2 The active welfare state in 1999

The activation discourse only really broke through in Belgium in 1999, when the federal government made up of liberals, socialists and ecologists took office. The active welfare state wants to prevent people from being left out and make sure

that everybody has a high level of social protection and – also thanks to this – can make a creative contribution to society and, at the same time, can combine this with the quality of his or her personal life. The active welfare state invests in people, training and employment – not only in benefits. Specifically for living wage recipients, first the ‘spring programme’ was launched. This substantially increased the possibilities of social employment. Furthermore, the objective of social employment was broadened to integration in social security or favouring work experience. This law also made it possible to employ living wage recipients part-time and make them available to initiatives within the social economy or private enterprises. If someone is employed under article 60 §7, the living wage is paid back entirely by the federal authorities. However, the problem is that this varies according to the benefit category. Therefore, the ‘spring programme’ stipulates that, from now on, the authorities will always pay out the amount corresponding to the head of the family, regardless of the benefit category of the person employed.

The spring programme has made it possible for employment agencies to provide people who were difficult to place (long-term unemployed, living wage recipients, financial social assistance recipients) with indefinite employment contracts and full-time jobs. Until then, this had not been possible because temporary workers are normally hired on contracts that cover only one job for a client. In order to encourage the hiring of these difficult to place workers, the replacement incomes of the long-term unemployed, living wage recipients and financial social assistance recipients are activated: this means that employment agencies hiring them will be able to deduct the equivalent of the activated amount from the salary owed. However, the cooperation with the employment agencies was not a success, mainly because they had little experience in working with this target group (Fripont et al., 2002).

In October 2002 the new law on the right to social integration came into effect. This law replaces the old law on the living wage. The right to social integration can now take different forms. An important break with the past is the clear distinction that is made between young people under 25 and other benefit recipients. The reason for this is the strong increase in the 1990s in the number of young people who need to appeal to the PCSW. The idea is to continue and extend the dynamics of the emergency programme. For young people under 25 the emphasis is on integration through employment, and this for three months after their application for a living wage. If employment is not possible, the young person is entitled to a living wage linked to an ‘individualised project for social integration’. For the other benefit recipients, the emphasis is on guaranteeing a living wage rather than on employment. The right to social integration can also take the form of training, or even full-time education. However, in the circular letter that accompanies the law on the right to social integration, it is emphasised that the task of the PCSW ends at the moment the young person is no longer a living wage recipient. In other words, there is no legal basis for a follow-up after social employment, not even in the new law on the right to social integration. This law makes use of the existing

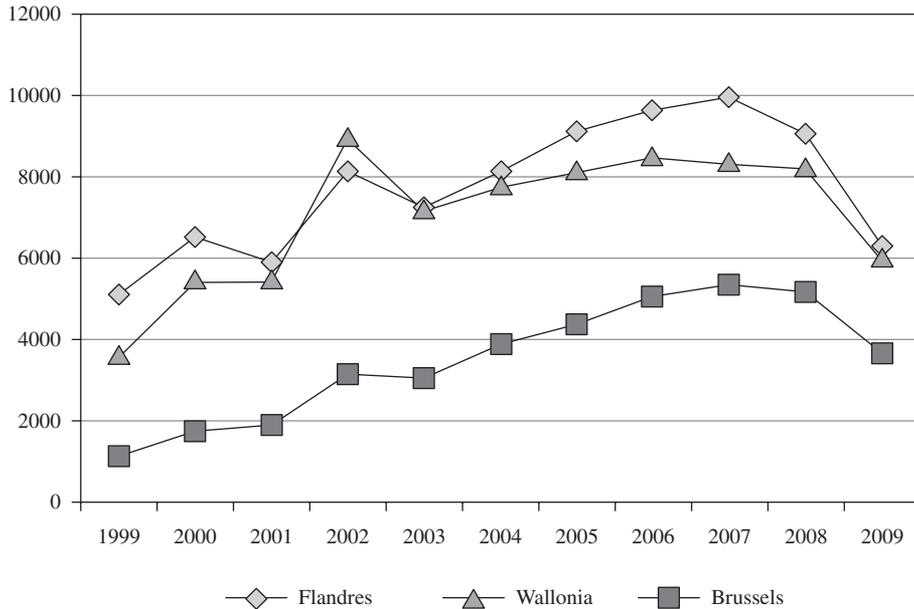
activation instruments for living wage recipients. The main difference is that, if possible, the PCSW must offer the young person an employment contract after three months. Nevertheless, this is not an absolute obligation. A lot depends on the way in which the PCSW interprets this. In the next paragraph we will look at the differences. Before that, we will discuss the activation measures the PCSWs have at their disposal.

In the framework of the law on the right to social integration the PCSW can offer employment through various measures. Article 60§7 is the best known one. The aim of this measure is to include people who are outside the labour market in the social security system and the employment process again. The PCSW enables the persons in question to gain work experience and/or makes sure they can fall back on social benefits again. A second measure is the increased subsidy of the federal authorities to the PCSWs for employment under the aforementioned article 60§7. This is comparable to regular employment under article 60§7; the only difference is that the PCSW can receive a higher public subsidy if the person in question is made available to a social economy initiative. A third measure refers to article 61 of the same organic law, by which the PCSW receives a subsidy if the client goes on to the private sector. Furthermore, PCSWs can also make use of an ACTIVA or a SINE programme. These initiatives are aimed at integrating unemployed who are difficult to place into the labour market again. There are also 'progression to work' programmes that offer work experience and at the same time aim to meet all kinds of social needs.

Another instrument are partnerships. An PCSW can enter into a partnership with a regional employment service and/or one or more partner(s) recognised by that service to guide a benefit recipient on an individual basis toward employment in the regular labour market. Those partners receive financial compensation from the PCSW to carry out the task assigned to them. A last instrument, the inclusion route (temporary inclusion jobs), involves cooperation with employment agencies, which hire the benefit recipients on a full-time basis for an indefinite period of time, ensure that they gain work experience and, in the best case, guarantee long-term employment. Figures from the FPS Social Integration show that in 1999 9,413 beneficiaries under the law on the right to social integration were working via one of the abovementioned measures. This is around 7% of the total number of beneficiaries. In 2004 this percentage rose to 12% (N=15,825). Since then, their number has remained stable. In 2009 the number is just as high: 11% (N=17,792). We can say that the rate of employment remains relatively limited. The most important and, at the same time, the best known activation measure is article 60§7.

Figure 3 shows the evolution in the use of this measure in the three regions. This is presented in absolute numbers. From the graph it is clear that since 1999 the use of this measure has increased in the three regions. There is a falling trend from 2007 onwards. Furthermore, when we compare the three regions it can clearly be seen that, generally speaking (except in 2002), Flanders has used the measure more.

Figure 3 – Evolution of the measure contained in article 60§7 for the three regions (absolute numbers).



Source: <http://www.mi-is.be>.

4. Activation in (PCSW) practice

In this paragraph we will look at how the Public Social Welfare Centres (PCSW's) carry out their task – as defined in the law on the right to social integration – in practice. We will base ourselves on a report written by order of the Federal Public Service Social Integration (Raeymaeckers, Nisen, Dierckx, Vranken & Casman, 2009). The aim of this study was double. First of all, we analysed PCSW clients' routes after concluding an activation measure. We used the data warehouse on labour market and social protection. The results of this study can be consulted in Raeymaeckers & Dierckx (2009) or in Raeymaeckers, Nisen, et al. (2009).

The second goal was to carry out a quality-oriented analysis of the way in which the Belgian PCSWs guide living wage recipients towards activation. Our results indicated that in each of the PCSWs interviewed some type of route was organised. This route is best described as a succession of steps a client can take. This does not mean that the client must *necessarily* go through all these steps. The route depends on the client's capacities, problems, attitudes and skills. The interviews with some key people from 60 PCSWs showed that seven stages could be distinguished: working on preconditions, route guidance (*screening*), social

activation, work experience & training, professional activation, guidance toward the labour market and follow-up.

4.1 Stage 1: working on the preconditions

A first stage consists of eliminating obstacles which prevent the client from entering the actual activation route (as yet). One of the most common preconditions – according to our respondents – are housing problems. Before the client's activation can be discussed, it is necessary for the client to have decent housing. Other preconditions are also discussed, such as child care, educational problems, problems related to addictions, insufficient knowledge of the Dutch language and physical or psychological problems.

Bottlenecks occur at the point of transition, when the social worker refers the client to the route counsellor in a next stage (see below). This is because there can be tensions or conflicts between the route counsellor who designs the activation route and the social worker who refers the client. In some PCSWs the respondents mention that the task of social workers is narrowed down considerably, to a purely administrative procedure and 'satisfying' the most urgent needs. The aim is to refer the client to the route counsellor, who will then start the activation route, as soon as possible. This situation results in tensions between both workers. Quite often, route counsellors notice that some clients are not 'ready' for their activation route yet.

What is remarkable is that this situation occurs mainly in relatively larger PCSWs which have hired one or more full-time route counsellors. The respondents at these centres say that the social worker and the route counsellor work in a very isolated way. They mention that there is a need for structural consultations between both workers. The interviews show that these consultations should be held at the level of clients' individual case files. Team meetings on the general vision are useful, but do not lead to good cooperation in specific cases. Some PCSWs try to stimulate both workers to cooperate by involving the route counsellor in the client's route as early as possible. In one PCSW we can find an interesting example of an attempt to stimulate these consultations:

In PCSW 2M the route counsellor is involved in the client's route as early as possible. This is done based on the idea that an activation route must be designed for each client. Even if employment is not possible yet, an activation route is started. One example that is mentioned is taking a cycling course. This will help the client develop social networks and increase his chance of finding a job.

The criteria that are used to determine whether a client is ready for activation or not are very vague. The interviews clearly revealed that some PCSWs place more people in an activation route than other PCSWs of a similar size. Moreover, a person's evaluation can differ from one route counsellor to another or from one social worker to another. Efforts are necessary in order to define more accurately

– at the level of the PCSW – which criteria will be used to determine whether someone ought to be placed in an activation route, and to indicate the degree of activation: should the activation be oriented towards social, professional or work experience-related goals?

4.2 Stage 2: route counselling

A second stage comprises the start of the actual activation route after the main obstacles for the further activation route have been eliminated. Once the client has a comfortable housing situation, the educational situation has been stabilised and/or the necessary child care is available, the actual activation route is initiated.

The way in which the route counselling is organised depends strongly on the size of the PCSW. In the smallest PCSWs there are no separate route counsellors. There, the social workers take on the actual activation of the client. In slightly larger PCSWs there are between one and four route counsellors. Some use their own resources, others work together with a cluster of other PCSWs, and a third group uses ESF resources to finance route counsellors. Larger PCSWs create a separate activation/employment service or division. Here, tasks are highly specialised because this service or division has its own team coordinator. In the larger PCSWs we can also see that there is a distribution of tasks among the different route counsellors. In some of these PCSWs some of the route counsellors are specialised in *screening* and *assessment*, language on the shop floor, training and guidance for employment under article 60§7. The screening phase is the first step in an activation route. Here as well, we can find a broad range of practices. There are PCSWs that do not use any instrument and trust the social workers' 'intuition'. Others develop their own instrument. A third group uses existing instruments, such as the 'socio-professional balance'. This method was developed by the Association of Flemish Cities and Municipalities and allows to screen clients for their capacities with a view to activation. When collecting information on the client, ample attention is given to the client's history and to problems in several areas of life. Some PCSWs refer the client to a technical assessment centre within their own organisation, or use external expertise.

Our respondents mention that route counsellors' tasks are very diverse. They must have knowledge of screening, guidance on and away from the shop floor, networks with external organisations and keeping up to date on activation measures. Especially this last task seems to give rise to difficulties. In smaller PCSWs the route counsellors sometimes work in a very isolated way, especially if they are the only person responsible for the client's activation in a centre. When route counsellors are part of a cluster or take part in projects or consultations with other route counsellors at nearby local PCSWs, there is often an interesting exchange of information.

In PCSW 1K the respondent mentions that application training is organised for interested clients together with the nearby local PCSWs. She indicates that

these were very positive experiences for the clients, and that nearly all participants found a job after the series of training sessions. Not only did the cooperation go smoothly; the result also speaks volumes: nearly all clients of these training sessions found a job in the regular labour market afterwards.

In larger PCSWs there is often less need for consultation with nearby PCSWs. These are often located in an entirely different environment and are faced with different client profiles. What does draw attention is that the more clients they have, the more these PCSWs invest in task specialisation. For instance, some PCSWs have a separate department for the screening and prospection of clients, whereas another department is responsible for guiding clients that fall under article 60§7.

4.3 Stage 3: social activation

Social activation can be either a step towards full employment or an end point. Many respondents mentioned that they are faced with clients who do not (yet) have the necessary work attitudes to go to social employment or the regular labour market. Social activation offers them the opportunity to provide guidance adapted to the client which enables the latter to learn the necessary work attitudes step by step. Some respondents expressly state that this form of activation is an end point for some of the clients. This means that this group would benefit a lot from a useful activity in an easily accessible, protected work environment (employment care⁴). The client is not put under pressure to go on to employment in the social or regular circuit.

The extent to which the PCSWs interviewed offer this kind of guidance depends very much on the resources available, interest and possible cooperation partnerships. Whereas some PCSWs try to obtain resources on their own, for instance by using ESF projects, others enter into partnerships with employment care centres and recycling shops to offer this type of social activation routes. There are also highly creative PCSWs which have created the possibility to design a personalised route within the existing article 60§7 employment circuit. Other PCSWs are unable to offer such activation due to a lack of interest on the part of the management, a lack of resources and/or cooperation partnerships.

Social activation can be interpreted in two ways: as a preparatory stage for professional activation, or as an emancipatory measure for the activated person. In practice, both approaches can lead to similar actions. We should not forget either that inclusion in the current labour market is not possible for everyone. Moreover, for some beneficiaries employment is an illusion (because they are completely socially maladjusted, even though they are not considered disabled) or a goal that is only feasible in the long term.

Most key people find the social activation stage extremely important. Many PCSWs are faced with a group of clients who need intensive guidance when it comes to work attitudes. It is therefore important that these people who are asking for help can be offered a professional activity in an easily accessible environment with guidance on the shop floor.

We have noticed quite a lot of good practices. For instance, some PCSWs have opened workshops, such as a second-hand shop and an ironing and/or washing workshop, whether or not in collaboration with third partners. The so-called ‘pre-routes’ are a second important example. Primarily the larger PCSWs organise projects for well-defined (less favoured) groups, such as women, clients of foreign origin and low-skilled young people. These pre-routes have a limited duration and offer a first work experience under the guidance of a tutor or instructor. External co-operation partnerships with non-profit organisations within the social economy are another important instrument. In some PCSWs the article 60§7 status is also used to set up a social activation route. Respondents indicated that very easily accessible activities can be offered via intensive consultations with their own services.

Social activation also takes place externally. The obvious partners for the Flemish PCSWs are the recycling shops. These offer a whole range of easily accessible activities. In addition, larger non-profit organisations with an extensive offer of activities in diverse sectors are important partners. A few sectors mentioned by most respondents are gardening, the catering industry, construction and kitchen work. The presence of such organisations provides especially smaller PCSWs with access to a large offer of easily accessible jobs.

Unfortunately, social activation is usually the weakest link in the activation policy. Few resources are allocated to it, forcing PCSWs to be ‘creative’ in order to set up projects. The definition of quantifiable objectives or terms is not always realistic either, as social activation is a slow process that must follow the pace of the target group.

4.4 Stage 4: work experience and training

The fourth stage in the activation route is offering work experience and/or training. In this stage clients are offered a first opportunity to obtain work experience. Furthermore, this stage also consists of providing opportunities to develop technical skills. All respondents link work experience to employment under article 60§7. The respondents feel that this measure is very positive. Its main advantage is its flexibility. Some PCSWs consider the measures contained in article 60§7 a form of easily accessible activation within a protected context, allowing the PCSW to provide the necessary support. If the client is employed elsewhere, an agreement is signed with the external service or organisation. This allows them to offer employment with guidance in external jobs as well.

All our respondents agree that personalised activation is only really possible when a wide range of sectors and possible jobs is available. In this respect, we can observe considerable differences between PCSWs when it comes to the variety of jobs they can offer. Some PCSWs can offer a great variety of jobs in many different sectors. The jobs can be available in internal and external services. Some PCSWs also manage to provide intensive guidance, both on and away from the shop floor. The respondents consider it crucial that clients are given the opportunity to

develop their technical skills in different sectors, such as construction, catering or gardening. Whereas some PCSWs do this on their own by setting up learning workshops, others prefer to cooperate with local non-profit organisations. These offer employment care positions and social or sheltered workshops in a wide range of sectors. They also have extensive expertise in the area of screening and guidance on the shop floor. Especially larger PCSWs also manage to provide intensive guidance themselves, both on and away from the shop floor.

PCSW 2G organises learning workshops where clients can gain work experience in different sectors, such as construction and gardening. The instructors not only provide psycho-social guidance on the shop floor, but also want their clients to develop the necessary technical skills

Other PCSWs realise that they have insufficient possibilities, both internally and externally, to create a varied job offer in their area. These PCSWs need cooperation partnerships with external partners, and the goodwill of internal services to organise employment under article 60§7.

4.5 Stage 5: professional activation

Stage 5 is a step closer to employment in the regular labour market. In this stage it is primarily the ‘other’ activation measures that are used. Respondents especially mention SINE and ACTIVA. Private-sector employment under article 60, article 61 and temporary inclusion jobs are used less frequently. Here as well, an important success factor is a great diversity of possibilities to offer clients employment through one of these measures. Some PCSWs start up their own service voucher companies, or apply for recognition of certain services in the framework of the local service economy.

Many respondents indicate that this kind of employment can be an ideal complement to a job under article 60§7. Remarkably, this means that respondents are implicitly saying there is a need for progressive routes. These are routes in which clients, in the course of their employment, fulfil tasks with an increasing degree of difficulty. PCSW 2G has developed an interesting package of good practices:

PCSW 2G has been able to create, in collaboration with a variety of external partners, an activation offer in which clients can at any time during the route reorient towards a job with more demanding duties. It organises pre-routes and offers work experience and training in learning workshops in the framework of article 60§7. The professional activation, after a route under article 60§7, mainly takes place within the network of social economy initiatives. For instance, the PCSW stimulated the creation of a starting centre for social economy activities. The aim of this centre is to set up and guide new initiatives within the general category of the social economy.

The main bottleneck has already been mentioned. In many PCSWs which use these other activation measures to some extent, respondents find that measures such as SINE or ACTIVA are too complicated. In the respondents’ words: these

measures come with a ‘whole mountain of paperwork’ and ‘bureaucracy’. On measures such as private-sector employment under article 60, article 61 and temporary inclusion jobs, most respondents say that most private enterprises and employment agencies in the surroundings are not interested in PCSW clients. Some clients point out that measures aimed at employment in the private sector should become even more flexible. Some refer to the possibility of offering a training period that is fully financed by the PCSW. This would give both the PCSW client and the employer a chance to get used to the situation.

4.6 Stage 6: guidance towards the labour market

In most PCSWs this stage starts three months before the end of a period of employment under one of the activation measures. They organise job interview training and draw up a CV together with the clients to prepare them for employment in the regular labour market. In this stage, good cooperation with the regional employment services (VDAB in Flanders, FOREM in Wallonia) is crucial. These services guide job seekers towards the labour market and also provide training. In Flanders this guidance is provided by the local job centres, which are locally embedded. Some respondents mention good contacts with the local job centre, with which joint projects are set up on job interview training. Another example is that one of the social workers is there on a set day each week, or works there full-time. Thanks to this, clients can be followed up faster and better.

In the other PCSWs the contacts with the regional employment services are less smooth, and respondents mention a number of bottlenecks. A first bottleneck, which is emphasised by all respondents, has to do with the referral of clients to the route counsellors of the regional employment services. When a client has concluded an activation route with the PCSW, the PCSW employment route counsellor can decide to refer him or her to the regional employment services. However, the regional employment services only start their route counselling after six months, so that during this period clients – according to our respondents – are ‘left to their own devices’.

The respondents also mention that there are problems related to the days that the social workers are present at the job centres. For instance, in one PCSW the local job centre is interested in a presence-based system, in which an PCSW route counsellor is prepared to receive clients one day a week on the premises of the job centre. A problem mentioned regularly by the respondents is that the local job centre has no interest in PCSW clients.

4.7 Stage 7: follow-up

Only minimal attention is given to this last stage by most PCSWs. Many respondents stress that the contacts after the end of the period of employment depend on the client’s goodwill. According to our key people, most clients do not maintain

contact with the PCSW. There are, nevertheless, a number of interesting exceptions. In some PCSWs an agreement has been made with the regional employment services that clients will be followed up by PCSW social workers also after their employment through the PCSW. The PCSW social workers work full-time at the job centres and it is their duty to orient the clients towards the regular labour market after the end of the activation measure.

5. Conclusion: to work or not to work

In this chapter we have looked at how the transition from welfare state to active welfare state is taking place in Belgium. We started with a literature study. It soon became clear that ‘activation’ can have different meanings. These vary from a strict, disciplining vision to an emancipatory approach. History shows that the law on the right to social integration in Belgium was far from a new policy intention in the area of activation. Already in the 1976 law on PCSWs, possibilities were included for the PCSWs to act as employers. What is remarkable is that the current policy context leaves quite a lot of room for PCSWs to carry out their own activation policy. In a study financed by the FPS Social Integration about the activation practices of Belgian PCSWs, we found a great diversity of practices (Raeymaeckers et al., 2009). We made a blueprint of an activation route and looked at the way the PCSWs carried out these stages in practice. We found some important success factors.

The first one has to do with the jobs PCSWs can offer their clients. If PCSWs can offer a wide variety of jobs in stage three (social activation), stage four (work experience & training) and stage five (professional activation), they have more possibilities to activate their clients in a sustainable way. It is important that these are not only ‘a lot of’ jobs, but also ‘diverse’ jobs. This diversity refers to both the sector and the degree of difficulty of the job. A considerable number of sectors are mentioned in our interviews; the most popular ones are gardening, construction and catering. In addition, jobs with a varying degree of difficulty also appear to be an important success factor. This, in our respondents’ words, allows us to provide both the ‘weakest’ and the ‘strongest’ with a job that is right for them, and this in all stages of the activation route. In other words, the possibility to offer so-called progressive routes is an absolute necessity for PCSWs.

The status defined by article 60§7 seems to be an ideal instrument for this. All respondents indicate that this regulation can be used very flexibly. This flexibility allows them to organise employment in accordance with each individual job seeker’s circumstances. Both within their own internal services and in cooperation with external partners the regulations based on article 60§7 offer sufficient freedom to provide the client with a suitable, adapted activity. An important aspect is that this varied job offer via the article 60§7 status can only be realised in collaboration with external services.

A second success factor relates to the cooperation with the different non-profit organisations, which can be jointly referred to as the social economy. Mainly for small PCSWs these are an essential partner in order to create a customised job offer. The ‘successful’ PCSWs seem to develop a long-term cooperation with non-profit organisations which offer employment with a varying degree of difficulty and in different sectors. In the big PCSWs these non-profit organisations also seem to play a significant role. Even so, these PCSWs also make efforts to guarantee internal employment themselves. These are mainly aimed at the ‘weakest’ and include guidance of clients in the area of social activation. An important instrument are the ‘pre-routes’. These allow for clients to be gradually prepared for employment via an internal, easily accessible service, using one of the measures available.

What is important is that the necessary instruments are made available not only to the ‘weakest’. The ‘better’ clients also benefit from customised employment in a protected environment. For instance, some respondents mention that they should be able to place clients in more difficult jobs at some point in their routes, in order for the latter to be able to develop more skills and competences. In practice, it is remarkable that measures such as SINE, ACTIVA and in some cases also article 61 are used for these clients. Moreover, these measures can only be implemented by PCSWs with sufficient personnel who can specialise, or by PCSWs whose personnel work there for a sufficiently long time in order to be able to try out these possibilities.

A last success factor is a good relationship with the regional employment services. Both in stage 6 (guidance towards the regular labour market) and in stage 7 (follow-up) the route counsellors at the job centre, VDAB or FOREM office are crucial partners. In PCSWs where positive contacts are established with the regional employment services, joint projects are sometimes set up, there are consultations on certain client files, and highly innovative good practices can be observed when it comes to the follow-up.

These results of the research project ‘*sustainable activation within the Belgian PCSWs*’ could not be clearer. PCSWs are characterised by a great variety of good, but also less good practices. Should we therefore argue in favour of a uniform strategy or action framework for all PCSWs? Because each PCSW is faced with its own (labour market) context and a client base with sometimes very specific needs, it is important that the local autonomy is respected. Sufficient financial and methodological support should be offered by the higher authorities (European, federal and Flemish) in order to develop a sustainable activation policy. During the current term, the government has taken the course of continuing existing measures. In addition, the number of PCSW clusters has been increased, which is a positive evolution for PCSWs in smaller municipalities in order to join forces in the area of route counselling. Finally, the share of the social economy as referred to in article 60§7 has also been increased. The differences between the various stages as presented in this chapter can serve as inspiration to adjust future activation measures.

Where the future is concerned, we think the PCSWs should be given sufficient room to experiment in order to develop good practices. Especially in times of economic crisis, an intelligent and creative activation policy is an absolute must. The overview above shows that there is a lot going on at the local PCSW level in the area of activation of living wage recipients. There should be room to develop, evaluate and experiment with good practices at the local level, and this in all stages of the activation route. Further scientific research and the exchange of knowledge between PCSWs are the ideal basis for this. In all this, the Recommendation of the European Commission on Active Inclusion must be taken into account at all times. Activation should always be a part of a more general inclusion strategy, in which equal access to services and a guaranteed minimum wage are central.

NOTES

1. Manssen (2000) considers Rosanvallon one of the ‘founding fathers’ of the term ‘the new social question’. According to him, this term has four meanings: (1) the increased predictability of social risks and the negative effects of this on solidarity, (2) the marginalisation of low-skilled people, (3) the dualisation between those who work and those who live on benefits, (4) the rights and obligations involved in citizenship.
2. GESCO: Subsidised Contractual Status, created in 1989 to boost employment in the non-commercial sector.
3. DAC: Third Employment Circuit, an employment measure aimed at providing jobs for structural unemployed.
4. Employment care is aimed at people who are unable to take part in the regular or protected employment circuit (*yet/anymore*).

CHAPTER 7

Over-indebtedness: measures, causes and connections with poverty

Romain Duvivier, Didier Noël & Véronique Van Kerrebroeck

1. Introduction

In 2009, 1.71% of Belgian households were involved in a collective debt settlement procedure. Once started, this procedure enables over-indebted people to pay these debts as far as possible while maintaining a life in accordance with human dignity. The law reserves this procedure for people who cannot sustainably cope with their debts. Consequently, a person involved in a collective debt settlement procedure is considered as being in a real situation of over-indebtedness. We can therefore assume that, in 2009, Belgium had at least 1.71% of over-indebted households. Since a large number of over-indebted people do not want to resort to this procedure, this percentage is only the visible part of this phenomenon. In addition, in Flanders, as in Wallonia and Brussels, debt mediation services offer amicable mediation to people who do not want or are not eligible for collective debt settlement.

Over-indebtedness is a worrying issue in view of its economic and social consequences. As we will attempt to show later in this article, over-indebtedness, poverty and social exclusion are often linked. In addition, the cost of over-indebtedness may be significant when we take into consideration not only the amounts unrecovered by creditors but also those invested by authorities to combat over-indebtedness. There is no question that better understanding of over-indebtedness should facilitate the establishment of remedial and preventative policies. However, still very little is known about the phenomenon and until now it has been largely overlooked by academic research.

This article aims to analyse the causes of over-indebtedness and to make a connection between this phenomenon and poverty. Firstly, we will define over-indebtedness and present different indicators for measuring it. Secondly, we will examine the factors which may explain over-indebtedness. We will show that factors likely to explain this phenomenon are factors that are generally considered as reflecting a certain type of poverty and social exclusion. And thirdly, we will be

exploring whether over-indebted people can be considered as poor in view of the principal meanings given to poverty.

2. Over-indebtedness: what are we talking about and how do we measure it?

The difficulties in quantifying, but also defining over-indebtedness are the first problems encountered by any person wanting to study this subject. Before we examine the causes of over-indebtedness together with the connection between over-indebtedness and poverty, it is vital to define over-indebtedness and highlight the different statistics accounting for this phenomenon.

2.1 The definition of over-indebtedness and serious debt

Although for a long time it has been difficult to establish an agreed definition for the phenomenon, over-indebtedness is generally defined as a “sustained inability to pay debts from current income”.¹ The phenomenon of over-indebtedness should not be confused with serious debt situations which are characterised by *the failure to pay off one or several debts falling due. Payment default(s) creating a serious debt problem can arise from simple negligence to a financial inability, sustained or not, to pay debts falling due.*

When a person is in a situation of over-indebtedness, he or she is inevitably in a situation of serious debt. However, the reverse is not always true. A serious debt situation only results in a state of over-indebtedness if the inability to pay outstanding debts is of a sustained nature. The phenomenon of over-indebtedness therefore has a structural nature that serious debt does not necessarily have.

2.2 The need to measure over-indebtedness

The definition of over-indebtedness that we have just outlined quickly seems difficult to work with when it comes to counting the number of over-indebted households. However, our society is used to quantifying social phenomena that are judged as worrying and recording the measurements obtained in scoreboards. These scoreboards are used, *ex ante*, to define the economic and social policy measures that prove necessary. *Ex post*, these scoreboards will be used to assess the effectiveness of past socio-economic measures. Within this framework, there is a risk that a phenomenon as worrying as over-indebtedness will be ignored by policy makers because it is difficult to quantify. It therefore seems vital to assess the significance of over-indebtedness by using economic and social indicators that will enable us to assess the overall risk of over-indebtedness, which should not be confused with the individual risk of over-indebtedness. But, how do we define

these concepts of risk related to over-indebtedness, and most importantly, what indicators should be used to try and measure it?

2.2.1 What do we mean by ‘individual risk of over-indebtedness’?

Risk is widely defined as the probability of an event happening where the consequences (often negative) are known (Sirven, 2007). For a given individual, the individual risk of over-indebtedness will therefore be a *measure of the probability that this individual will experience, at a given moment, a situation of over-indebtedness*. Of course, the size of this risk will vary from one individual to the next. Different characteristics appropriate to one person (age, socio-professional situation, etc.) will increase or decrease the probability that he will one day experience over-indebtedness. It does not seem unreasonable to think that married men with a stable job will have, on average, a lower risk of over-indebtedness than single, unemployed women.

To a certain extent, from an individual’s characteristics, it should be possible to assess the risk that this person may one day experience a situation of over-indebtedness. The idea of measuring individual risk of over-indebtedness is not as theoretical as it seems. Lending institutions such as banks rely on this type of calculation when they use credit scoring for granting loans. *Credit scoring* consists of comparing the characteristics of a loan applicant (his age, profession, salary, family situation, etc.) with those of a representative sample in order to calculate the probability that the borrower will not repay his loan. For lending institutions, credit scoring is nothing more than a decision making tool which allows them to assess the risk of default, which in principle, is unknown and incalculable. If Mr X’s characteristics closely resemble those of the “good borrowers” appearing in the lending institution’s representative sample, then the technique of credit scoring will give Mr X a good score. This good score will represent a relatively low risk of default.²

2.2.2 How do we assess the ‘overall risk of over-indebtedness’?

Unlike lending institutions, we do not want to produce measurements that are linked to any individual risk of over-indebtedness. Within the framework of its assignments, the Observatoire is particularly interested in the assessment of the overall risk of over-indebtedness, which at a given moment, is a *measure of the probability that an individual taken at random in society is in a situation of over-indebtedness*. This overall risk of over-indebtedness is unknown and incalculable. Using the example of credit scoring techniques, we can attempt to produce indicators of this overall risk of over-indebtedness. A good indicator of this risk would be a measure of an easily quantifiable social phenomenon and one which, of course, would assumed to be strongly correlated with the overall risk of over-indebtedness that it is supposed to be able to assess.

If the selected indicator constitutes a good indicator of the overall risk of over-indebtedness, then an increase in the scale of the indicator would be an indica-

tion of an increase in the phenomenon of over-indebtedness. However, we must remain aware that, as judicious as it may be, no indicator will offer an exact count of the number of over-indebted households. It will be the directions taken by our indicators (temporal trends as well as regional comparisons) which will provide meaning and make it possible to assess trends in terms of over-indebtedness. In addition, the use of several indicators seems wiser to us than the use of a single indicator. The following point presents a certain number of over-indebtedness and serious debt indicators which may be used to measure the phenomenon. These indicators will also enable the causes of over-indebtedness as well as its link to poverty to be studied.

2.3 Analysis of the development of three indicators of the overall risk of over-indebtedness

From data belonging to the BNB's Central Individual Credit Register (CCP), the Observatoire du Cr dit et de l'Endettement proposes identifying different indicators of the overall risk of over-indebtedness.³ As a reminder, the Register records information on consumer credit and mortgages taken out by individuals (positive component), payment defaults for those same loans (negative component) together with information relating to current collective debt settlement procedures. Lenders must consult the Register in order to ensure a loan applicant's ability to pay. A lender cannot grant a loan to a person if, in view of the known elements, that person is likely to experience difficulties in repaying that credit. For the Observatoire, the Register is a solid foundation from which it is possible to calculate the indicators of the overall risk of over-indebtedness. In this publication, we propose assessing the overall risk of over-indebtedness using three indicator categories arising from CPP data.

2.3.1 *The percentage of borrowers in default*

Our first indicator of the overall risk of over-indebtedness is taken from the payment defaults recorded in the Central Individual Credit Register. We are particularly interested in what percentage of borrowers, out of the total borrowers listed in the CCP's positive file, recorded at least one payment default. This indicator, that we will subsequently call the percentage of borrowers in default, is calculated as follows:

$$\text{Percentage of borrowers in default} = \text{Number of people recorded in default for at least one credit (negative file)} / \text{Overall number of borrowers (positive file)}$$

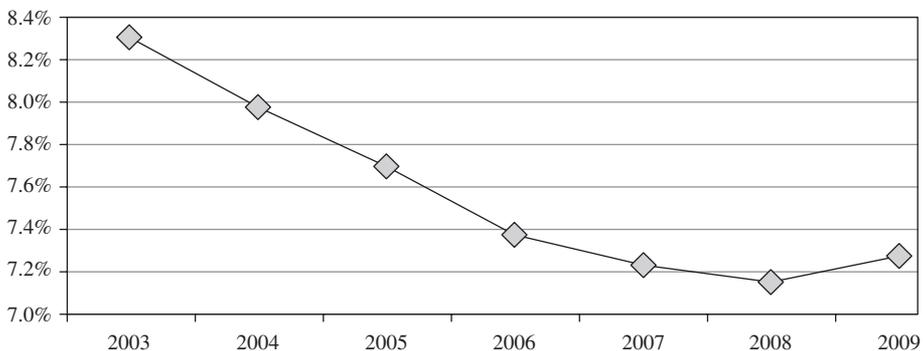
□ *Temporal trend of the percentage of borrowers in default*

By referring to graph 1, we notice that in 2003, 8.3% of all borrowers were in default for at least one credit recorded in the Register. In 2009, the percentage

of borrowers in default was no more than 7.28%. This substantial trend must be read as reflecting a reduction in the overall risk of over-indebtedness. However, it would be completely incorrect to conclude that, in 2009, 7.28% of borrowers were in a situation of over-indebtedness. Some people incur a payment default following personal oversight, a dispute with the lender or due to temporary financial difficulties. Furthermore, in 2009, 63% of borrowers in default only had a payment default for a single credit. It is therefore possible to be “put on file” as defaulting without being in a real situation of serious debt and as a result, much less a situation of over-indebtedness. The percentage of borrowers in default must, at most, be considered as an indicator of the overall risk of over-indebtedness and not as an accurate measurement of the phenomenon. The fact that a person is recorded as having one or several payment defaults means that this person is experiencing a debt situation which is more or less serious. The risk that this person will experience over-indebtedness should increase with the number and scale of the payment defaults.

In addition, between 2008 and 2009, we notice a slight increase in the percentage of borrowers in default. Even if it remains small, this change is enough of a contrast to the five consecutive years of decrease for us to take it into account and suspect a slight increase in the overall risk of over-indebtedness. We still need to verify whether the other indicators develop in the same way or not.

Graph 1 – Percentage of borrowers in default (evolution in % for Belgium).



Source: OCE graph and calculations on CPP (BNB) data.

□ *Spatial disparities in the percentage of borrowers in default*

The importance of regional disparities in the overall risk of over-indebtedness can be analysed using table 1. In 2009, 9.4 % of borrowers in Wallonia are affected by at least one payment default. This rate is 10.22% for the Brussels Capital Region and 5.21% for the Flemish Region. In addition to fluctuations over time, the overall risk of over-indebtedness varies according to the spatial entity considered. Although not listed here, existing data about the administrative districts indicate that

regional disparities in terms of serious debt and over-indebtedness become more apparent as we study the phenomenon on a closer spatial scale. As an indication, it is the administrative district of Charleroi that holds the record: 12.89% of borrowers are in default. Conversely, only 4.15% of borrowers in the district of Louvain are in default. The phenomenon of over-indebtedness is therefore focused on the most socially and economically vulnerable areas of the country. Belgians are far from equal in terms of the overall risk of over-indebtedness.

Table 1 – Spatial disparities in terms of serious debt problems (percentage of borrowers in default).

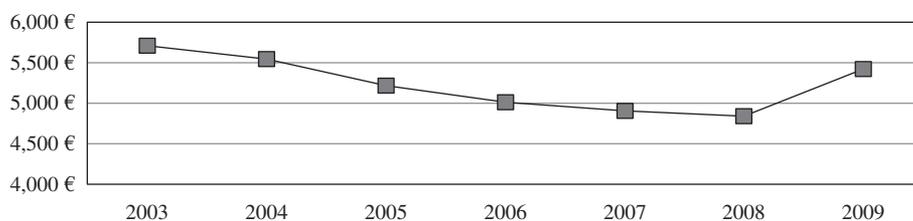
Antwerp Province	5.38%	Walloon Brabant Province	5.65%
Flemish Brabant Province	4.38%	Hainaut Province	10.89%
Limbourg Province	5.17%	Liège Province	9.46%
East Flanders Province	5.55%	Luxemburg Province	7.87%
West Flanders Province	5.34%	Namur Province	8.82%
<i>Flemish Region</i>	<i>5.21%</i>	<i>Walloon Region</i>	<i>9.40%</i>
<i>Brussels Capital</i>	<i>10.22%</i>	<i>Belgium total</i>	<i>7.28%</i>

Source: OCE graph and calculations on CPP (BNB) data.

2.3.2 *Development of the average arrears by borrower in default*

While the initial indicator of the overall risk of over-indebtedness is centred on the frequency of payment defaults, the second type of indicator assesses the extent of the payment defaults using the average arrears by borrower in default. Between 2008 and 2009, the nominal average arrear amount by borrower in default increased significantly. The Observatoire calculated that, for people in payment default, average arrears are 6,042 Euros in 2009 compared with 5,394 Euros for 2008, which is an increase of 12%. Inflation, which was practically zero in 2009, is not likely to explain this development. To prove this, graph 2 indicates that, between 2008 and 2009, a change in trend is noticeable in the real development (excluding inflation) of arrears. At the end of 2009, average arrears (constantly expressed in Euros from 2004) had returned to a level close to that of 2004.

Graph 2 – Development in average arrears by borrower in default (in constant euros from 2004)



Source: OCE graph and calculations on CPP (BNB) and ICN (IPC) data.

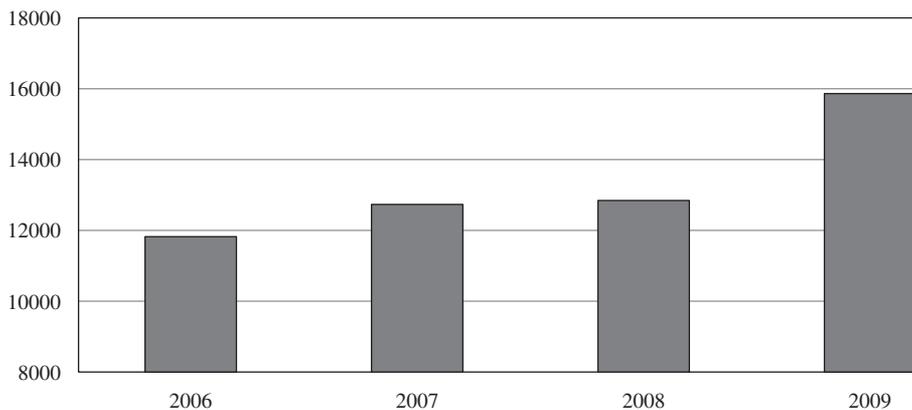
When assessing the overall risk of over-indebtedness, this development has a more significant meaning than the increase in the percentage of borrowers in default already highlighted above. This increase in average arrears proves to us that defaulted payments are part of situations that, by and large, become more difficult to manage. Given these statistical developments, we may fear that, during 2009, “occasional” payment defaults become financial difficulties with a more “structural” nature. However, as recalled above, over-indebtedness is commonly defined as a long-term inability to meet debts. The developments highlighted in graph 1 may be considered as indicators of a rise in the overall risk of over-indebtedness, which as for the percentage of borrowers in default, takes place after five years of favourable development.

2.3.3 *The number of new collective debt settlement procedures*

The number of households seeking and being accepted into the collective debt settlement procedure each year is the third indicator allowing us to assess the overall risk of over-indebtedness. The data in graph 3 indicates that, between 2008 and 2009, the number of new CDS (collective debt settlement) procedures went from 12,900 to 15,904 which is an increase of 23.3%.

However, an increase in the number of procedures accepted during a given year reflects a rise in the number of collective settlement requests. In turn, increased use of the collective settlement procedure can be seen as a sign of growing financial difficulties for households.

Graph 3 – Development in the number of new collective debt settlement procedures.



Source: OCE graph on CPP (BNB) data.

As for the previous indicators, this development reveals an increase in the overall risk of over-indebtedness for 2009. Further on in the document, we will attempt to determine the causes of over-indebtedness and, consequently, the in-

crease recorded in the overall risk of over-indebtedness for 2009. Our objective is also to make the connection between the phenomenon of over-indebtedness and that of poverty. This connection will be approached in two ways. In section 3, we will attempt to show that some of the factors that cause over-indebtedness are also indicative of some form of poverty. In section 4, we will be asking if over-indebted people can be considered as poor in view of the principal approaches assessing poverty.

3. The causes of over-indebtedness

When we examine the explanatory factors of over-indebtedness, we must consider two levels of analysis. On the one hand, on a macroeconomic level, temporary factors intervene to explain why over-indebtedness is greater at certain periods and/or in certain regions. However, macroeconomic variables do not explain all situations of over-indebtedness. In fact, people in similar socio-economic situations do not always experience the same fortunes in terms of serious debt and over-indebtedness. On the other hand, on a microeconomic level, there are characteristics appropriate to the households which explain the beginnings of some situations of over-indebtedness. To complete our analysis of the causes of over-indebtedness, we will also ask if the excessive use of credit is a real factor in over-indebtedness.

3.1 Macroeconomic deciding factors of over-indebtedness

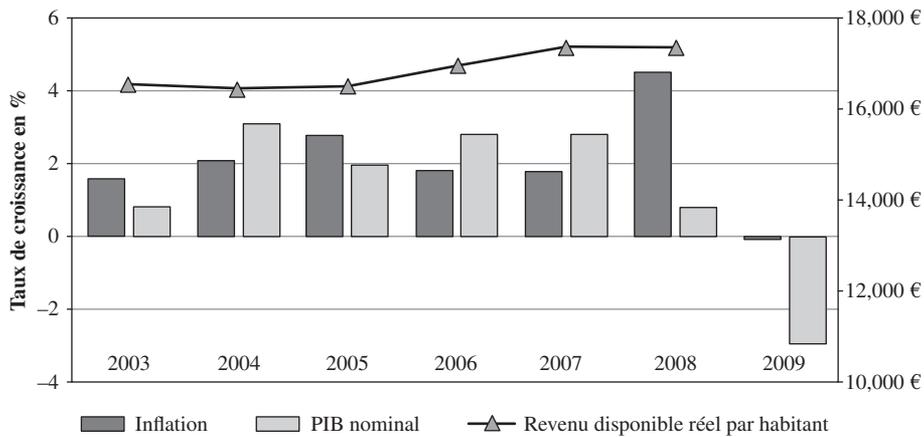
The developments in the over-indebtedness indicators shown previously, lead us to think that, between 2008 and 2009, our economy experienced a slight increase in the overall risk of over-indebtedness of households. What really happened between 2008 and 2009?

Of course, the alleged increase in over-indebtedness appears in a context of quite a severe crisis. From 2008, the world economy was shaken by the *sub-prime* crisis which rapidly turned into a banking and financial crisis. In September 2008, the bankruptcy of *Lehman Brothers* confirmed the depth of the crisis. Furthermore, this bankruptcy spread panic through the world's financial markets. The crisis, which initially only affected the financial sphere of the economy, then spread to the entire economic system and impacted employment and consequently household purchasing power.

Graph 4 shows us the change in disposable income per capita for households between 2003 and 2008 along with the rate of growth for GDP and inflation for the period 2003–2009. We notice that, during 2008, inflation was particularly strong. Furthermore, GDP only increased very slightly. In such a context, real disposable income per capita (which is a good measurement of purchasing power) reduced

(-0.18%) between 2008 and 2009. At the time of writing this article, we do not have the data to enable us to assess purchasing power in 2009. However, strong negative growth in GDP combined with inflation close to 0% should result in a significant reduction in purchasing power, and because of this, lead to an increase in financial difficulties for the most vulnerable households.

Graph 4 – Development in the principal macroeconomic indicators: inflation and nominal GDP (in %, left axis); real disposable income per capita (in constant euros from 2004, right axis).



Source: OCE Graph on ICN data collected by Belgostat (GDP and rate of inflation) and OCE calculations on ICN data (actual disposable income per inhabitant).

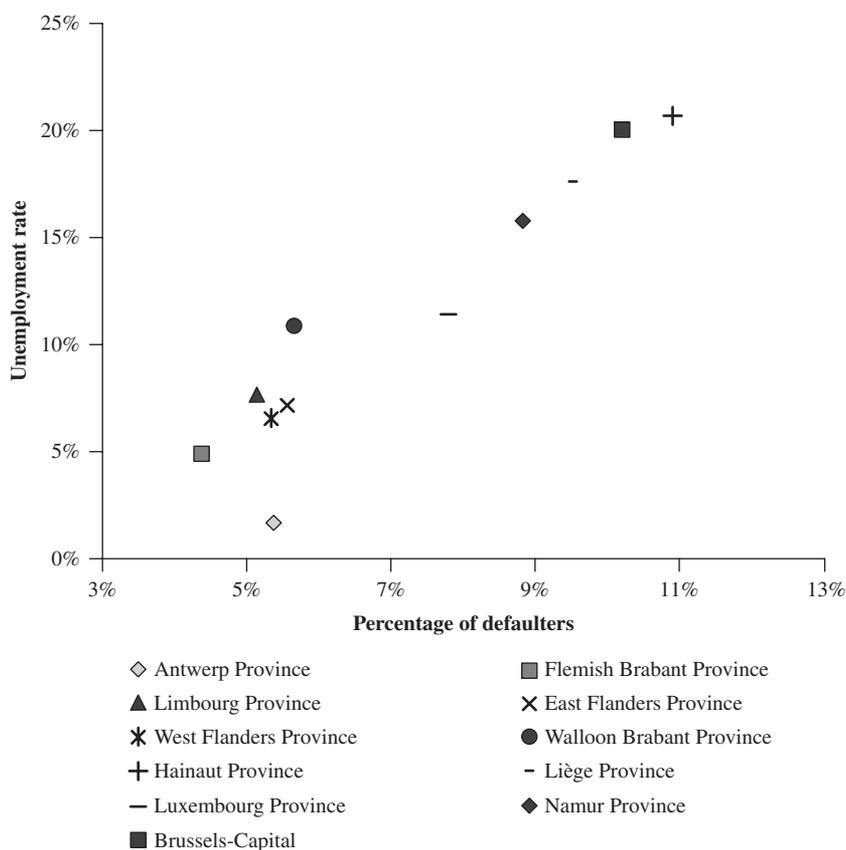
The economic developments of 2009, may of course, explain the growth seen in the percentage of borrowers in default, the rise in the use of the collective debt settlement procedure and the increase in the average arrears per borrower in default. The change in the overall risk of over-indebtedness therefore tends to be connected to cyclical variations in economic activity.

The analysis of table 1 indicates that the overall risk of over-indebtedness varies significantly from one region to another. We can assume that the risk of over-indebtedness inherent in a region depends, at least in part, on the socio-economic characteristics of its inhabitants. However, is this hypothetical link between over-indebtedness and precariousness reinforced by the analysis of the available statistics?

Graph 5 shows that, at the level of the Belgian provinces, we cannot reject the hypothesis of a connection between the unemployment rate (here considered as an indication of living conditions in each region) and the percentage of borrowers in default (which is used to reflect the overall risk of over-indebtedness). With a correlation coefficient⁴ of 0.94, these two variables appear to be strongly linked statistically.

Although a more thorough study may prove useful, it seems right that those regions more sensitive to the risk of unemployment are also most sensitive to the risk of over-indebtedness. A region's socio-economic characteristics seem therefore to explain the overall risk of over-indebtedness appropriate to this region

Graph 5 – Relationship between the unemployment rate and the percentage of borrowers in default.



Source: OCE graph and calculations on CPP and ONEM data.

We have therefore shown that macroeconomic factors were likely to explain the over-indebtedness. Unsurprisingly, hazards related to the economic situation seem to influence the overall risk of over-indebtedness. Furthermore, over-indebtedness seems to have a greater presence in those Belgian provinces that are less economically successful. These macroeconomic explanations seem to go without saying. However, they seem insufficient in explaining the phenomenon of over-indebtedness in its microeconomic dimension. What are the factors that

can explain why certain households experience a situation of over-indebtedness while others, sometimes in relatively similar socio-economic conditions, do not encounter this type of financial difficulty? In the following, we will examine the factors which may influence the individual risk of over-indebtedness. We will also look at the question of whether a connection can be established between the state of over-indebtedness of one person and the use of credit. For the most part we will use the Observatoire's works as a basis, and particularly, survey data collected by the Observatoire from the Walloon Debt Mediation Services (SMD).⁵

3.2 Microeconomic deciding factors of over-indebtedness

When we try to understand the causes of over-indebtedness starting from the socio-economic reality of households consulting the Walloon Debt Mediation Services, the SMD, we quickly see that this presents a characteristic profile of those likely to experience poverty (Cherenti, 2010). According to the aforementioned Observatoire data, the average income for households monitored by the SMD was only 1,361.97 Euros in 2008. As we will show in section 4, a significant proportion of households monitored by the SMD have incomes below the poverty threshold. It is also interesting to compare the average income of households consulting the SMD with the average expenditure of Belgian households. The CRIOC (Centre for research and information for consumer organisations) created a qualified "family expenditure" index which tells us about a household's average weekly expenditure dedicated to the consumption of goods and services (both public and private). In December 2008, this "family spend" was 570.56 Euros which is 2,282.24 Euros per month.⁶ The comparison of this figure with the average income for households monitored by the SMD, led us to conclude that over-indebted people have a lower than average standard of living. This report is corroborated by the fact that, as previously shown, the population of the most socio-economically affected regions register more payment defaults in terms of credit. The low income and the individual risk of over-indebtedness therefore seem strongly connected.

For every debt mediation case analysed, the Observatoire questioned the debt mediator who dealt with that case about the factor which he thought most likely to explain the household's state of over-indebtedness. Based on this data, we can establish a typology of over-indebted households according to the causes that appear to be essential in explaining individual situations of over-indebtedness. In this way, the Observatoire was able to highlight the four typical factors which, according to the mediators, are most decisive.

For 34.7% of cases analysed in 2008, the mediator claimed that the structural insolvency of the household was the primary factor explaining over-indebtedness. With income too low to cover the basic essentials, the household quickly fails to meet current expenditure. In 2007, structural insolvency only

appeared in 30 % of cases. This higher incidence of structural insolvencies indicates an impoverishment of households that should explain the increase in over-indebtedness previously highlighted. Furthermore, it is interesting to note that in Hainaut, structural insolvency is mentioned in 38.8% of cases. However, this province is far from being the most affected by situations of serious debt and over-indebtedness (see table 1). As a comparison, this reason was only given in 29.1% of cases in the province of Walloon Brabant and in 20.6% of cases in the province of Luxemburg.

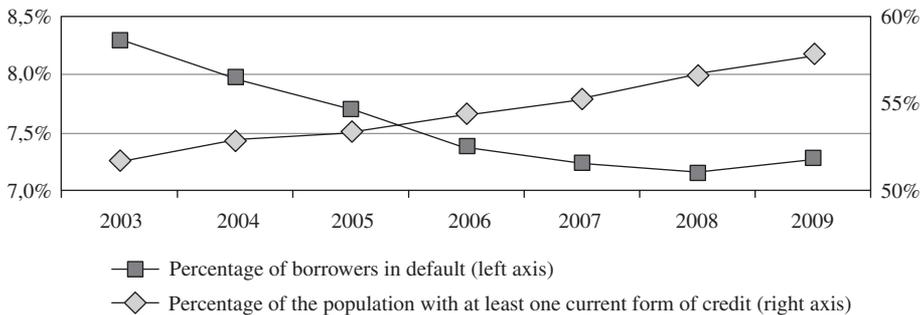
The three other causes of over-indebtedness put forward by mediators are “unforeseen events”, lifestyle creep and finally, difficulties in managing a budget. In order of importance, unforeseen events (such as illness, job loss, the death of a family member, separation) are the second cause of over-indebtedness given by mediators. In 2008, this reason was given in 26.5% of cases analysed. Lifestyle creep (excessive spending, abusive use of credit, etc.) is the second to last factor mentioned. This was only the most decisive cause in 15.5% of cases handled by the SMD. In 14.36 % of cases analysed, difficulty in managing a budget explained the precarious financial situation in which the household in question found itself.

In the majority of cases, these factors acted together to explain a person’s state of over-indebtedness. In our works, we questioned the mediator about the cause which he deemed to be most decisive for each case. It seems obvious that difficulties in managing a budget will generate a greater risk of over-indebtedness than those accompanying it; for example, low income and lifestyle creep. Furthermore, each of these factors has a different implication in terms of over-indebtedness; for example, depending on whether or not the household in question is a home-owner, has a certain level of education, the help of people close to them in order to deal with unforeseen events. Vulnerability with regard to over-indebtedness depends on a large number of factors that it is impossible to list.

3.3 Can we establish a link between use of credit and over-indebtedness?

Many people consider, sometimes too quickly, that over-indebtedness and credit debt are inseparable phenomena. What does this mean exactly? An analysis of data from the CCP shows us that it is difficult to establish an obvious link between over-indebtedness and the use of credit. Graph 6 compares the section of the population with at least one current form of credit (right axis) with the development of serious debt problems (using the percentage of borrowers in default; left axis). Over the period in question, we see that an increase in the use (or access) to the credit market is accompanied by a reduction in serious debt situations. Between 2003 and 2009, the percentage of the Belgian population with at least one form of credit went from 51.8% to 57.8%. Over the same period, the percentage of borrowers in default reduced significantly from 8.3% to 7.2%.

Graph 6 – Developments comparing the use of credit and serious debt.



Source: OCE graph and calculations on CPP (BNB) data.

Of course, the trends outlined in the graph above concern the Belgian population as a whole. What link can be established between the use of credit and over-indebtedness if we consider just those households in a real situation of over-indebtedness? The statistics concerning collective debt settlement procedures give us, at least in part, the answer to this question. In 2009, almost a third of people in a collective settlement procedure were not recorded in the negative section of the CCP. That same year, 20% of people in collective settlement had no current credit recorded in the register. The data collected by the Observatoire from the SMD agrees. A growing number of people consulting the aforementioned services experience financial difficulties while having no credit to repay. In 2001, over-indebted people without credit represented 18.8% of all people consulting the Walloon services. In 2008, this figure reached 33.6%. For these people, their debt is particularly comprised of debts owed to public authorities (personal income tax and various other taxes), rent arrears, unpaid bills in terms of energy and/or healthcare provision. Once more, low incomes explain these people's state of over-indebtedness. These households find themselves in a situation of over-indebtedness given their inability to pay charges relating to the provision of services essential to a dignified life. Furthermore, it is conceivable that some households in over-indebtedness and credit have to resort to this method in order to be able to obtain those goods and services that are essential to a dignified life.

While situations of over-indebtedness can happen in the absence of credit, 60.1% of cases handled by the SMD feature mixed debt (credit debt and off-credit debt). In such cases, is the extent of the debt related to credit the determining cause for the precarious financial situation of these households?

Median credit debt was 5,200 Euros at the end of 2008. The median amount of consumer credit debt rose to 4,697 Euros while the median mortgage credit debt (present in only 7.5% of cases handled by the SMD) rose to 37,800 Euros. In order to be able to make a judgment on the importance of this debt, we need a point of comparison, so we can compare these figures with the average debt in Belgian households. In 2008, average outstanding consumer credit was 4,280 per

household while average outstanding mortgage credit amounted to 33,310 Euros (OCE calculations based on BNB data).

The median mortgage debt of households monitored by the SMD is therefore higher than the Belgian average. However, people likely to have a current mortgage loan are overrepresented in the category of people monitored by the SMD. In 2008, 74.27% of over-indebted people were aged between 25 and 54. However, only 52.88% of the Walloon population are aged between 25 and 54. Since the age groups of people most likely to have a current mortgage loan are overrepresented in the population of over-indebted people, it seems normal that this population is relatively more indebted in terms of outstanding mortgage credit.

As evidenced by the figures presented above, households monitored by the SMD are no more indebted in terms of consumer credit than the Belgian population as a whole. If this type of credit is accompanied by a greater proportion of payment defaults for households monitored by the SMD, it is only because these households accumulate a certain number of characteristics which make them financially more vulnerable. Insufficient income is, of course, a factor likely to explain the more or less problematic nature of the type of debt in question. Moreover, let us remember that unforeseen events would be the primary cause of over-indebtedness in over a quarter of cases handled. It is not illogical to think that, for a certain proportion of households dealt with by the SMD, debt poses no problem until unforeseen events strike and upset the initial financial balance.

3.4 Poverty as a factor of over-indebtedness?

On reading the above, it is clear that the factors that generally lead to a person being considered as poor are also the factors likely to explain over-indebtedness. We have shown that a gloomy economic situation, which is generally accompanied by a deterioration in living conditions for households, is likely to explain an increase in the overall risk of over-indebtedness. Furthermore, on a microeconomic level, low income, along with other variables proving the precariousness of living conditions must be taken into account to explain the over-indebtedness in households. Finally, it seems much too simplistic to limit the analysis of the causes of over-indebtedness solely to the question of whether debt related to credit is present or not in the cases analysed. The causes of over-indebtedness must therefore be considered globally.

An individual only becomes overburdened with debt after a complex process marked by a series of accidents and other hazards in life. When an unforeseen event strikes in the life of a household, its capacity to deal with this unforeseen event and not experience over-indebtedness will depend on the seriousness of the problem, the age at which it happens, the initial size of the debt, but also the household's ability to implement effective strategies allowing it to avoid the spiral of over-indebtedness. A large number of variables such as the size of the income, management abilities, relationship capital, socio-professional status are

likely to explain that, for a given unforeseen event and the same level of debt, two households do not have the same risk of experiencing over-indebtedness. Poverty, considered in the wider sense, is a factor which increases the risk of a household experiencing over-indebtedness following an unforeseen event.

We must also draw attention to the limits of the type of analysis above. Although tempting because it is based on numerical data, an approach limited to highlighting socio-economic factor(s) leading to an individual experiencing over-indebtedness can lead to misinterpretations. According to Duhaime (2003) once the “standard economic paths” are highlighted, we have only completed half the analysis work giving us a profound understanding of the phenomenon of over-indebtedness. In some cases, over-indebtedness is related to income poverty. In other cases, unforeseen situations are highlighted. However, it would be too easy to consider that everyone with over-indebtedness is a victim of their situation and that, in all cases of over-indebtedness, the situation results from exogenous events which individuals can do nothing about. In a certain measure, we must accept the idea that individuals are participants in over-indebtedness. In all cases of over-indebtedness, individuals have made choices likely to explain the path followed and which results in the state of over-indebtedness. These choices may be connected as much to excessive spending as to ill-considered credit. We can also consider that an individual “chooses” the way in which he will react to an unforeseen event in life.

Duhaime (2003) also asserts that every individual has his own representations of the world which determine his relationship with others, with work, with consumption. These representations of the world depend on the social and cultural environment as well as the values of this environment in which each individual develops. This way of considering the world and the place we want to occupy within it guides the actions of individuals. While each individual has an amount of free will, a considerable number of choices made by individuals are determined by external influences. Cultural and sociological variables must also be taken into account to explain over-indebtedness.

Vranken (in Vranken et al., 2009) adopts a similar viewpoint. This author recalls that certain choices in terms of debt, but also consumption are also directly connected to the consumerist aspect of modern life. Furthermore, still according to the same author, choices made by poor people are particularly influenced by consumerist considerations. Choices that can appear economically irrational would allow them to connect with society and thus protect themselves from social exclusion. It is interesting to point out that choices motivated by a desire for social integration may, in the end, lead some individuals on paths which result in over-indebtedness.

4. Are over-indebted people poor?

We have highlighted a collection of statistics that enable us to analyse the development of the overall risk of over-indebtedness. The essence of the explanation for this phenomenon is found in the often precarious living conditions of the households in question. We want to investigate the link between the phenomenon of over-indebtedness and that of poverty in greater depth. Consequently, we are examining whether over-indebted people can be considered as poor as defined in the various definitions currently given to the concept of poverty. We will briefly summarise several criteria for classifying a person as being poor. We will then apply these criteria to the population of households monitored by the debt mediation services. Furthermore, we will present some results from the EU-SILC survey which will also enable us to make the connection between over-indebtedness and poverty.

Economists consider that *an individual will be poor when his level of well-being is below a certain threshold* (Sirven, 2007) This definition of poverty is still very general and the notion of well-being covers different aspects of human life. Poverty is a concept which is, and indeed must, be approached in different ways. In the following, we will begin by examining the concept of income poverty. Then, we will analyse the connection between poverty and over-indebtedness by giving a wider meaning to the concept of poverty. We will then tackle the notions of subjective poverty and existence poverty.

4.1 Income poverty and its connection with over-indebtedness

4.1.1 *What is the definition of income poverty?*

The dominant approach when analysing poverty focuses on income indicators in order to define “*income poverty*”. In view of this, it is primarily an issue of defining a “poverty threshold” which will mark the boundary between the “poor” and “non-poor”. Once this threshold has been established, we need to calculate to what extent the population we are interested in is affected by poverty or, in other words, calculate the percentage of the population or households living below the poverty threshold. (Sirven, 2007)¹¹

4.1.2 *Can households monitored by the SMD be considered as poor?*

Poverty thresholds for the different types of households for 2008 are given in table 2 (second column). These figures are linked to the Observatoire studies which show that median income for households monitored by the debt mediation services was only 1,205 Euros in 2008 (average income being 1,361 Euros). Of course, the median income of households monitored by the SMD varies greatly depending on the type and size of the household in question. Columns

2 and 3 in table 2 allow a comparison of median income by type of household with the poverty threshold set for these same households. Straightaway, we can see that the different categories of households monitored by the Walloon mediation services have median incomes very close to and often below the poverty threshold.

The median income for single person households monitored by the debt mediation services is 1,000 Euros while the poverty threshold is set at 899 Euros for this type of household. The gap may seem significant, however, we must remind ourselves that the median is no more than a central tendency measurement which, when it is misinterpreted, risks hiding the great diversity in individual situations. The value taken by this median means that each month, over 50% of single person households monitored by the SMD live on an income less than 1000 Euros. The Observatoire calculated that in 2008, 36% of single person households monitored by the SMD were living below the poverty threshold (see forth column in the table). This rate must be compared with the rate of poverty in Wallonia which was 19.5% in 2008. Although not all “single person over-indebted households” live below the poverty threshold, this population is clearly more affected by the risk of poverty than the Walloon population taken as a whole.

Table 2 – Poverty threshold of different types of households and situations for households monitored by the SMD.

Type of households:	Poverty threshold:	Median income of SMD households	Percentage of households monitored by the SMD below the poverty line
A single-person household	899 Euros	1000 Euros	36.0%
One adult and one child	1,169 Euros	1166 Euros	52.8%
One adult and two children	1,438 Euros	1398 Euros	58.9%
Two adults	1,349 Euros	1412 Euros	48.0%
Two adults and one child	1,618 Euros	1616 Euros	52.1%
Two adults and two children	1,888 Euros	1819 Euros	56.5%

Source: OCE calculations on FPS Economy data (poverty thresholds in “Direction générale statistique et informations économiques – 23rd March 2010 – results of the EU-SILC survey 2008”) and on the survey database of the forthcoming study by the Observatoire du Crédit et de l’Endettement entitled “Prévention et traitement du surendettement en Région wallonne: rapport d’évaluation 2008”.

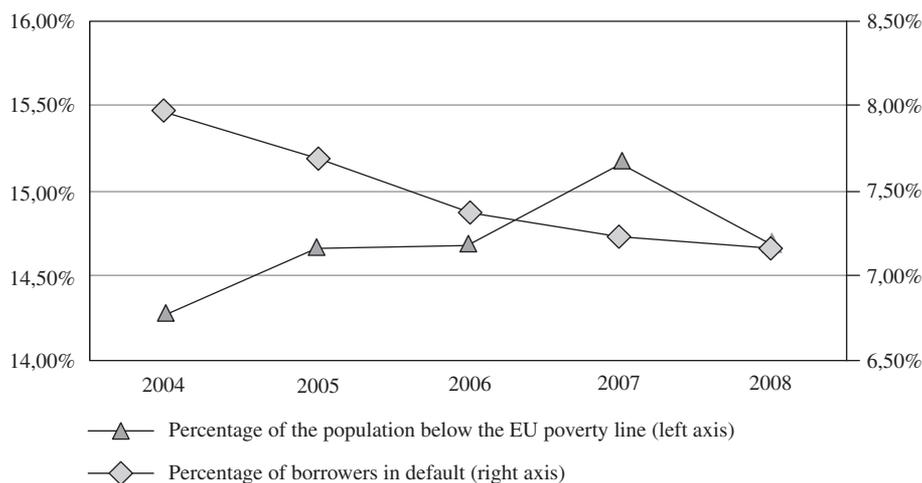
The report conducted for single-person households can be applied generally to all types of households considered in table 2. Whatever the size of the household, over-indebted people monitored by the SMD are clearly more affected by income poverty than the general population of Wallonia. Furthermore, the risk of poverty increases significantly with the size of the household. Families with two children have a risk of poverty of almost 60%.

4.1.3 *Do developments in poverty coincide with those in the overall risk of over-indebtedness?*

We can therefore conclude that households monitored by debt mediation services experience a risk of income poverty greater than the Belgian population considered as a whole. Is this connection between the increased risk of poverty and over-indebtedness still relevant today if we compare the historic developments in indicators accounting for these two phenomena? Graph 7 analyses the joint development of the percentage of borrowers in default and the rate of poverty.

Contrary to what we expect and with the exception of the 2007-2008 development, the two curves develop in opposite directions. The development is however only presented over a very short duration. Moreover, the development of the poverty rate accounts above all for the situation of low income households. The percentage of borrowers in default concerns all borrowers regardless of income.

Graph 7 – Developments comparing the percentage of borrowers in default (right axis, in %) and the poverty rate (left axis, in %).



Source: OCE graph on BNB and FPS Economy data.

4.2 **Other approaches to poverty**

Although widely used, the notion of an at-risk-of poverty rate includes, through its construction, an arbitrary part. On the one hand, the choice of threshold will determine the extent of the phenomenon of poverty. Are all the people below the threshold in really acceptable socio-economic situations? Furthermore, an individual will be considered as poor following an analysis tending to make the

link between his income and that of his contemporaries. No place is given to an individual's assessment of his own situation. These deficiencies could lead us to under-estimate the link connecting over-indebtedness and poverty. While continuing to use the SILC data, we are proposing two alternative approaches to poverty by linking them with over-indebtedness.

4.2.1 *Subjective poverty*

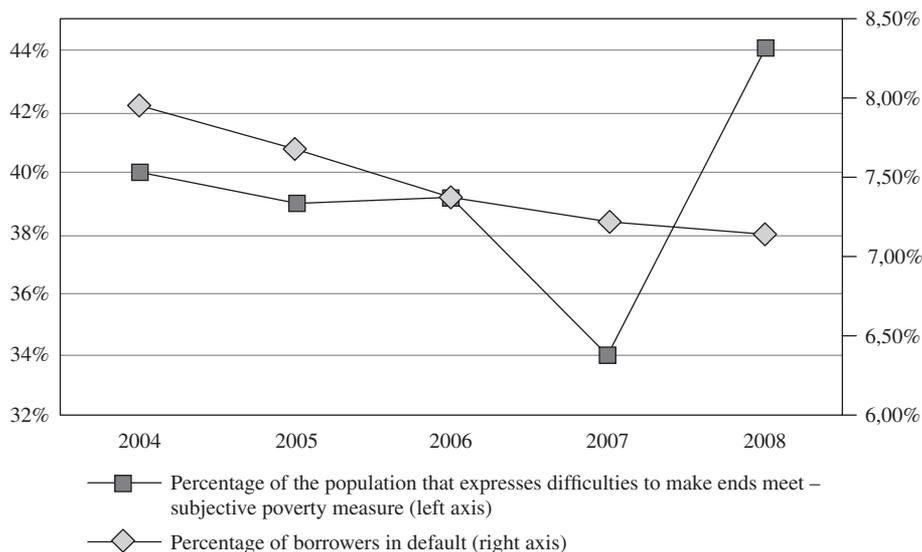
The first alternative approach to poverty focuses on the perception that individuals have of their personal situation and, potentially, the sufficient nature of their income. Thus we talk about *subjective poverty*. The EU-SILC survey attempts to approach this aspect of poverty by questioning each household on how they manage to "balance their budget". The question is asked in these terms: "considering your household income, do you find balancing your budget for it very easy, easy, quite difficult, difficult or very difficult?" In 2008, by considering choices going from "quite difficult" to "very difficult", 44% of households admit "having difficulties in making ends meet" (see graph 8; left axis). This percentage was only 34% in 2007. At the present time, there is no data in terms of subjective poverty for over-indebted households. The feelings that an over-indebted person has about his state of poverty should be analysed in depth in subsequent studies dealing with over-indebtedness and poverty.

By comparing the rate of poverty in graph 7 with the measurement of subjective poverty presented in graph 8, we see that these two indicators of poverty develop in opposite directions. The developments in income poverty do not therefore correspond to those in poverty as experienced by the households. Graph 8 also presents the opportunity to compare subjective poverty with the percentage of borrowers in default. Both curves develop in approximately the same direction. Between 2004 and 2007, we witness a combined reduction in subjective poverty and the percentage of borrowers in default.

However, at the end of the period in question, the percentage of borrowers in default decreases slightly while the perception that households have of their state of poverty increases sharply. The increase, for 2008, in subjective poverty precedes that of the overall risk of over-indebtedness (highlighted in graphs 1 to 3) which only took place in 2009.

The developments highlighted do not allow a certain link between the risk of over-indebtedness and poverty to be established. However, this link appears more clearly when we consider poverty in its subjective aspect. We must also consider that the data currently available does not allow us to reason on long enough time frames. Once published, the data from the EU-SILC 2009 survey will allow us to see whether the increase in the overall risk of over-indebtedness noticed in 2009 has had an impact on poverty indicators.

Graph 8 – Developments comparing percentage of borrowers in default (right axis, in %) and subjective poverty (left axis, in %).



Source: OCE graph on BNB and FPS Economy data.

4.2.2 Poverty in terms of living conditions (multiple poverty definition)

Other authors wanted to widen the field of poverty analysis by considering that income is not the only aspect which needs to be taken into account. So we study *poverty in terms of living conditions* and by defining the indicators of poverty which, depending on the case, relate to variables such as results in terms of health, housing quality, nutrition, literacy, security. Some authors also try to include variables referring to the quality of social relationships or self esteem in the poverty analysis (see for example, Fall and Verger, 2005).

The data currently available does not enable us to study this ‘multiple’ poverty that may affect over-indebted households in great depth. We can however, refer to the type of housing occupied by over-indebted households and compare this data with the type of housing occupied by the Belgian population taken as a whole. The data available does not however allow a direct analysis of the quality of the housing occupied by over-indebted households. The UE-SILC survey shows us that 73.2% of Belgian households own the property they live in. If we examine the people monitored by the Walloon SMD, only 18% of households are owners. 53.9% of households monitored by the SMD rent private property and 21.6% rent social housing. This distinction focusing on the status of occupants could seem irrelevant as part of a study focusing on the problem of poverty. However, a survey on the quality of housing in the Walloon region which

has just been published by the DGATLP⁸ (Directorate General for Territory Development, Housing and Heritage) shows, among other things, that there is a link between the quality of the housing and the status of the occupants of the properties (owners or tenants). On average, tenants live in lower quality housing than people who own their own property. It also seems that buildings which are divided into several properties accumulate problems such as poor sound proofing, dangerousness of electrical installations, etc. However these “divided properties” are generally intended for rental. Furthermore, since households monitored by the SMD have low incomes and, as a result, few guarantees to present to owners, it is unlikely that they are given priority for the best quality rentals.

The ‘multiple’ poverty of over-indebted households monitored by the debt mediation services may also be assessed through their socio-professional situation. Only 12% of households monitored by the SMD consist of two working people. In 29.2% of cases, one spouse is a non-worker while in 58.8% of cases, both spouses do not work. However, unemployment is generally seen as a generator of social exclusion. Conversely, work would be an important source of personal fulfilment and one of the principal places for establishing a social connection.

Some characteristics of the households monitored by the Walloon SMD therefore seem to reveal the existence of forms of poverty which go well beyond the strictly monetary aspect. The data enabling us to examine ‘multiple’ poverty indicate that some over-indebted households live in precarious conditions and, because of this, face an increased risk of social exclusion.

4.3 Is there a link between poverty and serious debt?

In its attempt to widen the concept of poverty through the inclusion of living conditions (‘multiple’ poverty), the EU-SILC questions households on the state of their debt as well as the financial difficulties that they experience. The results of this part of the survey enable us to widen our analysis framework. In the following section, we are no longer concerned with over-indebtedness itself, but more generally, serious debt and its links with poverty considered in both its monetary and subjective aspects.

We see that households under the poverty threshold use less consumer credit than the total Belgian population. Only 17.2% of households under the poverty threshold have instalment credit other than mortgages as opposed to 23.6% of the Belgian population. These poor households have also recognised the difficulties related to their debt. In 62.5% of cases, the person questioned considered that the repayment of loans constituted a heavy expense. This percentage is only 33.5% for the whole Belgian population. Moreover, fear related to a deterioration in the financial situation is also more common for households living below the poverty threshold. We can therefore conclude that the “poor” experience more difficulties

related to their debt even though, when compared with the Belgian population, they use less instalment credit. Table 3 also shows us that overdrafts on one or several accounts are more common for households under the poverty threshold than for the total Belgian population. We can ask ourselves whether, for some poor households, use of this type of credit is necessary to be able to cope with current expenditure for essential goods.

Table 3 – Indicators for debt and serious debt from the EU-SILC survey.

Indicators: Percentage of households affected by	Total population	Under the poverty threshold	Above the poverty threshold but having difficulty making ends meet	Above the poverty threshold and not having difficulty making ends meet
– instalment credit other than mortgages for the principal property	23.6%	17.2%	32.1%	20.1%
– the payment of debts and other borrowing excluding the mortgage consisting of heavy expenses	33.5%	62.5%	50.8%	8.7%
– overdrafts on one or several deposit accounts	10.6%	15.3%	20.4%	3.1%
– fear related to a deterioration in the financial situation	19.2%	24.9%	25.2%	13.6%

Source: Directorate general for statistics and economic information – press release of 23rd March 2010 relating to the results of the EU-SILC survey 2008.

We can also concern ourselves with the situation of households living above the poverty threshold but experiencing difficulties in making ends meet. In 2007, this was 27 % of Belgian households. In 2008, 40% of households were experiencing difficulties although they were not, strictly speaking, considered as poor. For people living above the poverty threshold, we therefore see an increase in subjective poverty. Compared with the Belgian average, these households use more consumer credit. A proportion greater than 50% of households considered that the repayment of debts and other borrowings except mortgages constituted a heavy expense. Furthermore, 20.4% of them had overdrafts on deposit accounts, a percentage twice that of the Belgian population.

These facts agree with Vranken (in Vranken et al., 2009) who points out that the current economic crisis risks pushing people belonging to the middle classes into a spiral of serious debt even though, for the majority of people, the debt was taken out wisely. As we have shown, these households have used relatively more consumer credit. When they are affected by income losses, these households experience difficulties in complying with due dates for borrowing and other debts. The crisis may give rise to new forms of poverty which, as has been shown by the development in subjective poverty, does not just affect people considered as poor in the usual sense of the word.

In view of these statistics, it therefore seems impossible to reject the hypothesis of a link between poverty and serious debt. Households considered as poor experience financial difficulties while not having used more credit, on average, than the Belgian population taken as a whole. However, situations of serious debt are not exclusive to people living below the poverty threshold. In view of the preceding statistics, people living above the poverty threshold but experiencing difficulties are also likely to experience serious debt problems. In addition, we record that these people have financial difficulties although, unlike people living below the poverty threshold, they clearly make more use of credit.

4.4 Do legal safeguards make it possible to protect over-indebted people from poverty?

Apart from any approach to stabilise his situation, an over-indebted person, pursued by his creditors, cannot see his income seized below a certain amount. As at 1st January 2010, the *non-seizable* amount of income could not be less than € 978 per month, increased by € 61 per dependent child. This non-seizable amount is applied to the income of each individual comprising the over-indebted household. Furthermore, the non-seizable portion of income increases according to the income. For example, a maximum of 20% of the bracket from 978 Euros to 1050 Euros can be seized.

In principle, an over-indebted person does not lose this protection when he seeks to resolve his problems. Moreover, within the framework of the collective debt settlement procedure, the sum of money made available to the over-indebted person cannot be less than the benefit income corresponding to his situation and, excluding justified exceptions, the non-seizable amount of his income. The benefit income amount depends on the beneficiary's family situation. At 1st June 2009, it rises monthly, to 725.79 Euros for a single person, 483.86 Euros for a cohabitee and 967.72 Euros for a person with a dependent family. Apart from the collective settlement procedure, if, on the request of the over-indebted person, a debt mediator negotiates a settlement plan with their creditors, no minimum threshold is set, but this person and their family must be able to live with dignity.

The spirit of the law is such that, in theory, an over-indebted person who benefits from a debt mediation procedure cannot be poor. What does this mean exactly? In this respect, we must observe that the social amounts currently in force in Belgium are not generally high enough to avoid people falling into poverty. If we consider income poverty, we notice that both for a single person and a person with a dependent family, benefit income is less than the poverty thresholds highlighted in table 2. The Walloon Federation of Public Centres for Social Welfare also mentions this: "it is impossible to live with dignity with benefit income as the sole income".⁹ Moreover, for low income households, the non-seizable amounts mentioned above are also close to the poverty thresholds in table 2.

Another study conducted by the CSB Herman Deleeck of Antwerp University demonstrated that benefit income thresholds are insufficient to lead a life in accordance with human dignity.¹⁰ A single woman would need 976 Euros per month while the benefit income granted to her would not be above 725 Euros. The gap is even greater when she has dependent children and even more so when these children are older. It shows in particular that the costs associated with raising children are significantly under-estimated. However, when other forms of social assistance are involved, the legal minimum amounts mentioned above can prove more sufficient to leading a dignified life. For example, people living with the social minimum but benefiting from social housing are better protected from the risk of poverty.

The calculation methods for these minimums explain the gap observed between them and what would be required for a dignified life. Indeed the legal amounts for these minimums refer to the cost of a limited number of essential goods while the needs that must be met to lead a dignified life are markedly more numerous. These minimums could help to combat poverty effectively if they take into account a wider range of needs such as, for example, mobility and access to quality education.

5. Conclusion

After defining over-indebtedness and discussing the difficulty of measuring this phenomenon, we have highlighted different indicators allowing us to assess its significance. All the statistics presented indicate an increase in situations of over-indebtedness and serious debt for 2009. These developments were not however surprising given the economic context in which they happened. The most economically challenged Belgian provinces all experience a greater occurrence of serious debt situations. A link therefore seems established between over-indebtedness and economic conditions.

Highlighting the statistics that account for such a worrying phenomenon as over-indebtedness would not be of any use if the analysis was not followed by an attempt to understand the causes of this phenomenon. Although each situation of over-indebtedness has a unique character, trends have been discovered using data collected from the Walloon SMDs. When, using this data, we compare the situation of over-indebted households with that of other households, a certain number of disparities appear. Low incomes as well as unforeseen events are the primary factors likely to explain the status of over-indebtedness of the households in question. Of course, over-indebtedness only happens after a complex process during which different factors take place. We have however noticed that the majority of explanatory factors for over-indebtedness highlighted in this article are often considered as manifestations of poverty.

We also examined whether over-indebted people can be considered as poor by considering the different meanings generally given to the concept of poverty. Since the risk of income poverty for the over-indebted population, on the one hand, is greater than the risk of poverty for the rest of the population, there is no doubt that over-indebtedness increases the risk of income poverty. Of course, poverty must be considered in other dimensions as well as the strictly monetary dimension. On the other hand, the indicators used to measure ‘multiple’ poverty and subjective poverty also attest to greater poverty among the over-indebted population. We have also shown that serious debt does not exclusively affect people living below the poverty threshold. A significant proportion of households living above the poverty threshold experience difficulties in making ends meet. Moreover, these households seem to have relatively more debt than the Belgian average and experience more difficulties related to this debt.

At the end of our article, it therefore seems impossible to doubt the existence of a link between the risk of over-indebtedness and poverty. It appears difficult to determine which factor is dominant over the other. The question of whether over-indebtedness or poverty serves as the trigger is as unsolvable as the famous “paradox of the chicken and the egg”. The only elements that we have been able to analyse in this article do not enable us to draw any clear conclusions on the nature of the causal link appearing between over-indebtedness and poverty. However, it seems meaningful to think that these two phenomena are self-sustaining. Once the mechanism is triggered, over-indebtedness and poverty feed on each other and put the individuals concerned at greater risk of social exclusion.

The collective settlement procedure and debt mediation organised by the SMDs are tools which should enable over-indebted people to remedy their difficult financial situation. However, the social minimums that must be observed within these procedures do not seem sufficient to allow individuals to live a life in dignity. So, are these legal means set up to combat both over-indebtedness and poverty really likely to curb poverty? This doesn’t really seem to go without saying. In our view, a reassessment of the resources put in place and the causes of both these phenomena which, although linked, remain distinct, would be desirable to achieve such an objective.

NOTES

1. Article 1675/2 of the Judicial Code; “Towards a common operational European definition of over-indebtedness”, European Savings Institute (OEE), University of Bristol – Personal Finance Research Centre, Centre for European Policy Studies, February 2008, <http://www.oee.fr>.
2. For more information on credit scoring techniques, we refer to the following analysis: “Credit Scoring”, Observatoire du Crédit et de l’Endettement, issue series no. 48, Charle-roi, 2007.
3. For a wider discussion about the indicators of serious debt and over-indebtedness, we refer to the “Rapport général sur la consommation et le crédit aux particuliers” for 2008 and 2009.

4. As a reminder, the correlation coefficient is a statistical measurement often used to show the degree of linear dependence between two variables. The values taken by this coefficient are between -1 and +1 depending on whether the two variables are positively or negatively correlated. The closer the coefficient is to unity, the closer the two variables analysed are linked statistically. A correlation coefficient close to 0 means that the variables are relatively independent.
5. See the study by the Observatoire du Crédit et de l'Endettement entitled "Prévention et traitement du surendettement en Région wallonne: rapport d'évaluation 2008".
6. Please refer to the website <http://www.crioc.be> for all additional questions on the composition of the family expenditure as well as any comments relating to the methodology adopted by CRIOC.
7. The at-risk-of-poverty rate is defined as the percentage of individuals or households living below the poverty threshold. It is possible to define a poverty rate for a total population (here Belgians) but also for sub-populations (Walloons, Flemish, men, the unemployed, over-indebted people, etc.)
8. Directorate General for Territory Development, Housing and Heritage (2007), Survey on the quality of housing in the Walloon Region 2006 – 2007, Housing Studies and documents No. 5, Walloon Region, Namur, 2007.
9. R. Cherenti, *Le panier de la ménagère ... pauvre*, Part 1 – Quantitative study, Federation of CPAS, UCVW, Namur, August 2008.
10. Study by the Centrum voor Sociaal Beleid Herman Deleeck (CSB – Centre for Social Policy) at Antwerp University, 2009.
11. The EU-SILC survey is a data source enabling us to study the phenomenon of income poverty. At a European level, the poverty threshold is set at 60% of the national median disposable income. With this median being worth 17,980 Euros in 2008 any person whose disposable income was below 10,788 per annum, or 899 per month, would be considered as poor. Of course, the poverty threshold for a household increases with its size. This increase occurs at a rate of 0.5 times the threshold for an adult and 0.3 times this threshold for a child (under 14 years old). A single parent household with one child would therefore be considered as poor if its income is less than 1169 (= 899 + 0.3 * 899). In Belgium, the at-risk-of-poverty rate⁷ was assessed at 14.7% in 2008. This rate being 19.5% and 10% respectively for Wallonia and Flanders.

CHAPTER 8

Social disparities in health

A status quaestionis and the policy in Belgium

Sara Willems & Veerle Vyncke

1. Introduction

A Belgian male born in 1843 had an average life expectancy of 39.06 years; for a female, this average was 39.59, thus well nigh identical (De Vos, 2006). Since that time, not only has life expectancy increased spectacularly, also the gap between males and females has widened. In 2006, life expectancy at birth was 77.01 years for males and 82.65 years for females (NIS, 2008: 13) – i.e. an increase of 37.95 years for males and 43.06 years for females. What factors contributed to this increase? As of the middle of the 19th century, serious contagious diseases that had previously been the cause of a massive death rate were brought under control (e.g. Tuberculosis), mortality among mothers and children drastically declined, and illness and death by undernourishment and pneumonia were reduced because of improved living conditions (Willems, 2005: 7; WHO Europe, 2002; Mackenbach, 2006).

Yet, this rosy picture needs to be tempered. It is indeed true that the citizenry in general have benefited from advances in public health, but such advances are distributed unevenly and people at the top of the social ladder benefit more than those on the bottom rungs. People at the bottom are ill more often, have a lower life expectancy in case of serious afflictions, throughout life have to contend longer with serious health problems, and they tend to die at a younger age. And, in fact, this ‘social inequality in health’ is not just confined to disparities between the top and the bottom social classes; it follows a ‘social gradient’: improved health gradually rises in line with one’s climb up the social ladder (Willems, 2005: 7; Whitehead, Dahlgren, 2006: 2-6; Marmot, 2010).

Not all variations in health within a population have their roots in social inequalities. Such variants may also be the result of natural, biological processes. For example the fact that blacks are more susceptible to sickle cell anaemia, a blood disease, is a purely biological phenomenon explained by genetic differences between white and black people. Social inequalities in health distinguish themselves from biological and natural health variants in that they are caused, and maintained, by social processes such as social exclusion and poverty. For

instance, the lower chance of survival of black people after their being diagnosed with cancer does point to a social disparity seeing that the disease can, amongst other causes, be precipitated by unequal access to health care. Social inequalities in health are consequently being seen as unjust and unacceptable¹ (Whitehead, Dahlgren, 2006: 3).

2. Social inequality in health in Belgium

Today, social inequalities in health in Belgium are systematically recorded. An important source of information in this area is the National Health Survey: following the example of most European countries, Belgium organizes every four years a survey on the health of its citizens, their behaviour as related to their health, and the environmental factors that may exert an impact on their personal physical well being. In addition, there are likewise the databanks of the census, the National Mortality Database, and the Panel Study of households as important sources of information.

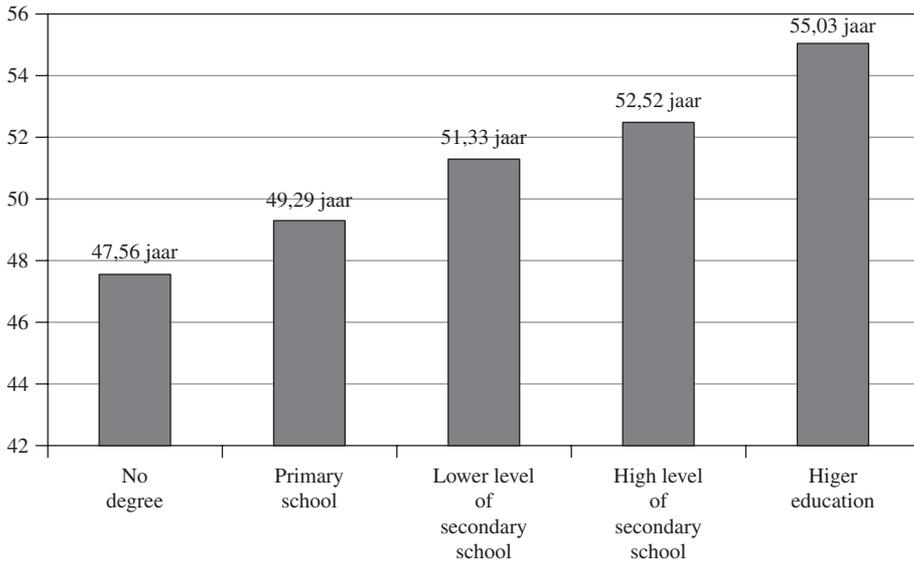
In the following paragraphs, we will outline the social inequalities in health in Belgium. We will in the process discuss differences in (healthy) life expectancy, chronic diseases, subjective health, health limitations, physical pain, mental health, and oral hygiene.

2.1 Life expectancy and healthy life expectancy

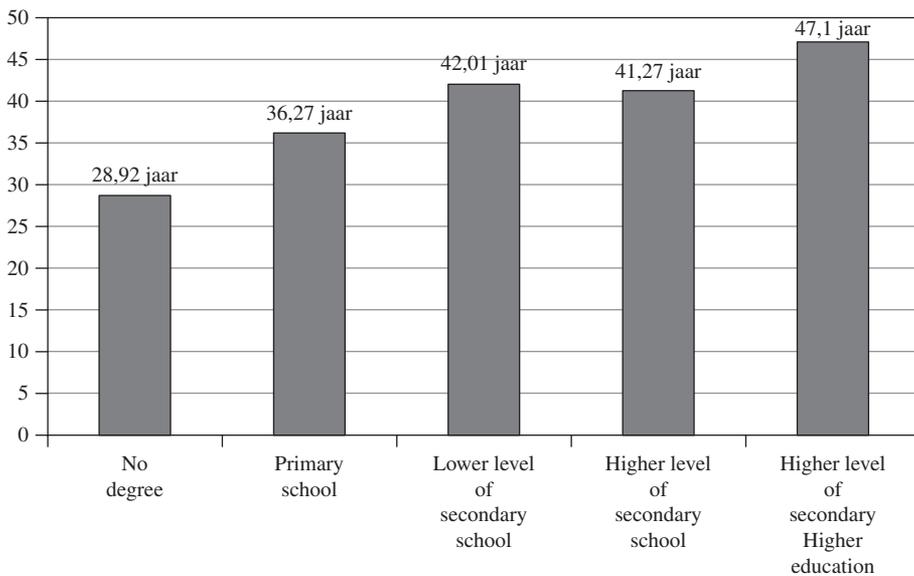
Life expectancy in Belgium is clearly linked to social gradient: the higher a person is located on the social ladder, the higher one may assume his or her life expectancy to be. A male aged 25 in possession of a higher education diploma may be expected, on the average, to live the longest: for a further 55.03 years. For a male with a higher secondary school diploma, this translates into 2.51 years less; for a male with lower secondary schooling, this drops to 3.7 years less, for a male with a lower education level diploma to 5.74 years less, and for a male without any diploma at all, this translates into a drop of 7.47 years (see graph 1) (Van Oyen, Deboosere, Lorant e.a., 2010: 4-6; Federal Science Policy, 2010: 2-4).

Likewise, the number of years during which one may expect to enjoy good health in Belgium is subject to a similar social gradient. Graph 2 shows that a female 25 years old without any education will live 18 years less in a healthy condition than her peer holding a higher education diploma. For every rung that she ascends the social ladder, this gap between her and females holding higher education diplomas narrows (Van Oyen, Deboosere, Lorant e.a., 2010: 4-6; Federal Science Policy, 2010: 4-6).

Graph 1 – Life expectancy of 25-year old men, based on highest obtained degree, 2001 (Federaal Wetenschapsbeleid, 2010: 2-4)



Graph 2 – Healthy life expectancy of 25 year old women, based on highest obtained degree, 2004 (Federaal Wetenschapsbeleid, 2010: 4-6)



2.2 Subjective health

It is generally accepted that the subjective assessment of health is one of the most reliable health indicators. Subjective assessment reflects very well the impact of complaints and illnesses suffered by the person surveyed. It is likewise closely related to mortality, functional ability, and reliance on health care. Twenty-three percent of the respondents in the health survey experience their state of health as less than satisfactory (meaning, fairly OK, poor, or very poor). It is notable in this that, in subjects with lower education, the state of health is nearly three times worse than amongst respondents with a higher education (30.1% versus 13.8%), even when accounting for the differences in age and sex amongst the different education levels (Van der Heyden, Gisle, Demarest, e.a, 2010: 45-68). This gap in subjective health can, in the reality, even be larger, given the hypothesis that people with a lower level of education have a more ‘instrumental’ relationship vis-à-vis their own body and, as such, are less quickly inclined to define discomforts and ailments as a ‘less healthy’ condition. Some of the empirical studies qualify this under-reporting by the lower educated classes.

2.3 Chronic afflictions

Twenty-seven percent of the population reports to be suffering from one or more persistent afflictions or illnesses or to being handicapped in some way(s). Aside from age and sex, educational background is one of the most important determinants. Approximately one in three amongst the lower educated masses in the health survey report that they are suffering from a chronic ailment; amongst the highest educated population this figure is approximately one in five (Van der Heyden, Gisle, Demarest, e.a, 2010: 80-342).

Table 1 – Afflictions for which a social gradient was observed within the health survey (Van der Heyden, Gisle, Demarest, e.a, 2010: 80-342).

Chronic pulmonary diseases
Heart infarct
High blood pressure
Rheumatic arthritis
Arthrosis
Lower back problems
Neck problems
Diabetes
Stomach ulcers
Liver disease
Urinary incontinence
Chronic anxiety
Depression
Permanent injury or incapacity caused by an accident
Glaucoma
Chronic fatigue
Chronic bladder inflammation

In the health survey, respondents are presented with a list of 35 afflictions and asked which of these is/are affecting them. For half of the surveyed ailments, (17/35), it appears that the risk of affliction keeps in step with the drop in the level of education. This is, amongst others, the case for diabetes, high blood pressure, persistent fatigue, lower back problems, and chronic pulmonary diseases. Only for one affliction, allergies, is the risk higher for the higher educated class than for the lower (see table 1) (Van der Heyden, Gisle, Demarest, e.a, 2010: 80-342).

Table 2 illustrates the social gradient for a number of common chronic afflictions or lasting limitations.²

Table 2 – Reported occurrence of chronic ailments according to level of education (Van der Heyden, Gisle, Demarest, e.a, 2010: 80-342).

	Chronic pulmonary disease	Lower back problem	High blood pressure	Diabetes	Injury caused by accident
Lower/no diploma	6.2%	14.4%	3.8%	3%	4.4%
Lower secondary	4.6%	12.4%	3.9%	2%	6.0%
Higher secondary	3.6%	9.8%	3.7%	1.6%	4.2%
Higher education	1.7%	8.3%	2.6%	1.1%	2.6%

2.4 Limitations

Approximately 37% of the Belgian population 15 years or older reports suffering from moderate to serious physical limitations in its ability to perform basic activities, such as going up and down the stairs without assistance, as a consequence of lasting afflictions, or from impaired vision or hearing. Notable in this is the fact that people with lower education are often much more severely afflicted with these limitations than those with higher schooling (64.3% versus 25%). This inequality is partially to be explained by differences in age and sex distribution between the various classes, but even after making necessary adjustments, significant inequalities remain between lower and higher educated people, and this for well nigh all limiting aspects (limitations in basic activities, limitations in daily routine activities, limitations in household chores, etc...) (Van der Heyden, Gisle, Demarest, e.a, 2010: 345-434).

2.5 Physical pain

Physical pain is considered an important parameter of feeling unwell. Chronic pain has, in effect, a great impact on the quality of life, both on the personal and social levels. And, for physical pain as well, an important social gradient could be identified: people with lower education have to cope up to three times as much with serious or very serious pain as their better educated peers (21% versus 8%)

(see graph 3) and suffer three times more from physical discomfort (30% versus 10% of people in pain) (Van der Heyden, Gisle, Demarest, e.a, 2010: 437-477).

2.6 Mental health

Low-educated people in Belgium feel less vital and experience greater discomfort than more highly educated people. They more frequently are struggling with somatic problems, anxiety and sleep-related disorders, and depressions than their better educated peers. The consequences of this are clearly evident in their use of psychotropic medications and in the number of suicide attempts (see Table 3) (Van der Heyden, Gisle, Demarest, e.a, 2010: 481-653).

Graph 3 – Proportion of the Belgian population (aged 15 and older) which experienced very severe pain in the last 4 weeks, based on highest obtained degree (Van der Heyden, Gisle, Demarest, e.a, 2010: 437-477)

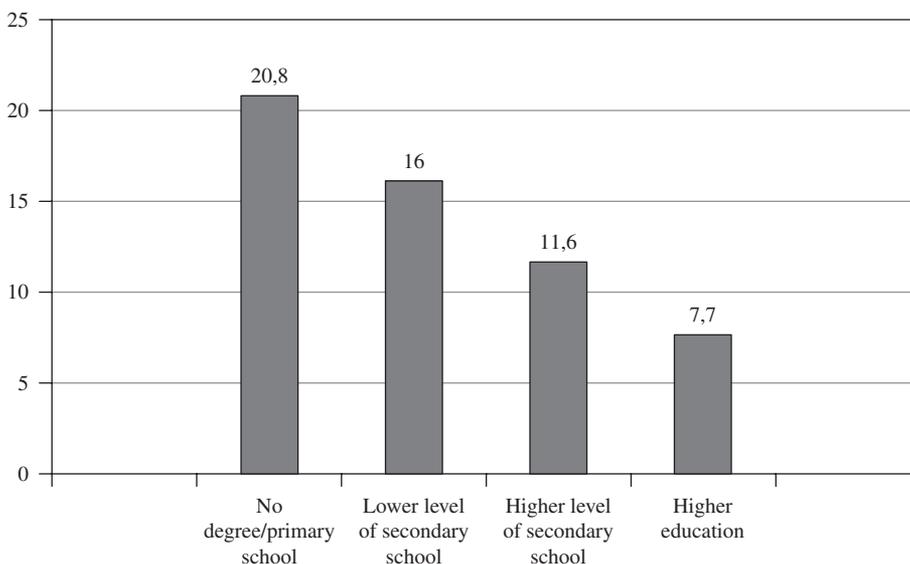


Table 3 – Social disparities in diverse aspects of mental health, after adjustments for age and sex, 2008 (Van der Heyden, Gisle, Demarest, e.a, 2010: 481-653).

	People with higher education (HE)	People with lower education (LE)	Ratio LE/HE (%)
Sense of discomfort	25%	29%	116
Somatic problems	4%	14%	350
Anxiety problems	5%	10%	200
Sleep-related disorders	16%	31%	193
Depressions	6%	14%	233
Use of psychotropic medications	10%	28%	280
Suicide attempts	4%	6%	150

2.7 Oral hygiene

It is sometimes said that social status is reflected by the state of one's teeth. This expression is confirmed by the findings in the health survey: people with lower education more often have lost their teeth (54.9% of seniors +65 without diploma versus 25.0% of seniors +65 with a higher education diploma). The consequences of this lag are not far behind: for Belgians older than 15 years of age the findings are that the lower the education level, the more problems are experienced with chewing food (2.9% versus 9.4%) (Van der Heyden, Gisle, Demarest, e.a., 2010: 657-707).

This social gradient in oral health may already become noticeable in very young children. In a study conducted in Ghent with 384 children between 24 and 35 months old, the researchers found that 18.5% of them suffered from infantile caries. Amongst children from the lowest social classes, this phenomenon of infantile caries was translated into more than 1 in 3 (36.7%), whereas amongst the highest social classes, this number was reduced to fewer than 1 in 10 children (7.8%) (Willems, Vanobbergen, Martens, e.a., 2005: 168-175).

3. About the gap between social groups

Recent research conducted by the Federal Science Policy Department has demonstrated that both life expectancy and healthy life expectancy are on the rise in Belgium. Still, the highest social groups, which already had a sizeable headstart over the others, are the major beneficiaries of this advance. The middle groups likewise are benefitting but to a lesser extent, while for the lowest social groups, the (healthy) life expectancy is stagnating or even receding. Table 4 demonstrates that the life expectancy for highly educated 25-year old males is improving by 2.35 years over the period of one decade. For what concerns the lowly educated 25-year old males, this advance is negligible, namely 0.11 year over the same period. As a result, the gap in life expectancy between 25-year old males with a higher education diploma and 25-year old males without a diploma has increased from 5.23 years in 1991 to 7.47 years in 2001 (Van Oyen, Deboosere, Lorant e.a., 2010: 4-6; Federal Science Policy, 2010: 2-4).

The gap in healthy life expectancy is even wider than the gap in life expectancy: people with a lower education not only live shorter lives than higher educated people, but their healthy life span is likewise shorter. Moreover, this gap in healthy life expectancy is widening very substantially (table 5): for instance, for 25-year old females, the gap between women without diploma and those with a higher education diploma rose from 11.42 years in 1997 to 18.18 years in 2004, a widening of 6.76 years (Van Oyen, Deboosere, Lorant e.a., 2010: 4-6; Federal Science Policy, 2010: 2-4).

Table 4 – Life expectancy at 25 years amongst males by level of education, 1991 and 2001 (Federal Science Policy, 2010: 2-4).

	1991	2001	Gain in life expectancy for the period 1991-2001	Difference vis-à-vis the highest educated males in 1991	Difference vis-à-vis the highest educated males in 2001
Without diploma	47.45	47.56	0.11	5.23	7.47
Lower schooling	47.84	49.29	1.45	4.84	5.74
Lower secondary school	49.66	51.33	1.67	3.02	3.7
Higher secondary school	50.59	52.52	1.93	2.09	2.51
Higher education	52.68	55.03	2.35		

Table 5 – Healthy life expectancy at 25 years amongst females by level of education, 1997 and 2004 (Federal Science Policy, 2010: 4-6).

	1997	2004	Gain in healthy life expectancy for the period 1997-2004	Difference vis-à-vis the highest educated females in 1997	Difference vis-à-vis the highest educated females in 2004
Without diploma	33.31	28.92	-4.39	11.42	18.18
Primary school	34.7	36.27	1.57	10.03	10.83
Lower secondary school	40.88	42.01	1.13	3.85	5.09
Higher secondary school	43.41	41.27	-2.14	1.32	5.83
Higher education	44.73	47.10	2.37		

The health survey demonstrates that the health gap between lower and higher educated people is holding steady also for specific health aspects such as chronic afflictions, physical limitations, and oral hygiene. For a number of health problems (amongst which physical pain and mental health), this gap is widening even further (Van der Heyden, Gisle, Demarest, e.a, 2010: 1-769; Nuyens, 2010).

4. Explanation of social inequality in health

In order to tackle social inequality in health through policy, it is important to gain a clear insight into the factors that explain this phenomenon. In this process, we make a distinction between factors that determine health and factors that are instrumental in determining social inequality in health. Policy that is solely geared to tackling the determinants of health is bound to remain rather general and, hence, may perhaps improve the average state of health of the population yet

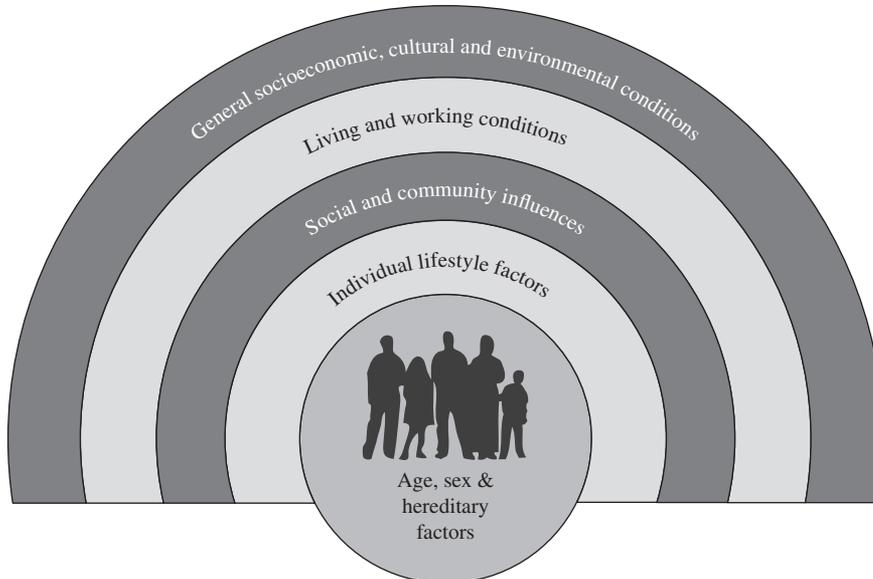
prove little effective in dealing with the social health gap (Dahlgren, Whitehead, 2006: 19-23).

We intend to clarify this distinction within the following paragraphs. We will start with an overview of the factors that are determinants for health. Next, we will discuss the five most important mechanisms that cause such health determinants to sometimes lead to social inequity in health.

4.1 Determinants of health

The determinants of health are the conditions wherein people live and work, and the social structures that lie at their basis. These health determinants establish the degree in which individuals have access to the physical, social, and personal opportunities that will help them to reach their goals, to see their needs satisfied, and to cope with changes in their environment (Dahlgren, Whitehead, 2006: 19-23; I&DeA, 2010). Dahlgren and Whitehead have developed a model that has in the meantime become widely disseminated and that proffers an overview on the multiple factors influencing a person's health (see figure 1).

Figure 1 – Determinants of health (Dahlgren, Whitehead, 1993).



At the heart of the model, we find the factors that remain relatively constant: age, sex, genetic and hereditary traits. In the surrounding shells, we come upon the determinants that, in theory, are receptive to change through policy. A first

layer is formed by personal behaviour and lifestyle factors, e.g., smoking habit, mobility, nutritional habits, etc. An individual's health is likewise influenced by factors that have to do with his or her immediate surroundings (family, friends, colleagues, neighbourhood); this pertains to matters such as health standards prevailing within the peer group, health-related family customs, and receiving social assistance. Such factors form the model's second layer. The third layer is comprised of the factors from one's living and work environment that influence health, as well as the access one has to essential services and facilities such as education and health care. And, finally, in the outermost layer we find the factors that are linked to the general social organisation and the environment, such as health-related social trends, the general socio-economic situation, and environmental pollution (Dahlgren, Whitehead, 1993; Dahlgren, Whitehead, 2006: 19-21; I&DeA, 2010).

Within each of these layers, one can identify positive health factors, protective factors, and risk factors. Positive health factors will always contribute actively to the maintenance of good health, such as economic security, safe housing, and varied nutrition. Protective factors eliminate health risks or reinforce the resistance to illness, e.g., immunisation, a satisfying social network, or a feeling of self-worth. Risk factors, finally, heighten the likelihood of health problems: pollution, smoking, economic regression. It is important during the development of a health-reinforcement policy to pay attention not only to the reduction of risk factors but also to the stimulation of the positive health and protective factors (Dahlgren, Whitehead, 2006: 20-21).

4.2 Determinants of social inequality in health

Health determinants play a role in bringing about social inequality in health; the question, of course, is: how does this come to pass? In general, we may distinguish five mechanisms as being very important in causing and ensuring the continuation of social inequality in health (Dahlgren, Whitehead, 2006: 23-31). We will further explore this in the following paragraphs.

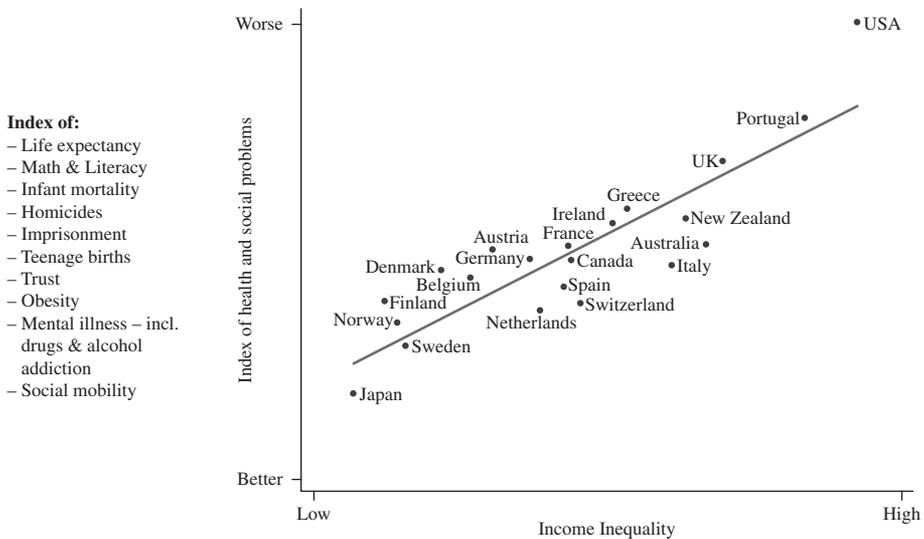
4.2.1 *The position on the social ladder*

The first mechanism has to do with the observation that 'social status' *in se* (that is the mere fact of occupying a higher or lower rung on the social ladder) affects health (Dahlgren, Whitehead, 2006: 23-31; Diderichsen, Evans & Whitehead, 2001). The greater the social inequality within a country (the greater the gap between the social classes), the greater will be its effect. One indicator by which to measure inequality within a country is the income gap between the richest and the poorest strata in society (Wilkinson, Pickett, 2009). The process uses various gauges, whereby a different ratio is always taken into account; such as, e.g., a 20/20 ratio (the highest 20% compared to the lowest 20%), a 30/30 ratio, etc.) In a list comprised of 126

countries, Belgium scores with its 23rd ranking relatively well for what concerns the issue of the income gap. In any event, it scores better than any of its neighbours. However, practically all Scandinavian and many East European countries are doing better than Belgium, with Japan's income equality level being tops in the world (data garnered from the United Nations Development Program, measured according to the 20/20 ratio; Belgian figures date from the year 2000).

Figure 2 shows that, once a country has attained a certain level of prosperity, additional economic growth does not lead to better public health. On the other hand, the narrowing of the income gap goes hand in hand with greater prosperity and improvement in public health. This benefits all of the citizenry, albeit the lower social classes to a higher degree, as a result of which the health inequality is slowly narrowing (Wilkinson, Pickett, 2009).

Figure 2 – Welfare and social inequality in public health (Wilkinson, Pickett, 2009).



A first explanation for this phenomenon may be found in the fact that groups higher up on the social ladder generally exercise greater power and can take advantage of greater opportunities to lead a healthy life than groups lower down on the social scale. For instance, people with a higher education will more actively be involved in politics and engage in professions that will offer them greater influence on their work and environment than those with only lower schooling (Dahlgren, Whitehead, 2006: 23-31; Wilkinson & Marmot, 2003).

Likewise, one's social status exerts a significant psycho-social influence. When people are seen as useless, are being stigmatized, and feel themselves humiliated and treated without dignity or respect, their health will seriously suffer (Dahlgren, Whitehead, 2006: 23-31; Wilkinson, 2005).

Furthermore, people from the lower social classes experience greater psycho-social stress caused by, for instance, the nagging anxiety about harassment by bailiffs, the stress of trying to make do with one's available resources, the age-old struggle for survival. This may well affect health both in a direct way via biological processes (the effect of psycho-social stress on the immune system and on the endocrine processes), and in an indirect way via lifestyle and behaviour (e.g., maintaining an unhealthy lifestyle) (Dahlgren, Whitehead, 2006: 23-31; Brunner, 1997, Mackenbach, 2005).

4.2.2 *Higher exposure to health risks*

People from the lower social classes run a higher risk for what concerns well nigh all material, psycho-social, and behaviour-related factors that exert a negative influence upon health: unhealthy housing accommodation, hazardous employment conditions, little mobility, alcohol abuse, etc. (Dahlgren, Whitehead, 2006: 23-31).

In 2008, the Centre for the Environment and Health of the Flemish authorities published a study on the literature about social inequality and human biomonitoring. This report records overwhelming (foreign) evidence of social inequality in the distribution of environment-related health risks: people who live in run-down neighbourhoods, who are lower educated or are of foreign origin, are more exposed to harmful air pollutants such as carbon monoxide, nitrogen dioxide, sulphur dioxide, and all manner of fine particulate matter, and also to the more hazardous substances like heavy metals and benzene (Morrens, Keune, Loots, 2008). One of the studies quoted in this report has determined, amongst other aspects, that polluting factories in the UK are more frequently planned for erection in the poorer districts than in the richer ones (see Table 6) (McLaren, Cottray, Taylor, e.a., 1999).

Table 6 – Number of factories in local British urban districts, distributed by poverty grade, 1999 (McLaren, Cottray, Taylor, e.a., 1999).

Average family income in the district (in £)	Proportion of the districts	Number of polluting factories		
		Measured distribution	Random distribution	Deviation (%)
Less than 10,000				
10-14,999	5.12	104	67.6	+53.9
15-19,999	29.17	558	385.1	+44.9
20-24,999	34.94	461	461.1	-0.0
25-29,999	21.49	168	283.7	-40.8
30-39,999	7.28	24	96.1	-75.0
More than 40,000	1.97	5	26.0	-80.8
Total	0.04	0	0.5	
	7,929 districts	1,320	1,320	

In contrast, factors that exert a positive effect on health, or protect against and counter negative influences, are more numerous amongst the higher social classes. Table 7 illustrates this by means of a number of Belgian figures.

Table 7 – Social disparities in diverse health factors, after adjustment for age and sex, 2004, results of own analysis of the data from the health survey 2004 via the Health Interview Survey Interactive Analysis module (Demarest, Drieskens, Gisle, e.a., 2004).

	Engage in adequate physical activities	Consume enough fruits	Brush teeth min. 2 x/day	Live in a dwelling where there is indoor smoking on a daily basis
Lower/without diploma	31.2%	43.4%	35.7%	32.9%
Lower secondary school	38.1%	55.1%	42.5%	36.6%
Higher secondary school	45.0%	53.5%	48.2%	37.1%
Higher education	48.1%	64.5%	55.9%	23.6%

Social inequality in risk behaviour is already quite manifest with children and youngsters. For instance, we note a clear social gradient in the smoking behaviour amongst youngsters in secondary school. A survey by the Alcohol and Drug Abuse Association demonstrates that students in the Trade (BSO) and Technical (TSO) Education systems are more likely to be smokers than students in the General Secondary Education (ASO) system. Within the ASO, a 5% rate of habitual smokers was recorded during the school year 2004-2005, while in the TSO this number was 14.3% and in the BSO 28.4% (De Boyser, 2007; Kinable 2007; Morrens, Keune, Loots, 2008). The study Youngsters and Health showed that both boys and girls enrolled in ASO schools also eat more healthy diets (enough fruits and vegetables, with few or no soft drinks) than students in other education streams (boys: 15% ASO, 7% TSO, 8% BSO; girls: 55% ASO, 31% TSO, 23% BSO) (Maes, Vereecken, 2006).

4.2.3 *Identical exposure to health risks but different consequences*

Identical exposure to certain health risks may have a different impact on people from different social classes.

A Swedish study from 1998 has demonstrated that identical alcohol abuse, expressed in units of alcohol, caused fewer alcohol-related health problems amongst drinkers from the middle class than was the case amongst drinkers from the lower social class. This may be explained by the fact that there is a significant difference in the consumption pattern. Likewise, the middle class consumer appears to have recourse to better support social networks at home and at work (Dahlgren, Whitehead, 2006: 23-31; Hemmingsson, Lundberg, Diderichsen, e.a., 1998). Also in Belgium, we can find these same patterns in alcohol consumption. Within the group of lower educated people, the average number of consumed units of alcohol is lower than within the group of those with a higher education (4.4 units/week versus 7.3 units/

week). Yet, the first groups counts more problem drinkers; 7.3% versus 6.5% (Results from own analysis of the data of the health survey 2004 via the *Health Interview Survey Interactive Analysis* module (Demarest, Drieskens, Gisle, e.a., 2004).

In 2002, Pope *et al.* have demonstrated that the mortality risk as a consequence of fine particulate matter in the atmosphere (pneumonia, pulmonary problems, lung cancer) rises in proportion to the drop in education level: the same increase in the volume of these floating particles in the air does not imply the same rise in morbidity amongst all of the social classes. (Pope, Burnett, Thun, e.a., 2002). This may well be explained by the fact that people from the lower social classes are more often smokers, live in a damp house, and suffer from decreased resistance because of ongoing psycho-social stress. In combination with air pollution, this heightens the risk of pulmonary diseases (Morrens, Keune, Loots, 2008).

4.2.4 *Life course effects*

The life course perspective stresses the fact that illness or premature mortality is the result of a cumulative effect of health risks confronting an individual in the course of his or her prior years. The greater the occurrence of such confrontations, the greater the subsequent risk of illness or premature death. Research has clearly shown that problems during childhood contribute to illness during adulthood and that the material conditions of life early in life are even stronger predictors of health during adult years than the social position during adulthood itself (Erikson, Forsén, Tuomilehto, 1999; Dahlgren, Whitehead, 2006: 23-31).

These life course effects can be passed on from parents to children since the social status of parents is a strong determinant of the social environment in which the children are being raised and grow up. As an example, we note that, when parents pass through difficult socio-economic times, this exerts an impact on the school career of their kids, their future professional employment and associated income. But the transition of life course effects to the next generation can likewise proceed via very specific risk factors.

In 1994-1995, the organisation 'Test-Aankoop' conducted a survey amongst 22,000 pregnant women in Belgium concerning their smoking habits. Notwithstanding the proven fact that smoking is dangerous, 18% of the respondents continued the habit during pregnancy. It was especially women at the lowest social-economic level that continued to smoke, namely 35% versus only 7% of pregnant women at the highest social rung (Vandercammen, Deckmyn, 2010). The unborn thus forced to share in this smoking during pregnancy often register a lower weight at birth and run a higher risk of chronic ailments later on in life (Dahlgren, Whitehead, 2006: 23-31).

4.2.5 *Differences in the social and economic consequences of illness*

Falling sick can have multiple consequences; it may lead to a reduced ability (or make it impossible) to engage in gainful employment and thus earn a living, to

social isolation, to loss in quality of life, and affect mental resistance capacity (De Boyser, 2007). In addition, illness frequently also brings added expenses for medical care or for help in the home. All of this can force the sick into a downward spiral with added health problems as a result (Dahlgren, Whitehead, 2006: 23-31; Peeters, Willems, 2009). Research has demonstrated that individuals from the lower social classes that fall sick become more severely affected by these changed conditions than people from the higher social strata. For instance, the latter have a better chance of retaining their job (Dahlgren, Whitehead, 2006: 23-31).

Nevertheless, the significance of this mechanism needs to be placed in perspective. In the literature, there is, indeed, a clear consensus that the observed social disparities in health are to a greater extent determined by the prior mechanisms (more risk factors, more severe consequences, life course effects) than by the social selection processes whereby illness leads to poverty (Goldman, 2001; Mackenbach, 2005; Muenning, 2008). In the process, the precise impact of this mechanism is very variable, depending on the extent in which the social security system and/or the health care system provides in a safety net for people falling ill (Dahlgren, Whitehead, 2006: 23-31).

5. Tackling social inequalities in the policy

5.1 Ten basic principles towards a policy oriented towards the reduction of social inequalities in health

The specificity of the concept ‘social inequities in health’ contains a number of clear implications for a policy that wishes to tackle this inequality. In their WHO discussion paper “Leveling up: a discussion paper on concepts and principles for tackling social inequities in health”, Whitehead and Dahlgren identify 10 basic principles for a policy that is aimed at suppressing social inequities in health. In the following paragraphs, we will further explore these ten principles (Whitehead, Dahlgren, 2006: 13-21).

In the first place, a policy needs to strive to narrow the gap between social classes by raising the health situation of the lowest classes towards the level of the highest social groups, rather than lowering the level of the latter. This may appear self-evident but it is, nevertheless, not unthinkable that in the event of ill-considered interventions (such as a massive all-out commitment to the lowest groups to the neglect of higher level groups that are now no longer reached), the health of those that initially scored well on the health scale is now declining (Whitehead, Dahlgren, 2006: 14). A classic paradigm for this is the financial safety nets for people with the lowest incomes. These are helped, indeed, but people with just a bit higher income (and hence not eligible for the same assistance) are now being turned into the new at-risk groups as a result: for them too, health care is not infrequently a significant expense but they cannot take advantage of government

programmes. In Belgium, the system of increased allowances for well-defined groups of the population implied such a potential risk. The introduction of the maximum invoice, with a graduated, income-dependent ceiling for personal contributions offers a fitting response that minimizes the risk of creating new vulnerable groups.

Further, a variety of approaches can be used in methods to push back social inequities in health. A first one is the simple focus on improving the health situation of the lowest social groups. This approach is often employed when, within the policy, the initial steps are set towards the suppression of inequity in health. The second approach, which is generally resorted to at a later stage, has the more ambitious objective to advance the cause of both higher and lower social groups, while accelerating the advances for the lower groups more than for the higher ones (Whitehead, Dahlgren, 2006: 14-15). For instance, this approach is currently being employed by Child & Family (Kind & Gezin): their activities are directing their focus on all younger families but, via the prenatal consultations and additional care of families at risk, for example, extra efforts are made to promote the health of newborn babies amongst the underprivileged families (Child & Family, 2009). The third approach aims at tackling the social gradient in health by likewise narrowing the gap with the middle groups instead of only the gap existing between the highest and lowest segments. In this it is important that these three different approaches in tackling social inequality and inequity each have individual intrinsic value. More even, they are interdependent (building on one another) and preferably best used in reciprocal complementation (Whitehead, Dahlgren, 2006: 14-15).

Moreover, an appropriate public health policy is aimed at improving both the population's general health and at tackling social inequality and inequity in health. The approach to this social inequality is part of an integrated public health policy, without its being the intention that in dealing with health inequality other public health objectives be suppressed. (Whitehead, Dahlgren, 2006: 16). In Belgium, the repression of socio-economic health variances lies only marginally embedded within the public health policy, that is to say, it is pretty well confined to the reimbursement of medical services. Furthermore, this theme is primarily given consideration in the poverty policy (see also *infra*).

In the fourth place, actions designed to tackle social inequality in health ought first of all to focus on the social determinants of such inequity (see also *supra*). A multifocal approach is essential in this process, whereby not only behaviour-related determinants are being engaged (smoking, alcohol abuse, healthy nutrition...) but likewise people's living and working conditions, accessibility to health care, and sundry other essential services and facilities, social cohesion. In this process, attention also needs to be given to, and use be made of, the specific mechanisms that ensure that health determinants become determinants of health inequities, such as distribution of power, social differences in exposure and susceptibility to health risks, social differences in the economic consequences of being ill (Whitehead, Dahlgren, 2006: 16). In various Belgian cities – e.g., Ghent, Brussels, and Liege – projects are being initiated to revalorize neglected neighbourhoods. By the

planting of green zones and providing playgrounds for children, banning through-traffic, the housing and living conditions of the residents of such neighbourhoods are being improved and possibilities for greater mobility are being created.

The social gap in recourse to health care in Belgium is not only caused by financial thresholds in health care. Other factors likewise play a role: the complexity of the organisation of the health care system, the non-automatic allotment of social benefits and associated complex application procedures, the embarrassment and shame about the poverty in which one lives, the limited knowledge of care providers about what it really means 'to live in poverty', the great reluctance to seek treatment for fear that the kids will be "placed". Insight into the complexity of the determinants of inequality and inequity in health and of the factors that determine the use of health care, plus a multifocal approach to deal with these factors, plays a very significant role in this process.

The approach to social inequalities in health can likewise be helped via the training of future care providers. For instance, already for a number of years special attention has been devoted within the medical programme at the University of Ghent to training students in communication techniques to teach them, amongst others, how to communicate with patients of a different social or ethnic-cultural background than their own (Deveugele, Derese, De Maesschalck, 2005). In conjunction with this, students from their very first year onwards are given training both in the form of theory and practical assignments, which offers them the opportunity to gain insight into the world of people that are experiencing problems and stresses within society.

In the fifth place, it is important to examine to what extent the policy is booking progress. This process calls for more than just making an assessment of the health situation amongst the lowest class. Also the condition of the highest and the middle classes is an important element, as well as the degree in which the determinants of health inequities have changed (Whitehead, Dahlgren, 2006: 17-18). In Belgium, the health surveys are extremely meaningful in this respect. Within this context, we can identify 'Decenniumdoelen – Goals for the *decennium 2017*', a cooperative partnership consisting of nine anti-poverty organisations and social movements – amongst which the three unions, health insurance funds, the organisations 'Samenlevingsopbouw Vlaanderen, Minderhedenforum, Steunpunt Algemeen Welzijnswerk' – that have combined forces and collaborate around six objectives: health, employment, income, housing, education, and social co-existence. Their goal is to enhance social and political awareness of these objectives. In this context, OASeS (Centre on Inequality, Poverty, Social Exclusion and the City) has developed an instrument, the Poverty Barometer, to monitor the evolution of the six domains on an annual basis. These six poverty barometers show whether or not the policy is going into the right direction to achieve the afore-mentioned 'Goals for the *decennium 2017*'. For what concerns health, four indicators are used in the process: the subjective health state, the healthy life expectancy, the fetal-infant mortality rate, and the affordability of health care (the % of people that are forced to postpone health care for financial

reasons). The figures are provided by the EU-SILC, The Science Institute of Public Health, and the Flemish Agency for Care and Health (Campaert, Dierickx, Vranken, 2010).

Furthermore, policy needs to monitor its (unintended) negative effects. For instance, an action aimed at approaching a target group may well have a stigmatizing effect for the people it is meant to assist, as a result of which the target group refuses to accept the proffered help (Whitehead, Dahlgren, 2006: 17). The existing instruments used in the evaluation of local projects and actions, such as PK+ or Preffi, do, in fact, generally pay but scant explicit attention to the (unintended negative) effects of the action upon inequities in health. This realisation moved the King Baudouin Foundation to develop an instrument to measure the equity dimension in projects and that can be used as complementary to already existing action instruments. This “SONG-lens” is to be made available for use to organisations and policymakers as of June 2010 (King Baudouin Foundation, 2009).

As the seventh attention point, it is advocated that marginalized groups need to become involved in the policy and in the decision-making processes. This will not only improve the chance that the developed policy will better serve their needs and be in line with their living world, it is likewise a way to better distribute the power amongst the social groups, which is an important determinant of social inequity in health (Whitehead, Dahlgren, 2006: 18). In diverse publications of organisations and action groups that concern themselves with the problem of social inequity in health, the importance of target group participation in policy matters is emphasized (King Baudouin Foundation, 1995; Campaert, Dierickx, Vranken, 2010).

Two paradigms from within the Belgian context may be advanced. In 2003, the first group of ‘Experience Experts in Poverty and Social Exclusion’ graduated from their training programme. These graduates are collaborating in organisations and are joining policymakers in contributing to ideas by which they erect a bridge amongst people in poverty, organisations, and policy. In 2008, 18 such experience experts in poverty and social exclusion were employed by the Federal Public Service (FPS) – Social Integration, Anti-Poverty, Social Economy, and Urban Policy, 2010). In 1995, by commission from the Ministry of Social Integration and the Belgian Government, the General Report on poverty was published, with the aim of formulating recommendations and proposals to tackle, via the policy, the problem of poverty and social exclusion and to design a policy project that would ban these two conditions in the long term. This report is being drafted in consultation with the target group, via the public and social service departments (PCSW), and organisations where the poor have been offered an opportunity to voice their opinions and ideas (King Baudouin Foundation, 1995).

Determinants of social inequity in health sometimes differ between males and females; they are gender-related. As such, it is important that, in measuring and dealing with the problem of social inequity in health, this gender aspect be taken into due account; this is the eighth principle (Whitehead, Dahlgren, 2006: 18-19).

In this respect, women more often undertake a caring role for children and aged parents than men and as a result more often postpone action on their own health care concerns (Willems, 2005).

Disparities in health amongst ethnic groups or amongst districts or regions (e.g. marginalized versus non-marginalized districts, Flanders versus Wallonia) are to be related to social position; this is the penultimate principle. Research shows that the impact of ethnicity or district/region on health, and the determinants of it, may well differ depending on social class status (Whitehead, Dahlgren, 2006: 19). In this respect, we note that the Walloon citizenry is often in poorer health, and that, likewise, poorly educated women have a much rougher time of it in Wallonia (Van Oyen, Deboosere, Lorant e.a., 2010).

And, finally, a health care system must be based on *equity*-principles rather than on economic principles. A health care system must not take profitability for its goal and health must be rendered on the basis of the need for it and not on the question whether or not the patient can pay for the service. Also, the quality of the service must not differ according to the patient's ethnicity, gender, social status, and financial ability. This has significant repercussions on the financing of the care. That kind of premise does, indeed, require that those better-off financially pay for those that have financial problems (Whitehead, Dahlgren, 2006: 20). Belgium has, during the past few years, made special efforts towards improving the financial accessibility to health care services. In the following paragraph in this chapter, we are elaborating on a number of measures that were taken in Belgium towards reducing social inequities in health.

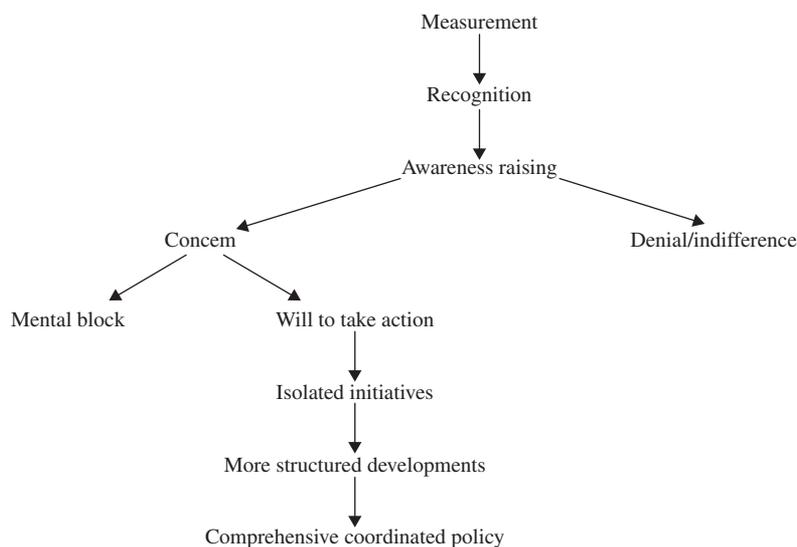
5.2 From knowledge and insight to an integrated and coordinated policy

“The poorest of the poor suffer from high levels of illness and premature mortality. But poor health is not confined to those worst off. (...) Health and illness follow a social gradient: the lower the socioeconomic position, the worse the health. It does not have to be this way and it is not right that it should be like this. Where systematic differences in health are judged to be avoidable by reasonable action they are, quite simply, unfair. (...) Putting right these inequities – the huge and remediable differences in health between and within countries – is a matter of social justice. Reducing health inequities is (...) an ethical imperative. Social injustice is killing people on a grand scale.” (CSDH, 2008)

Policymakers and politicians have a particularly important role to play in the approach to these social inequity matters (Whitehead, Dahlgren, 2006: 20). We note that the efforts devoted to the problem strongly diverge across the different European nations. At the end of the spectrum, there are those countries that do not bother to actually make reference to the problem or that refuse to recognize that it even exists within their territory. In contrast, other countries have gone a long way towards an integrated and coordinated policy to suppress social inequities amongst their subjects (Whitehead, 1998).

Where does Belgium rank in its approach to social inequality in health? To answer this query we have recourse to the “*Action spectrum on inequalities in health*” model (see figure 3). This model presents the various phases to pass through in order to arrive at an integral, coordinated policy towards tackling social inequality in health (Dahlgren, Whitehead 2006: 95-99).

Figure 3 – Action spectrum on inequalities in health (Dahlgren, Whitehead 2006: 95; Whitehead, 1998).



5.2.1 *Mapping out the social inequalities in health*

After a long period of neglect, Belgium has subsequently managed to build up a strong tradition in measuring the social inequality in its population’s health situation. Since 1997, health surveys have regularly been conducted (one circa every four years) amongst some 10,000 citizens. By repeated use of standardized questions about health and well-being, and about education, occupation/profession and income, it has become possible to calculate trends in social inequality in health over a given time span. The Scientific Institute of Public Health (WIV) reports at regular intervals the results of analyses, amongst which reports dedicated to social inequality in health. The databank is, via the WIV, available by request from external researchers. Hence, many articles and reports about the social gap in the health situation in Belgium are based on these figures.

In 2006, the TAHIB study (Tackling Health Inequalities in Belgium) was started by commission of the Federal Public Service (FPS) for Science Policy. The objective of this study is the description of (the time span) in social inequalities in health, mortality, and life expectancy. In the process, and aside from the data

garnered through the health survey, also data from, amongst others, the census of 1991 and the Panel Study of Belgian Households (PSBH) are being employed. At the same time, there are likewise a number of less extensive studies examining specific aspects of social inequalities or that evaluate the effectiveness of actions used to suppress such social disparities. However, these research activities are not really harmonized with one another and an overview of them is lacking. An overarching research programme or a knowledge centre where knowledge is being gathered and integrated, such as found in some of the other European nations, does not exist in Belgium.

5.2.2 *Recognition of the problem, enhancement of its awareness, and the will to undertake action*

The overwhelming scientific evidence of social health inequality, the pronounced attention devoted by leading international organisations such as the WHO, the lobbying by institutions such as the King Baudouin Foundation, and cooperative groups such as “Decenniumdoelen 2017” (supra), plus the examples of other European countries, appear to have made Belgian politicians attentive and alert to social disparities in health. Yet, evidence of an explicit effort to combat the social inequality in health is not to be found in any of the coalition agreements.

In the coalition agreement of the federal government of 18 March 2008, reference is indeed made in various paragraphs to social disparities within the society, the suppression of poverty, and the reinforcement of social cohesion (Federal Government, 2008). In the coalition agreement of the Flemish Government dated 15 July 2009, the fight against poverty is considered a top priority to be conducted via levers within all policy areas (including health care and welfare) (Flemish Government, 2008). The Walloon Regional Government identifies, amongst others, the improvement in the living standard as a priority; appropriate housing for all, social inclusion and cohesion, development of social services... these are all advanced as points of action (Walloon Regional Government, 2009).

The answer to the question why the involvement of policymakers in the theme is not being immediately translated into concentrated action remains unclear. It probably has a lot to do with the fact that social inequality in health is a topic that demands a transversal approach across policy areas and even official competences. It may well be that such a complexity discourages action and creates a “mental block” (cf. the Action Spectrum of Inequities in Health model). The setting-up of an integrated, interdepartmental programme requires a large investment in time and resources and demands adequate coordination and management capacity, this at a time when the authorities often have recourse to only few, or unsuited, structural facilities to effect such interdepartmental process. Likewise, it is possible that because of this transversal approach wherein not only one but various departments are required to take action, the concept no longer operates under one single “ownership”, hence suffers from “*lack of ownership*”, with nobody bothering to keep the theme on the agenda (Dahlgren, Whitehead 2006: 95-97).

It is also possible that social inequality in health in times of economic (and political) instability is no longer placed all that high on the priorities agenda. Communications and pronouncements by the Government make it quite clear that boosting the economy and employment, keeping social security within manageable bounds, concerns about environmental issues and sustainable development, are taking precedence within that context. Even if there were sufficient political will to put social inequality in health on the policy agenda, we note in some European nations that such good intentions run aground for the absence of operational strategies that couple intentions with actions. Without concrete plans for interventions and actions, the theme is bound to become rapidly absorbed within, and fade away amongst, other priority topics (Dahlgren, Whitehead 2006: 95-97).

5.2.3 *From isolated initiatives to an integrated and coordinated policy?*

In 2007, the University of Ghent, on commission from the King Baudouin Foundation, drafted an overview of the initiatives that were taken in Belgium during the period 1995-2006 to suppress social inequality in health. This report showed that Belgium does possess neither an integrated nor a coordinated policy to deal with social inequality in health, this in contrast with other European countries such as the United Kingdom. The report further demonstrated that on all possible policy levels (from the federal authorities to local administrations) numerous, albeit often isolated, initiatives are being undertaken (Van de Geuchte, Maulet, Willems, e.a., 2007). A further examination of policy documents over the post-2006 period appears to support this conclusion.

Given the volume of initiatives and the absence of an overarching framework, it is not possible to present an overview of the Belgian policy towards the suppression of social inequality in health. In the following paragraphs, we will further explore a number of initiatives that are notable because of their scope, innovative character, or the particular character of their approach.

□ *Measures within health insurance*

Belgium imposes a mandatory health insurance that covers well nigh the entire population and the costs of a large spectrum of health services. Initially, independent operators (about 10% of the population) were insured only to a reduced extent (for the so-called major risks), but in the reformation of the health insurance system this lacuna has been rectified since 1 January 2008.

The financing of care providers happens primarily on the basis of payment per task performed, with fixed fees in keeping with a list of circa 10,000 (para-) medical interventions and procedures. In addition, patients are required to pay a relatively high personal contribution (the non-refundable part of the medical cost, or the co-payment), thus non-reimbursable by their health insurance fund. In the course of the past decades, a number of steps have been introduced to protect the socio-economic vulnerable groups against a high financial burden as a conse-

quence of illness: the increased allowance (1963), the social and fiscal contribution-free allowance (1994), the maximum invoice (MAF, 2002), and the OMNIO status (2007) (Schokkaert, Guillaume, Lecluyse, e.a., 2008). We will discuss these measures in more details below.

The Law Leburton provided in 1963 for an increased allowance in the (reimbursable) medical expenses for patients from certain social categories such as orphans and invalids (Peeters, Willems, 2009). In 2008, 1,362,256 persons received this increased allowance versus 8,080,368 persons without it (RIZIV, 2008). In spite of the expansion of this regime in 1997, some vulnerable groups remained left out in the cold, e.g., individuals of low employment income.

With the introduction of the OMNIO status in 2007, this social inequality was rectified, contributing to the elimination of the unemployment drop (Peeters, Willems, 2009). The OMNIO status covers all persons with a gross taxable family income below EUR 14,778.60 + EUR 2,735.85 per dependent during the year prior to the application (income ceiling 2010). Persons with the OMNIO status enjoy an increased allowance and as of 1 July 2007 have likewise been better protected against hospital supplements; hence, on their admission into a semi-private room, they will no longer have to pay a room supplement. On 01/04/2010, 272.572 persons in Belgium enjoyed a recognized OMNIO status, while the number of entitled individuals estimated by the National Institute for Sickness and Disability Insurance (RIZIV) is put at 800,000 (RIZIV, 2010). An oft-voiced criticism is therefore that the status is not known widely enough and that the administrative application procedure scares away people that are potentially entitled to it. The Federal Poverty Reduction Plan wants to act upon this by actively promoting the OMNIO status and also by investigating the feasibility for an automatic issuance of the status (Peeters, Willems, 2009; Anti-Poverty, Social Insecurity and Social Exclusion Support Centre, 2007; Anti-Poverty, Social Insecurity and Social Support Centre, 2009; Délizée, 2005).

Notwithstanding the extended coverage under the mandatory health insurance regime and the increased reimbursement of costs for the most vulnerable groups, the cost for medical care nonetheless remained beyond the ability of some people. To remedy that, the system of the social and fiscal contribution-free allowance was introduced in 1994, complemented and partially replaced by the maximum invoice (MAF) in 2002. The MAF ensures that the patient's co-payment be reimbursed whenever they exceed the non-refundable part of the medical expenses. This measure is valid in effect for all Belgians, regardless of their income, but the level of the ceiling varies and is determined by the income or the social status of the patient. The MAF offers us an example of a measure that, because of its universal character, carries no stigma with it (in contrast to measures specifically directed to selected target groups). Likewise, the automatic calculation of the MAF reimbursable amount and the automatic reimbursement ensure that this measure achieves its goal, namely that of limiting the costs of the co-payment of the medical expenses for all Belgians. Nevertheless, the MAF is not a universal panacea: patients are still required to pay their own contributions in advance

(the “overpayment” of own contributions will be reimbursed later), can enjoy the reimbursement only after they first have fully paid their own contributions for a number of weeks/months, which can lead to underconsumption during those first months, and the threshold for the poorest segment still remains relatively high (Schokkaert, Guillaume, Lecluyse, e.a., 2008).

And, finally, we further may note here the Third-Party Payer Regulation (RDB), a system of payment whereby the health insurance fund and the care provider arrange the payment amongst themselves. Depending on the request of the care provider, the patient is responsible only for the co-payment. There are three mandatory applications: the cost of the hospital stay, the cost of all medical treatments given during the hospital stay, and the clinical biology treatments, even in case where the patient is not hospitalized. Hence, the Third-Party Payer Regulation is not automatically of application for consultations, visits, advice, and psycho-therapy with doctors/dentists. There nonetheless exist a number of exceptions where the measure may be applied nevertheless: when patients find themselves in an individual financial emergency situation, enjoy an increased insurance allowance, or are exempt from the quarterly health insurance contribution, or, likewise, when they have been completely (certifiably) unemployed for six months and further are the head of the family or single. The doctor himself will decide whether or not to apply the RDB (an exception to this is the Global Medical Dossier). (Flemish authorities, 2010). The RDB measure is in most of the recommendations regarding improvements to the health care regime advanced as an important element; such as, for instance, in the bi-annual General Report on Poverty and in the policy recommendations by the working group “Inequality in Health” of the King Baudouin Foundation. At the same time, an expansion or generalisation of the RDB and/or its automatic application into and to the first line health care is often advocated (King Baudouin Foundation, 2007; Anti-Poverty, Social Uncertainty, and Social Exclusion Support Centre, 2007).

□ *Measures specifically oriented towards children*

An important mechanism operating in the arising of social health disparities is the life course factor (supra). During the past decades, a great number of initiatives have been undertaken in Belgium towards improving the health of young children and adolescents, with particular attention devoted to children and youngsters from vulnerable environments. By improving health and narrowing the health gap from a young age onwards, these initiatives contribute to reducing the social inequality in health at a later age; social inequality in health needs to be tackled not only by providing social safety nets but likewise by building social springboards at an early age. As an example, we refer to ‘Kind&Gezin – *Child&Family*’ and the ‘Office de la Naissance et de l’Enfance – *Office of Birth and Childhood*’.

Kind&Gezin (K&G) in Flanders, and the Office de la Naissance et de l’Enfance (ONE) in Wallonia, were initially founded after WW I to suppress child mortality in Belgium. Since that time, both organisations have grown into the most impor-

tant services in the provision of preventive care and early detection in newborns in Belgium. K&G undertakes a number of different initiatives that are specifically targeting the underprivileged: extended consultancy times, support in the raising of children, mobilisation of Experience Experts in Poverty in order to bridge the gap between aid providers and families, and prenatal consulting periods during which pregnant women from vulnerable groups are being monitored and prepared for the birth of their babies.

The view on prenatal care services issues from four force lines: a target group demarcation based on the coping ability of the mother and the degree of the suppressive conditions; a strongly developed psycho-social guidance programme whereby also attention is being paid to basic needs such as safe housing and healthy nutrition; a close collaboration with the medical sector for the medical monitoring and follow-up during pregnancy; and a regional approach to the provision of care with particular concern for districts or regions of an especially pronounced marginalisation rating (Van de Geuchte, Maulet, Willems, 2007; Kind&Gezin, 2009).

In its turn, ONE also supports families with young children, but the strategy and the organisational form are clearly distinct from those of K&G in Flanders. The policy of guidance of the child and family is conceived more in the form of a universal service, with specific attention paid to the rural areas and to a strategy of holistic assistance (medical monitoring of the baby, social assistance, and education) (Van de Geuchte, Maulet, Willems, 2007; Office de la Naissance et de l'Enfance, 2008).

in 2008, K&G paid home visits to 97% of the families with a newborn baby at least once right after the baby's birth, and 88.2% of the families did during the neo-natal period attend a consultation session with their babies (Kind&Gezin, 2009). In 2008, ONE visited 512.769 children (Annual Report ONE 2008). With such figures, K&G and ONE are achieving their goal to provide readily accessible, free care to all families that just recently had a newborn baby, and with that specific approach actively contribute to narrowing the social health gap (Office de la Naissance et de l'Enfance, 2008).

□ *Measures that address the health determinants*

Leading international reports emphasize the importance of improving housing and living conditions in the fight against social inequality in health (CSDH, 2008). This view is likewise shared by the Flemish Institute for Health Promotion and Disease Prevention (VIGeZ) and the Health and Social Promotion Council (CSPS), which recommend that, aside from engaging in actions within the areas of traditional disease prevention (vaccination) and health information sessions and education (the anti-smoking campaigns), it is also necessary to devote efforts to the creation of healthy living conditions, educational and working environments, and to the reinforcement of social networks and local communities (Peeters, Willems, 2009). The actions undertaken within this context are very numerous and are initiated by a broad gamut of organisations and administration organs (from the federal au-

thorities to local non-profit organisations); unfortunately, a complete overview of these is not possible, but we are giving a few examples by way of illustration:

- The organisation of info sessions related to smoke-free workplaces (Flemish Association for Respiratory Health Care and Tuberculosis – VRGT) and support for companies in their efforts to contain passive smoking in the workplace (Fonds des Affections Respiratoires – Fund for Respiratory Infections FARES) (Van de Geuchte, Maulet, Willems, 2007).
- “L’ambulance vert” or ‘The Green Ambulance’ conducts the analysis of the biological and chemical indoor quality of residences by request from a physician. When a problem is identified, remedial measures are suggested and the inhabitant may be assisted by a social worker in the search for financial funds to pay for the execution of such remedial work (Environment Brussels – BIM, Administration for the Environment and Energy of the Brussels Capital Region) (Van de Geuchte, Maulet, Willems, 2007).
- In the Administrative Accord of 2000-2006 of the City of Ghent, urban renewal in the 19th-century city district forms one of the priorities. With urban renewal project ‘Zuurstof voor de Brugse Poort – *Oxygen for the Brugse Poort*’, the City of Ghent wants to create more open and green spaces in the densely populated workers district near the Brugse Poort. Eighty-three derelict dwellings are scheduled for demolition to make room for three neighbourhood parks and new subsidized housing developments, while the existing park is to be renovated and expanded. With this initiative, the city wants to contribute to creating a viable district that offers its residents opportunities for developing a social network (City Council Ghent, 2000).

□ *Striking observations in an evaluation of the Belgian policy concerning social inequalities in health*

It seems that there is in Belgium a growing awareness about major social inequalities in health. Yet, this awareness is not being translated into concrete policy objectives, let alone into an integrated and coordinated policy. Nonetheless, in the course of the years, a number of actions have been undertaken that contribute to the tackling of social disparities in health. In certain areas, these measures have been moulded into a coordinated whole (such as the financing of health care services), while in other domains (such as health promotion, the approach to determinants of health) they are acting in a fragmented and disorganized order – both for what concerns their content as well as their geographic distribution – from which integration and harmonisation are largely absent.

Social inequity in health often appears to be seen as a problem that is solely related to financial inadequacy. As such, many efforts have been devoted to improving the financial accessibility to health care services, whereas few actions are devoted to the socio-psychological reality of the target group. It is there that factors such as *health illiteracy*, inadequate knowledge of the health landscape, and communication with care providers erect serious barriers to an effective use

of health care. Likewise preventive actions are in the minority compared with the actions undertaken within the curative sector.

Many of these actions are oriented towards the most vulnerable segments in our society. Yet, it is also important not to ignore the place of the middle classes within the entire spectrum of social inequality in health.

And, finally, the needs of children and youngsters are being accommodated by recourse to specific initiatives. In comparison with those, the social differences between men and women are accorded only transversal or even purely symbolic attention. A systematic combination of gender factors with social position might well provide us with new reference and contact points for initiatory actions.

6. Conclusion

The lower an individual stands on the rung of the social ladder, the greater the likelihood that this person will spend his or her life in having to cope with illnesses, make do with a lower living standard, and even die prematurely. And this evolution is proceeding in the wrong direction: the gap between the social classes in Belgium is not narrowing. On the contrary, in a number of health aspects (pain, mental health), it is even widening. These systematic differences in the occurrence of illness and death between the social classes cannot be justified, given that social mechanisms lie at the heart of it. People with a lower education are not only exposed in larger measure to health risks, they are also living and working more frequently in unhealthier environments and conditions and are likewise more susceptible to the nefarious consequences of health risks since they are often forced to cope with a number of overburdening circumstances and impositions all at the same time.

The risks associated with growing up in poverty cannot blithely be shrugged off or ignored: increased health risks at a young age affect one's health in later adulthood. And when people from the lower classes fall ill, this results more often in drastic consequences than is the case for people from the higher social strata: another job is frequently difficult to find while, at the same time, bills for medical care pile up and the social network is providing less support. And, finally, the realisation of being a member of the lowest group in society and having to deal with the attendant stigma, plus the sense of being useless as an individual, are bound to exert their negative impact on one's health (Dalgren, Whitehead, 2006).

The existence and the impact of social inequality (and inequity) in health has in the meantime become evident to Belgian policymakers. Nevertheless, a coordinated and integrated policy appears not in the offing. Most of the efforts made pertain – and justifiably so – to the ongoing development of the social safety nets within the health insurance system, such as OMNIO, the Third-Party Payer Regulation, the maximum invoice. But health is not only confined to having access to health care but relates also to life style, living and working conditions, and social

cohesion. The initiatives that are undertaken in these areas often lack a clear focus on the problem of inequality in health, an appropriate theoretic base, and, in any event, a clear contextualisation within a broader plan.

A challenge awaits all actors involved in the problem. Measuring and ascertaining the facts remains an important attention point. Researchers need, however, to commit themselves likewise to disseminating that knowledge widely enough, and they need to keep drawing the attention of our society – in particular the attention of policymakers – to the fact that this existing injustice must be tackled and dealt with. And for just that reason, the research must not remain limited to descriptions and pronouncements; there exists an urgent need for evaluation studies that will tell us what kinds of actions are likely to be successful and via what kinds of mechanisms we ought to approach them. And, in the final analysis, an absolute condition for an integrated and coordinated policy concerning social inequality and inequity in health within the Belgian context is consultation across the boundaries of competence levels, plus the political will to turn conscious awareness of the problem into concrete actions.

NOTES

1. In the English literature, this phenomenon is referred to under the terms “social inequality in health” and “social inequity in health”, whereby the latter explicitly underscores the unjust character of the social condition. For many authors, though, this injustice is so obvious and self-evident that they include it likewise in the term “inequality”. Hence, the terms “inequality” and “inequity” are used synonymously and interchangeably in recent literature.
2. Caution is advised in the interpretation of this table since the information was obtained via self-reporting. The reliability of reported afflictions is strongly dependent on the type of afflictions (chronic illnesses are generally under-reported), the number of afflictions one suffers (lower reliability when someone suffers from several illnesses), and the extent to which an affliction is known (e.g., diabetes versus rheumatoid arthritis). (Van der Heyden, Gisle, Demarest, e.a, 2010: 80-342)

CHAPTER 9

Child poverty¹

Jan Vranken

Does poverty among children deserve specific attention? There is a long-standing agreement on the fact that poverty is especially undesirable when it concerns children, due to its far-reaching negative implications, in the short and the long run (see e.g. Haveman & Wolfe, 1995; Brooks-Gunn and Duncan, 1997; Duncan and Brooks-Gunn, 1997; Esping-Andersen and Sarasa, 2002). A recent longitudinal study of a Swedish 1953 birth cohort (Bäckmann & Nillson, 2010) shows that resource deficiency during childhood has long-term effects on social exclusion risks, and identifies long-lasting periods of poverty in childhood as most detrimental for future achievement. This research confirms earlier findings in Northern America which established that people who lived their childhood in extreme poverty or faced long-lasting periods of poverty had a significantly higher risk of also living their adult lives in poverty.

In spite of this recognized importance of poverty in childhood, the debate on how to measure and to combat it is fairly recent; in socio-economic research and in policy-making alike. Specific studies on child poverty have of course profited from developments in general poverty research and will do so in the future, both in conceptualising and explaining poverty and in developing analytical tools. However, even if poverty in general has to remain the context for a better understanding and combating of child poverty, there is an urgent need for developing child-specific poverty approaches and measures (see Roelen et al., 2009a).

In this contribution we first elaborate on this need for a specific focus on child poverty in terms of conceptualisation and measurement. Since this European Year for Combating Poverty and Social Exclusion has child poverty high on its agenda, we pay special attention to data and initiatives regarding child poverty in the EU. This section is followed by a discussion concerning data that are available for Belgium and policies that have been developed in Belgium to combat child poverty. Recently, the important relation between child poverty and children's rights has come to the fore; this relation is the subject of our last section.

1. The need for a specific focus on child poverty

UNICEF (2006) mentions three key factors why a specific focus on child poverty remains necessary: time, agency and the role of public policies (Vandenhoe et al., 2010: 2-3).

The importance of time stems from a view on children as both “being” children and “becoming” adults. Poverty will deprive children at present and will have long-term consequences in their adulthood. The “becoming” perspective, which gained importance with the fairly recent availability of longitudinal data, is more concerned with the loss of human capital for society. The importance of the “being” perspective derives from the fact that children’s capacities need to be assessed and protected in their own right. Another feature of the time dimension refers to the rapid development of children; it means that poverty has a different impact, both subjectively and objectively, according to their age, which in its turn has consequences for the measurement of poverty among children. With whom should children in poverty be compared – with everybody, with just other children, or with an even narrower age sub-group of children?

Agency refers to children’s dependency. They have little impact on their situation, which is shaped through the agency of parents; whose agency in its turn is dependent upon many forces outside the family’s control. This is recognised in the Convention on the Rights of the Child (Article 27(2)), which provides that “[t]he parent(s) or others responsible for the child have the primary responsibility to secure, within their abilities and financial capacities, the conditions of living necessary for the child’s development”.

Public policies may have children themselves or their parents as their target population, either through direct transfers or through supporting services such as childcare to facilitate paid employment for (single) mothers. Policies that aim at reducing child poverty must take account of the particular triangular relationship that exists between children, their parents and the state. Because societies need healthy and educated citizens, children embody the future “public good” and public services should care for their health and education. This dependence of children on public services even implies that the traditional indicators ‘family income’ and ‘consumption’ may be even less relevant to understand child poverty than is the case for general poverty. Mehrotra and Delamonica (2002) highlight that public service provision is less effective for poor families, and that children profit less from improvements in the general poverty situation when public service provision is poor.

1.1 Specific indicators?

How does this need for a specific approach translate into defining and measuring child poverty (Laderchi et al., 2003; Vandivere & McPhee, 2008; Roelen et al., 2009a, 2010)? This is not only about the need to differentiate between poverty definitions and measurements for the whole population and for children, but also

about differences between child poverty approaches in terms of definition, concept and methodology. These are, as for poverty in general, a result of theoretical considerations and value judgements (Ravallion, 1994; Vranken, 2010) and are reflected in diverging poverty outcomes (Saunders, 2004). A lack of understanding the choices underlying child poverty outcomes may result in inappropriate and inadequate policy responses.

Roelen (2010b: 3) mentions several reasons for a specific approach and resulting child focused indicators. A first reason is that children largely rely on the distribution of resources by their parents, household or community members. Child focused poverty measures thus should account for the within-household distribution and poverty at the child-specific level (e.g. White, Leavy and Masters, 2002). Secondly, children's basic human needs are different. They have different dietary requirements and the role of education is vital during their stage of life (e.g. Brooks-Gunn and Duncan, 1997; Waddington, 2004). A third reason is that children should be treated as individual human beings in their own right and thus as a specific group (Ben-Arieh, 2000; Redmond 2008). Finally, a generally accepted and workable definition and measurement method of child poverty is an important tool for both academics and policy makers. This certainly contains an important invitation for an adaptation of the Laeken indicators that were developed during the first phase of the Lisbon strategy.

1.2 Well-being versus well-becoming?

The most striking 'internal' debate between students of child poverty is based on the dual concepts of well-being and well-becoming. Child poverty approaches from the concept of well-becoming focus more on what children need to reach an adequate level of well-being when adults (Roelen, 2010a). The focus on child well-being stresses that the here and now has to remain at the centre of attention. A strong focus on child well-becoming could justify any type of life for children, provided the end result is, if not successful then fairly acceptable.

Approaches through well-being or well-becoming will have their implications for child poverty estimates. Poverty approaches from a well-becoming angle are more opportunity-based (Robeyns, 2003) and *ex ante* (Thorbecke, 2008). They focus on capabilities, opportunities or instruments that an individual possess (see Sen, 1999; Wagle, 2002; Robeyns, 2003). The resulting choice of domains and indicators will reflect children's opportunities to develop and grow, such as education, favourable living conditions and positive influences. As children are highly dependent on their direct environment for the creation of opportunities and favourable conditions, the set of indicators is also likely to include a set of contextual indicators such as the situation of the head of household, family and community.

Poverty approaches along the lines of well-being are outcome-based (Robeyns, 2003) or *ex-post* (Thorbecke, 2008). They are concerned with results and with the present situation of the child. The quality of life is the most relevant issue and

therefore more attention will go to leisure activities, a safe environment and life satisfaction.

1.3 Age matters

Another important aspect of child poverty concerns age; are children approached as one homogeneous group or are age differences to be taken into account? Generally, child poverty approaches are developed for children at large, with limited diversification between age groups (Gordon et al., 2003a, 2003b; Bradshaw et al., 2006). This lack of differentiation usually results from the limited availability of data. Moore et al. (2008) present a rare example of an age-specific child poverty study with an age-appropriate construct of child poverty by focusing on middle childhood.

There exists, however, a growing awareness that the timing of poverty during childhood matters (Duncan & Brooks-Gunn, 1997; De Boyser, 2010). The situation during early childhood seems to have the greatest impact. Low levels of income and welfare dependency in this period have been found to have a greater impact on school dropout rates than they do in other periods (Duncan & Brooks-Gunn, 1997; Duncan et al., 1998). Moreover, deep and persistent poverty in early childhood is likely to have more perverse effects in comparison to such episodes in later years of life (Duncan & Brooks-Gunn, 2000). Learning activities at home are important in the early years, parental supervision of homework is important in later elementary and early secondary school years and parental monitoring of friendships is important in adolescent years (Duncan & Brooks-Gunn, 2000). The effects of deprivation on future social mobility have also been found to be significantly stronger when they occurred in the earliest life stage (Brooks-Gunn & Duncan, 1997). Substantial societal benefit thus can be gained from investments aimed at preventing or remedying the effects of poverty in the earliest childhood years (Cleveland & Krashinsky, 2003; Duncan et al., 2008).

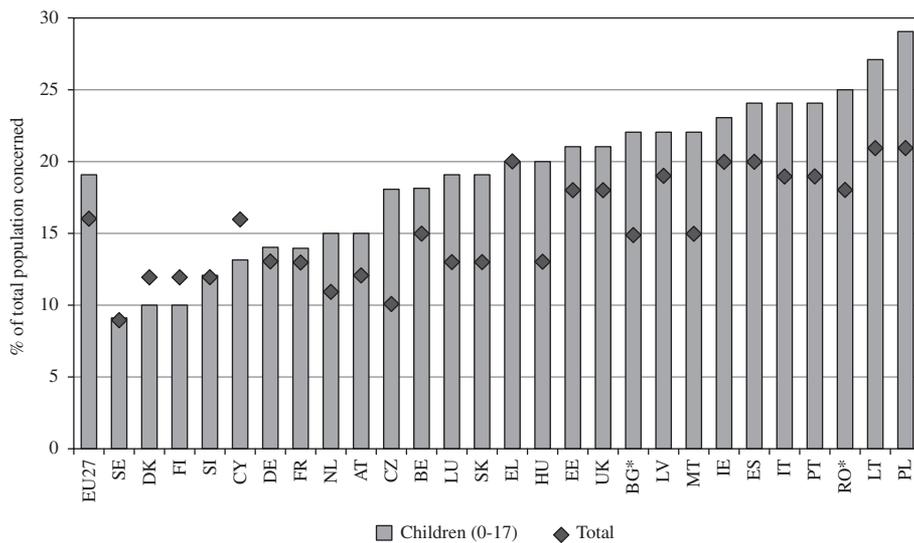
2. Increased attention at the EU level

Child poverty has received increased attention at the level of the EU and of its member states. The need to give priority to child poverty was proclaimed at three successive EU Council Summits, and since the adoption of the Lisbon strategy even more countries have included combating poverty in childhood in their national inclusion strategies. Many member states have mainstreamed child poverty in areas such as minimum income and wages, reconciliation of work and family life, and family-friendly services; 22 member states have set targets in relation to child poverty, 16 of them using EU-agreed indicators. Some have also set intermediate targets for specific challenges (jobless households, families most at risk, intensity of poverty, childcare). (Joint Report on Social Protection and Social

Inclusion, 2009: 6). Childhood poverty is a key theme for the year 2010, the European Year for Combating Poverty and Social Exclusion, and in particular for the Belgian Presidency in the second half of that year.

Why this increased attention? Firstly, because EU figures show that children are more likely to suffer poverty than the population as a whole: 19% children (< age 17) compared to 16% adults (> 18) in 2008 are in risk of poverty, a situation which has not improved since 2000 (Joint Report on Social Protection and Social Inclusion, 2009: 6). Moreover, poverty in childhood very often reduces any hope of escaping poverty in adulthood. These findings lead to concerns with low education levels, the loss of human capital available for the (knowledge) economy, and with the financial burden on the (future) social budget of the state. Last but not least, concern with child poverty is rooted in the very old perception of children as innocent and thus as “deserving poor” – meaning that they cannot be blamed for their poverty and therefore deserve compassion, charity and assistance.

Figure 1 – At-risk-of-poverty rates in the EU (%), total and children, EU-27, 2005



Source: EU-SILC (2005) – income year 2004 (income year 2005 for IE and the UK); except for BG and RO - estimates based on the 2005 national Household Budget Survey. UK data provisional.

Does this also lead to more and better strategies? The EU has little means for developing a coherent and strong strategy for combating child poverty; what exists is of the “soft law” type. The Social Open Method of Coordination was established in 2000 to help the EU achieve its objective of “making a decisive impact on the eradication of poverty”. It binds member states to common objec-

tives, common indicators and a common reporting process, and aims at facilitating progress through peer reviews, stakeholder involvement and research. Recent “enlargements” will not necessarily have a positive impact on the position of child poverty in the political agenda.

The first and most commonly discussed enlargement is the rapid inclusion of new EU member states. News stories of extreme child abuse in some of these new member states may distract attention from more complex dimensions of the situation of children, such as child poverty, and may stimulate a “back to basic” concern. It would have the same significance as replacing the relative conception of poverty by the old absolute one or developed systems of social security by a guaranteed minimum income scheme.

A second, less well-known but nevertheless significant, “enlargement” is the inclusion of the former NAP/Incl (‘National Action Plans for Social Inclusion’), which were dedicated to exclusion and inclusion – in National Strategy Reports on Social Protection and Social Inclusion, which contain not only “Social Integration” (as Inclusion is now called) as an item, but also the “harder” items “pensions” and “health and long-term care”. The danger lurks that social integration will receive less attention than before in competing with those stronger topics.

Has (child) poverty decreased as a result of this increased attention and of the introduction of new strategic tools? No. Although the Lisbon strategy may have given an impulse to the development of national poverty policies, their results remain far below expectations, and the process was generally considered a failure. Already during the Mid-Term Review of the Lisbon process in 2005 it became clear that the original goal of a significant reduction in poverty by 2010 was beyond reach.

How bleak does the future look? On 31 December 2010 the Lisbon Agenda ends and it will be replaced by a new ten-year strategy called “Europe 2020, a strategy for smart, sustainable and inclusive growth”.² The main concern of Europe 2020 is to better focus efforts in order to boost Europe’s competitiveness, productivity, growth potential and economic convergence’ and therefore ‘the new strategy will focus on the key areas where action is needed: knowledge and innovation, a more sustainable economy, high employment and social inclusion’. It has, however, been noted that these priorities are rather rallying cries and good for marketing, but too blunt an instrument for targeted action. Indeed, the seven flagship initiatives ‘to catalyse progress under each priority theme’ are not always very well connected to the priorities. In order to realise the flagship initiative on poverty, the European Platform Against Poverty must “ensure social and territorial cohesion such that the benefits of growth and jobs are widely shared and people experiencing poverty and social exclusion are enabled to live in dignity and take an active part in society” (EC, 2010). Moreover, Member States and regions are encouraged to accelerate project implementation and target fields that are performing slowly and social inclusion is one of those.

One of the main objectives of this Agenda 2020 is a reduction of the number of people living below the poverty line by 25%. Other related targets are a reduc-

tion in the share of early school leavers to below 10% (currently 15%) and raising the employment rate of the population aged 20-64 from the current 69% to 75%. The main targets are translated into so-called flagship initiatives: for the reduction of poverty, the European Platform Against Poverty must “ensure social and territorial cohesion such that the benefits of growth and jobs are widely shared and people experiencing poverty and social exclusion are enabled to live in dignity and take an active part in society” (EC, 2010).

It is hard for many stakeholders not to be sceptical about this new agenda, which might suffer from the same lack of political will at national level as was the case for the Lisbon principles. National governments already have questioned the EU’s legal right to set targets on education and poverty; they could only agree broadly on the importance of improving education and tackling social exclusion. Moreover, the new approach is also has to take account of the new EU constellation of 27 – very diverse – member states.

There also is the quite fundamental issue we mentioned at the very beginning of this chapter: are the indicators underpinning the process of monitoring national and EU policy progress on poverty targets adequate for the subject of child poverty? The enlargement of the EU to 27 member states has increased differences in terms of living standards and this has raised questions about the validity of the main indicator for measuring poverty – the at-risk-of-poverty rate. It was argued that this relative measure no longer adequately brings the relative poverty position of member states into perspective, as it results in similar at-risk-of-poverty rates for the poorest and the richer member states, while the whole context, such as the welfare regime and the presence of other public services, may greatly differ. In the meantime, two new indicators have joined the income poverty line, which seem to answer to some degree former critiques.

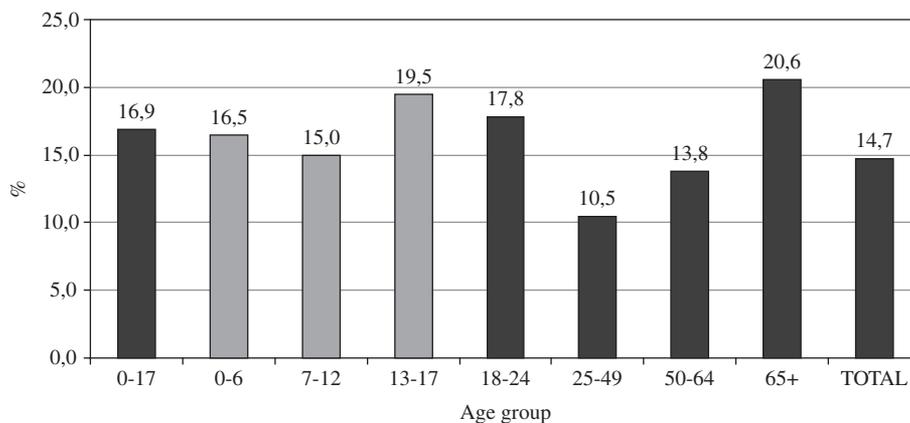
3. And in Belgium?³

What is the situation in Belgium? We refer to the analysis made by De Boyser on the basis of the most recent data (2008) from the EU SILC-survey (Survey on Income and Living Conditions); they contain information on 15.108 persons in 6.300 households.

According to the European (income) poverty risk threshold a person runs the risk to become poor if he or she is member of a household with an income below 60% of the median equivalent national income. According to this indicator, 14,9% of the persons is living in risk of poverty in Belgium.

About the age distribution of the poverty risk, a number of first conclusions are possible (Figure 1). The share of children (aged 0 to 17) below the poverty line is higher than that of adults but there is a differentiation according to age. Whereas 16,5% of the children between 0 and 6 year are living below the poverty line, this percentage even is higher for older children (between age 13 and 17: 19,5%).⁴

Figure 2 – Poverty risk and age Group.



Source: EU-SILC 2008, own calculations.

3.1 In which households are children growing up in poverty?

In table 1 we present some demographic and socioeconomic characteristics at household level. In the second column the share of children between 0 and 17 is given according to Region, household type and work intensity of the household. The third column contains the distribution of the age group 0 to 17 in poverty on those characteristics. We see that the general poverty risk percentage of 16,9% for Belgium hides strong differences according to Region: in Flanders 8,3% of children is living below the poverty line, while this the percentage for Wallonia is almost one out of four (24%). Does this mean that child poverty mainly is a problem in Wallonia? No, because the distribution of poor children in Belgium teaches us that 31,8% of the ‘poor children’ is living in Flanders.

What with the impact of the household type on child poverty? Firstly, the poverty risk for children growing up in single parent families is extremely high: 4 out of 10 of those households live below the poverty line. Moreover, of all children in poverty 36,6% live in a single parent family. Children in families with more than three children more often run the risk to grow up in poverty, and this group also represents over a third (37,11%) of the households with children in poverty.

Let us also take a look at the ‘work intensity’⁵ of the households where poor children are living. We already knew from earlier SILC-surveys that the poverty risk percentage for workless households with children is very high: 82% of the children from a workless household live in poverty. On the basis of the third column we may estimate the extent of that group: 35,5% of all children in poverty live in a workless household. In other words: over 60% of the children live in a household where one or more persons is working, fulltime or part-time. Even more, almost one out of five children in poverty lives in a family where it is not possible to work more that is done at present, such as when the only parent

already has a fulltime job. This already is an indication that mere labour market activation does not suffice to help all families out of poverty.

Table 1 – Poverty risk percentage for children (0 to 17 year) according to Region, household type and work intensity (total) and distribution of children with poverty risk percentage according to characteristics (in %), Belgium, 2008.

	Poverty risk (%) for children (age 0 to 17)	Distribution of children in poverty over characteristics (%)
Region		
Flanders	8,3	31,8
Wallonia	24,0	50,0
Brussels*	31,1	18,2
TOTAL		100,0
Household type		
Single parent	42,3	36,6
2 adults 1 child	10,5	7,0
2 adults 2 children	6,7	12,2
2 adults 3 children or more	17,7	37,1
Other households with dependent children	18,5	7,0
TOTAL		100,0
Work intensity household		
WI = 0	82,1	35,3
WI between 0 and 0,5	61,6	20,8
WI between 0,5 and 1	17,3	26,5
WI = 1	4,7	17,5
TOTAL	16,9	100,0

Source: EU-SILC 2008, own calculations.

3.2 Which forms of deprivation are those children experiencing?

To obtain a better view on the material living conditions of children living in poverty, table 2 contains a series of indicators of deprivation according to age groups. The age group we focused upon earlier (0 to 6) is mentioned separately.

It is remarkable that on almost all indices of deprivation the share of the youngest children living in poverty is the highest: 20,6% of poor children between 0 and 6 are living in a dwelling that is impossible to heat decently for financial reasons – for comparison, the figure for adults in poverty is 15,8%. Another remarkable figure concerns ‘having a holiday’: seven out of ten (71,9%) children and youngsters below the age of 18 lives in a family that cannot afford at least one annual holiday week outside the home due to financial reasons. The precarious financial situation – and by extension housing condition – of (very young) children and their family becomes evident from the high shares of families with payment arrears for rent and/or utility bills. In 23,4% of the households very young, poor

children do not have at least every other day a meal that is rich in protein (meat, fish or a vegetarian alternative).

The EU SILC of 2008 also contained a module on housing conditions. One out of three children from poor families (32,4%) live in a dwelling that may be considered (very) unhealthy; a leaking roof, humidity, or rotting windows or floor. Children from poor households are more often living in dark dwellings and in polluted neighbourhoods. Finally, a high percentage of small poor children lives in a place that is considered noisy: this share even is higher for older age groups in poverty.

Table 2 – General material and financial deprivation, and housing and living conditions deprivation according to age groups (0 to 6, 0 to 17, 18 year and older and total survey) with or without poverty risk, Belgium, 2008

	0 to 6 year		0 to 17 year		18 year and older		Total survey	
	Below PL	Above PL	Below PL	Above PL	Below PL	Above PL	Below PL	Above PL
Unable to heat the dwelling sufficiently	20,6	3,9	22,0	4,3	15,8	4,6	17,3	4,5
Unable to afford annual holiday	72,3	20,8	71,9	20,0	58,9	19,9	62,0	19,9
Unable to afford a meal rich in protein every other day	23,4	1,6	21,8	2,0	17,3	2,9	18,4	2,7
Payment arrears for rent	18,8	5,2	16,6	4,2	13,0	3,2	14,1	3,4
Payment arrears for utility bills (electricity, gas, water, etc.)	22,8	7,8	22,1	6,2	12,1	3,1	14,5	3,7
Difficulties to make ends meet financially	86,8	44,1	84,8	42,6	74,5	38,3	76,9	39,1
Lives in a dwelling with leaking roof, humidity or rotting windows or floor	30,3	20,0	32,4	17,7	24,7	16,5	26,6	16,7
Lives in a too dark dwelling	14,9	8,5	12,2	7,3	10,5	7,4	10,9	7,4
Too much noise	25,3	18,9	27,3	20,7	27,6	19,5	27,5	19,7
Lives in a polluted neighbourhood	26,0	16,3	21,1	16,3	19,7	15,1	20,2	15,4
Lives in a neighbourhood with crime and vandalism	22,6	15,8	21,1	15,3	19,2	15,0	19,7	15,1

Source: EU SILC 2008, own calculations

A somewhat neglected indicator for child poverty is the number of children entitled to guaranteed family allowances. (This benefit is reserved for those children who are not entitled to regular family allowances). Since this benefit was set up in 1972, the number of beneficiary children increased on average with 18% until 1999; from 242 tot 16.769. Since then the evolution has been less constant (RKW, 2007a). In 2006 there were still 16.258 beneficiary children on guaranteed family

allowances (see Steenssens et al, 2007: 12), but in 2008 the number has decreased again to 13.796.

4. How does the situation in Belgium compare to other countries (MS of the EU)?

Several international surveys are available from which it is possible to position Belgium in relation to other European countries.⁶ Some of the more relevant data concerning child poverty – directly or indirectly – are the following.

The percentage of children in poverty in Belgium is lower than the EU-average, as is the case in Germany, France, the Netherlands and Austria, but their poverty risk is higher than that of the general population (EU, 2007). Overpopulation in the dwelling is lowest in Belgium, the Netherlands, Spain, Norway and Finland (OECD, 2009). The proportion of children under three years in childcare is relatively high in Belgium (at about the same level as in France and Finland), although less elevated than in countries such as Denmark, Iceland, or Sweden (Eurostat).

For most domains of ‘child welfare’ (in the sense of well-being), however, Belgium occupies a remarkably consistent middle position compared to other European welfare states. Belgium is neither the best nor the worst pupil in class. This is so for the average disposable income for families with children under 18 (between Sweden and Finland) and for the share of children living in poor households (OECD). In terms of child mortality, Belgium also occupies a middle position – once it used to be one of the worst countries in the ‘civilized world’ in this respect.

According to the OECD figures, Belgium scores less well when it comes to education, health, and security and quality of school life. Belgium combines a high score on educational successes with a high degree of inequality; the difference between the top and the bottom of class is very outspoken, although deprivation is low when it comes to the share of children of 15 lacking basic educational materials. On the other hand, there is a relatively high incidence of children who suffer bullying at school.

There are some remarkable very negative scores. On the OECD indicator of a healthy environment (the perception of noise, pollution, waste inside and outside the dwelling), Belgium scores exceptionally high (OECD). Whether this results from an objective situation or from a higher susceptibility to those phenomena, is not clear.

Belgium’s score on suicide rate for children between 15 and 19 years is comparable with the relatively high percentage of Scandinavian countries – although this does not concern children in the limited sense we are using it in this contribution. Moreover, how dramatic suicide is at the individual level, at an aggregate level it is rather a characteristic of rich countries and of the concurrent phenomenon of anomie (Durkheim): a lack or excess of social integration (in the sense of cohesion) (OECD, 2009).

5. Some important characteristics of direct and indirect policies having an impact on child poverty

The distinction between direct and indirect policies refers to whether they are directed at poverty situations or people living in poverty (such as the guaranteed minimum income, guaranteed family allowances or active labour market policies for low-skilled) or focus rather on the general population or situations but have an important effect on poor people's living conditions (social security schemes, family allowances or general labour market policies).

5.1 Social protection

Some minimum benefits paid out under the social security regime lie below the EU-established risk-of-poverty threshold (Belgian strategic report on social protection and social inclusion 2006-2008). This pertains primarily to the unemployment, invalidity, and welfare payments for couples (with or without children) and to unemployment and welfare payments for single individuals (with or without children). Children forced to grow up in such inadequate income environments will more than likely suffer likewise from fewer opportunities, even though for a number of measures account has to be taken of child and family-related benefits such as income supplements (child allowance), income-related cost reductions (lower rates for child day care), and tax concessions and relief (such as the deduction of child day care expenses).

This is particularly important with regard to child allowance, especially for couples with three dependent children and for single-parent families (Carpentier, 2005). Only to other households with dependent children and for couples with one dependent child are other social transfers more significant than the child allowance benefit in reducing poverty among children. Also the manner in which such benefits are being granted has an important effect on their distribution over the families: either in cash or via tax relief. Tax concessions rather prove more advantageous to the higher income groups (EU – The Social Protection Committee, 2008; Morissens et al., 2007). In principle, a shift from tax relief to cash benefits would have an income redistributive effect on the poorest children, certainly in the case where these benefits are income-dependent. Nevertheless, measures targeted on low-income families still remain the exception rather than the rule (Morissens et al., 2007). At the same time, with tax concessions, the risk of a disruptive effect on employment measures and on 'non take-up' is less (EU – The Social Protection Committee, 2008).

The payment of maintenance allowances could also contribute to a drop in the number of children growing up in financial poverty, as these payments mostly benefit single mothers. However, the maintenance allowance fund (DAVO) started in 2004 has thus far not produced the anticipated results (Morissens et al., 2007). Parties entitled to advances are not reached while, also, the number of successful refund claims remains far below par.⁷

The presence of (young) children appears to have a positive effect on the take up benefits (Nicaise & Groenez, 2002).

5.2 Child care and combining work and family

In Belgium, two administrative agencies assume responsibility for the support of young children and their families, the 'Office de la Naissance et de l'Enfance' (ONE) in the French Community, and 'Kind & Gezin' (K&G) in the Flemish Community. Among others, both have a coordinating and controlling role to play in the area of child day care.

Subsidized child day care has significant direct and indirect effects on the context of children living in poverty. A first effect is one of employment, specifically for single mothers who as a consequence, have better opportunities to enter the labour market. Aside from this economic function, the pedagogic and social importance of child day care is widely recognized. In the pedagogic sense child day care stimulates the physical, psychological/emotional, and social development of the children. In the social sense, child day care supports the integration of members of underprivileged groups. It makes it possible for the (single) parent – and the measure pertains primarily to this social segment – to attend training courses, to apply for jobs, to get to know other parents and/or even to enjoy some peace and relaxation (Morissens et al., 2007).

Notwithstanding such considerations, families with lower social and economic status (SES) take notably less recourse to formal child day care services than the rest of the population (Vanpée et al., 2000). Research conducted in Flanders has determined that both children living in an underprivileged family environment and immigrant children make scantier use of child day care than the average recorded number (Van Keer et al., 2004; Govaert & Buysse, 2004; Bettens & Buysse, 2002). Only 23.7% of these immigrant children and 21.7% of the children from underprivileged families had in 2004 regular recourse to child day care. The lowest use of the service was noted for children in an underprivileged immigrant family (12.7%). Nonetheless, also amongst immigrant children and children in underprivileged families, regular recourse to child day care is on the rise. Likewise, we find that children reared by a single parent are using child day care to a somewhat lesser extent.

Increasing the acceptance and accommodation capacity of these facilities is not enough to deal with this problem effectively; special attention needs to be devoted to the elimination of an array of impeding thresholds (Morissens et al., 2007). For instance, families living in poverty appear to have more problems in their efforts to find flexible child day care, which is especially due to their less effective social networks. These observations even emphasize further the importance of the accessibility to formal child day care facilities for this target group (Ghysels & Debacker, 2007).

Problems of accessibility also have been identified for the Dutch-language child day care programmes in Brussels (Vandenbroeck & Van Nuffel, 2006). One-parent families and parents from the lower income groups cannot gain access to programmes within the privately organised sector because of the cost involved. As a result, they have to fall back on the government recognized and sponsored programmes, wherein they are also under-represented. The child day care enrolment policy (giving priority to who comes first and to employment as reasons of acceptance) and the parents' search process do play a role in this exclusion.

As a consequence of all of these observations, child day care is now being updated, among other measures, through the provision of more accessible forms of child day care services for all population groups and/or through the fulfilment of the three already mentioned functions for child care – the economic, pedagogic, and social function. With an eye on this 'renewed conceptual framework for child day care', during the past year 16 trial project Centres for Child Day Care (CKOs) were started.

Likewise, the authorities are supporting families in order to promote a smoother process of combining work & family, such as via the financing of time credits and maternity/parental leave. However, low-income families are not infrequently employed in (hazardous) jobs that do not allow a reduction in working hours or taking time off for a vacation (Morissens et al., 2007). This observation is often used as an argument in favour of direct financial support and/or the creation of qualitative employment for this target group.

6. Is an appeal to children's rights useful to combat child poverty?⁸

Gradually, child poverty scholars have developed an interest in the rights-based perspective, as it was first used during the working period of the "European Observatory on National Policies to Combat Social Exclusion" (see Room, 1992 and following). In a rights-based approach, social exclusion is defined in terms of being denied or not realising basic social rights. In Belgium, this structural rights-based approach was applied in the 'General Report on Poverty' ('Algemeen Verslag over de Armoede', 'Rapport Général sur la Pauvreté') of 1994, which opens with 'the right on a family life'.

Child poverty then is qualified as a violation of children's rights and should therefore be ended immediately. Children's rights are also believed to offer some guidance and even tools for eradicating child poverty. A minimum threshold is established; process requirements such as participation and prioritisation of the poor, and of poor children in particular, are introduced; and the best interests of the child are to be taken into account. Finally, it represents a paradigmatic shift from charity to rights.

On the other hand, the relationship between child poverty and children's rights law is not that clear-cut. Poverty is not explicitly mentioned in the 1989 Conven-

tion on the Rights of the Child (CRC) or in any of the other core international human rights treaties. This should not come as a surprise, because duty-holder under human rights law is primarily if not exclusively the state. Few if any states are tempted to impose on themselves a legal obligation to eradicate child poverty. Moreover, human rights law tends to take an individualistic rather than a collective or structural approach, which invites to approach child poverty in a fragmented manner, in which certain issues are singled out (social assistance of housing or medical assistance). Finally, the instrumental approach that dominates in children's rights is part of a broader trend towards considering children in poverty as the victims of poor parenting, thereby emphasising the individual responsibility of the parents, rather than identifying and challenging the structural causes of poverty.

Over the past couple of years, children's rights have also received more attention from the EU. A clear legal basis has been created for an EU children's rights policy through the inclusion of an explicit reference to children's rights into the Treaty, which entered into force on 1 December 2009. Policy documents on children's rights in EU action have been produced, such as the Commission Communication Towards an EU Strategy on the Rights of the Child (European Commission, 2006), the EU Guidelines for the Promotion and Protection of the Rights of the Child (European Council, 2007), and the Commission Communication A Special Place for Children in EU External Action (European Commission, 2008).

This recent interest in children's rights is a most welcome development and may provide extra support for a solid and lasting policy on child poverty. However, most existing EU documents tend to focus primarily on so-called third countries, rather than addressing children's rights issues within the EU. Furthermore, children's rights tend to be a function of concerns of other agendas: the ageing problem, an economic agenda, a security agenda, or the fight against human trafficking. Only if these shortcomings be remedied will children's rights sustain an effective EU strategy to address child poverty.

NOTES

1. This contribution has been very much inspired by Vandenhole, W., Vranken, J. & De Boyser, K., eds (2010). *Why Care? Children's rights and child poverty*. Antwerp: Intersentia.
2. The Commission issued a communication in March 2010. Following this communication and the discussions held in the European Council on 25 and 26 March 2010, the Council reached an agreement on the new strategy, which was formally adopted in June
3. This analysis is based on De Boyser, K. (2009), *Armoede en deprivatie tijdens de eerste levensjaren: ontbrekende schakel in het armoedeverhaal?*, in: Vranken, J., Campaert, G., Dierckx, D., Van Haarlem, A. (eds), *Arm Europa. Over armoede en armoedebestrijding op het Europese niveau*. Leuven: Acco.
4. For Flanders additional information is available from the IKAROS database, the registration system of 'Kind & Gezin' (Child & Family). This is used as the basis to follow up the

number of children born in a poor household and also the extent in which this target group is reached, and their use of childcare. Most interesting is that those annual figures are based on a multidimensional definition of poverty: as a lasting situation in which people are deprived of opportunities to participate adequately in things to which society attaches great value, such as education, employment and housing. Six selection criteria have been derived from this definition, on the basis of which is determined whether or not a family is considered to be poor, namely the family's monthly income, the parents' educational level, the children's development, the parents' employment situation, housing and health. If a family scores on three or more criteria, it is considered to be poor.

5. Work intensity refers to the ratio of number of 'worked' months and number of 'workable' months.
6. EU 2007 and OECD 2009
7. It is also being observed that one-parent families with employed (and unemployed) children living at home are excluded from many benefits and allowances, as it is expected from working children that they pay money to their parent for their maintenance. In practice, very few parents are prepared to demand this (or the maximum amount) kind of monetary support from their children. Parents (and unemployed children living with their parents, as the case may be) may as a result of this be forced to cope with very taxing problems and circumstances.
8. For a detailed discussion, see Vandenhoe W., Vranken J. & De Boyser K. Eds. (2010).

CHAPTER 10

Poverty and fundamental social and economic rights: on the effectiveness of the right to decent housing

Nicolas Bernard & Bernard Hubeau

1. Introduction

The central question in this chapter concerns the role the fundamental (social and economic) rights play or could play in poverty and situations of poverty, and in the improvement of the social and legal situation of the population categories concerned. We will focus on the fundamental social and economic rights that have been included in the Belgian Constitution since 1994, and on the right to decent housing as a sort of ‘case’. Concretely, we will try to apply or illustrate the more general theories in the specific context of housing and the housing policy in our country.

In the next two paragraphs we will discuss the so-called ‘normative effectiveness’ of the fundamental social and economic rights, focusing on situations of poverty. The discussion will be centred around the following question: how do fundamental social and economic rights affect situations of poverty? In the second paragraph we will mainly focus on the content of the fundamental rights – in particular the right to housing – and the relationship with poverty. In the third paragraph we will place the ‘normative effectiveness’ of fundamental social rights in a broader context, concretely that of the effectiveness of fundamental social rights in the welfare state in general.

In the fourth paragraph we will look at the extent to which article 23 of the Constitution – which contains the fundamental social and economic rights – directly applies to situations of poverty, as well as at the role of ‘human dignity’ as a general reference framework, and of the *standstill* principle as a guarantee for progress with respect to the effectiveness of fundamental rights.

2. How do fundamental social and economic rights affect situations of poverty? On the content of the fundamental rights

2.1 **General: establishing the content of the fundamental rights**

It is often said that we should wait for the competent legislator(s) to give shape to the constitutionally embedded and programmed fundamental rights. It is a well-

known and accepted fact that fundamental rights are rather general principles and do not usually have a direct legal effect. It is the concrete regulations that are established in implementation of the fundamental rights that have to give shape to these principles.

In our view, this transposition can take three basic forms. In a first form, fundamental rights are given shape without being referred to explicitly. These are the cases in which further elaboration only takes place implicitly, such as with technical regulations in the area of social assistance. A second form is that in which one specific fundamental right is defined in more detail on a general level. Examples are the Flemish Housing Code and the Brussels Housing Code, which further elaborate on the fundamental right of 'decent housing' (b). The third form involves general references to the realisation of the fundamental rights, without specifying them, whether or not in combination with specific references. An example of this second subcategory is the Flemish Land and Property Decree of 27 March 2009, in which the objectives refer to both the fundamental social and economic rights of article 23 in general, and the right to decent housing. The question arises whether this general reference is useful. In several parts of the explanatory memorandum many references can be found from the general objectives framework to the realisation of the fundamental right to housing in particular, concretely to affordable housing.

2.2 Some trends relating to the content of the fundamental social rights and poverty, in particular the right to housing

2.2.1 The relationship between national/federal and international fundamental rights

Something can be said as well about the relationship between fundamental rights laid down at the national/federal level, and at the international level. It is clear that in case of disputes relating to fundamental rights, internationally recognised fundamental rights are often called on. A number of legal sources can be quoted when it comes to the right to housing and/or decent housing. It is impossible to discuss this list at length within the scope of this document. We shall refer to a few good overviews for this. The link with poverty and poverty reduction can be illustrated through the jurisprudence of the European Court of Human Rights, where in the framework of the well-known Van Volssem case it was found that there is no fundamental right that prohibits situations of poverty (defence standard), or that offers protection against poverty (instruction standard and guarantee standard). There are, however, certain elements from different recognised fundamental rights that can contribute to a certain 'protection' against poverty, such as, for instance, the right to housing.

Even so, we can observe that in the framework of the international legal order there has been increasing tension lately between the human rights approach and

the economic approach, which also influences the social policy and welfare work and, *mutatis mutandis*, the relationship between fundamental rights and poverty. Generally speaking, we come from a period in which social work often called on the international (and European) level to claim human rights (and a new or broader concept of human rights).

Now, we have come to a period in which there is certain reluctance when it comes to internationalisation (and globalisation), and these are viewed negatively. Even though there is a tendency towards a more local approach, both in services and welfare work, there is still considerable pressure from the globalising economy and society. This is present in elements of commercialisation, the commoditisation of social aspects, and the deregulation and reduction of social rights – things we want to avoid. European regulations are sometimes emancipatory, but from a central free market perspective they are also often restrictive.

Illustrations of this trend are the liberalised energy sector, which since 1 July 2003 has only created new and worse problems, and has not resulted in the expected price drop for consumers at all. We are also thinking of the Services Directive and its influence on the social policy.

2.2.2 *The interdependence of fundamental social rights and the mutual support potential*

Another finding is that the right to decent housing is related to a number of other similar fundamental rights which do not exist as independent rights. However, there is consensus on the fact that the seeds are present in a number of other fundamental rights, which are recognised, concretely the right to housing.

An example is the (inexistent) fundamental right to energy, which can be constructed based on the right to housing, which can, in turn, be constructed based on the recognition of the right to a family life and a private life, which is mentioned, for instance, in article 8 of the European Convention on Human Rights.

This way, a recognised fundamental right can be the basis for the construction of new (partial) fundamental rights.

3. The normative effectiveness of fundamental rights: the effectiveness of fundamental rights in the welfare state

3.1 **General situation**

Here, we will indicate a number of trends related to the organisation of the welfare state in general, the role of fundamental rights in it and, in particular, the effects

for poor or underprivileged people. We will apply this primarily to the right to housing, rather than to other areas.

3.2 From the creation of new fundamental rights to the control of their effective implementation and side effects

A trend related to the relationship between the fundamental rights and the poverty approach falls under the scope of the level and content of the welfare state. However, it is about the regulation policy and the effectiveness of regulations rather than about the content of the regulations. We come from a period in which the approach of social problems was often focused on the creation of (new) arrangements and (fundamental) rights, such as, for instance, the introduction of social and economic fundamental rights in the Constitution in 1994. The objective of many social movements was to obtain social equality and justice through new regulations, for instance in the rent policy, where guaranteed housing, affordability and housing quality must be tackled.

We have come to a period in which it is advisable to give and draw attention to unintended and indirect effects of measures (e.g. with respect to housing quality and rehousing) and to their (effective) implementation (e.g. of fundamental rights). We must continue to give attention to the creation of rights, but we must also monitor their application and implementation on the shop floor, and the enforcement of those rights. Change does not happen merely for the sake of change: change must bring improvement. In legal terms, this is called the *standstill* principle (see below). In the past, claims were mainly for new rights; now, we must see to it that they continue to be properly applied. Indeed, citizens' welfare depends on a balance between private and general interests. Every day, institutions (legislation, implementation and application, the judiciary) and individuals work to achieve this balance. However, there is not always agreement as to the 'habitus' (as Bourdieu termed it) of institutions and people of law.

An example of the risks of side effects can be found in the housing quality regulation, which can lead to tenants having to leave an uninhabitable dwelling without any rehousing options. In part, this problem has been tackled in the Housing Code by the compensation mechanism: when a dwelling does not comply with the minimum requirements, the owner can be forced to carry out repairs without the tenant having to leave. However, the role of jurisprudence is important here as well. Even though the Flemish Housing Code (just like the housing codes of the other regions) contains a quite clear and univocal rehousing obligation, for instance when social housing organisations want to carry out projects requiring socially weaker residents to leave, or when residents have to leave their homes in the framework of the housing quality policy (e.g. when dwellings are declared unfit for human habitation), it is often assumed that there is only an obligation of effort, not of result.

3.3 **An eye for the target group: from blind recognition to target (group)-oriented recognition of fundamental social rights**

The next theory has, again, more to do with the effectiveness of the recognition of rights and fundamental rights. The theory says that the so-called ‘Matthew effect’ is at play in this context, meaning that weaker citizens need to make a bigger effort and have less possibilities to enforce these rights than the middle or upper classes. This mainly applies, *mutatis mutandis*, to people in a situation of poverty. With this theory, we are coming even closer to the role of the law in the social policy and welfare work. We come from a period where attention was paid primarily to the content of rights, such as the right to housing (or the right to health), the question being what rights citizens have.

We are now in a period where we realise that a double goal should be pursued. A perfect Legal system without legal assistance is useless; the perfect legal assistance without a socially just legal system is equally useless. The question of how citizens will enforce their rights is therefore just as important as the content of the right. But what do we see? We could say that those who ‘mobilise’ the law feel either very strong, or very weak. Huyse (1997) correctly states that rights that cannot be enforced due to the existence of barriers are a violation of a human right. Several questions arise: do citizens know the law? Can they know it? Is their knowledge not selective? In any case, the role of the law and lawyers must not be underestimated – or overestimated.

An example that illustrates the importance of both dimensions is the ‘Fourth World song’, the penetrating chorus of which translates as follows: *‘Day after day, we demand our rights’*. In the Fourth World, there is also a lot of attention to the ‘right to’ approach. In a Fourth World context, among the weakest social and economic groups, a lot of questions – even moral ones – are often formulated in terms of rights. One could ask whether the law is not being overestimated.

3.4 **From administrative and procedural equality to material and result-oriented equality in the area of fundamental rights**

In fact, the next theory is a variation on the two previous ones, but with a more in-depth focus on the way in which the ‘executing organisation’ of welfare work handles corrective mechanisms, in particular in the context of situations of poverty. We come from a period in which the essence of the necessary emancipation of certain groups was an attempt to establish content-oriented and material fundamental rights and equality, such as the right to social and legal assistance.

We are now in a period where the discourse on fundamental rights often ‘degenerates’ into a plea for administrative and procedural equality: as long as the rules of the game are clear and the same for everyone, everything is as it should be. In fact, the result is unimportant, because this falls under the scope of one’s ‘own responsibility’. The risk is that the result on the shop floor makes real equality and emancipation – aimed at the realisation of human dignity, as postulated by

article 23 of the Constitution – unrealistic. If one only looks at whether the rules of the game are being observed, this means that procedural justice, not content-based justice is pursued.

But what do we find? The modern citizen also has different expectations when it comes to authorities and politics: these have to gain their authority again and again, case by case. More attention is given also to output legitimisation (quality, efficiency, effectiveness). It is not sufficient that the rules of the game are democratic; the result counts as well. We will come back to this. In a democracy the law and the authorities must be at the service of citizens (and citizens' well-being), and not the other way round: this is the essence of the social constitutional and welfare state. There are two dimensions to the law: policy and instruments on the one hand (e.g. environmental protection) and guarantees and protection on the other (e.g. the right to the protection of one's privacy). The goal should be content-oriented democracy, based on fundamental rights for citizens, a good distribution of responsibilities and duties of authorities and citizens (should there not be a debate on core duties?), customisation according to styles of citizenship, and openness and decisiveness on the part of the authorities and the policy.

Examples of administrative instead of material equality can be found in the general questions concerning the accessibility of all kinds of services provided by the welfare state. These must be requested from the authorities and often remain unused or underused by the weakest groups. Some existing regulations with respect to the right to housing are apparently used insufficiently, or not at all. Examples are the compensation that can be claimed in case of poor housing quality, or the recovery of the costs in case of forced rehousing, as stipulated by the Flemish Housing Code, or, in general, claims before the Justice of the Peace concerning private rents.

3.5 From unconditionality, contractualisation and responsabilisation to sanctioning as a condition for access to the enjoyment of fundamental rights

The law responds to this evolution from unconditionality, contractualisation and responsabilisation to sanctioning in a very special way. We come from a period in which certain social rights were quite unambiguous. A first trend, which originated in the 1990s, was the aforementioned '*effort deserves reward*' reasoning of contractualisation and responsabilisation when it comes to the granting of rights. We have come to a period in which, in addition, there is the new trend of increased sanctioning and variation of the sanctions, sometimes leading to the target group being 'excluded' instead of included.

An example is the trend, also confirmed by the introduction of administrative sanctions in social rents and civic integration, that implies choosing to create options for quite far-reaching administrative sanctioning, among other reasons because of the finding that criminal law does not always lead to results in practice.

3.6 From blind faith in the effectiveness of regulation to the realisation of fundamental rights via programmed and market-oriented interventions

The next trend has to do with the degree of difficulty of correcting market mechanisms via the social fundamental rights, in the context of decent housing in general and with the intention to respond to situations of underprivileged citizens and poor housing in particular. The basic theory is that in a corrected free market economy the law can only correct to a certain extent, while this is one of the main objectives of the introduction of fundamental social and economic rights. Due to the reality of the housing market and the limited supply of social housing, as well as the relative lack of semi-public housing, for instance managed by the social lettings agencies (in Brussels and Wallonia the social real estate organisations), there is still a significant deficiency. In other words, the recognition of fundamental rights, but also the elaboration of the fundamental rights via concrete regulations, have little impact.

An explicit attempt to gain certain control over this – and an exception to the usual type of regulation thanks to the programmed approach, linked to quantitative objectives – is the recent Flemish Land and Property Decree of 27 March 2009. This decree is intended to have an impact on the housing market in general and the social housing market in particular by imposing a so-called ‘binding social objective’ for social rented housing, but it also introduces certain strict rules when it comes to owner-occupied social housing and social land at the municipal and the provincial levels. All this is in the framework of ‘affordable housing’. Sometimes there are also regulations which are justified based on article 23 of the Constitution, and which in the explanatory memorandum anticipate possible objections based on the Constitution, European law and national laws/decrees (for instance based on the protection of property via the First Protocol to the European Convention on Human Rights). Some also have a certain regional character, such as ‘living in one’s own area’ and the requirement of having ‘sufficient ties with the town’ in order to be able to buy certain social homes in residential expansion areas. Even so, the general perspective is affordable housing in particular, and article 23 of the Constitution in general.

In article 2.1.2. of the Land and Property Decree, in which its ‘mission’ is explained, we can read: ‘The Land and Property Decree is aimed at a socially desirable, high-quality use of space, and shall serve at least the following objectives: 2° to create a wide, high-quality offer of land, properties and infrastructure that are necessary or useful for the realisation of the economic, social and cultural rights mentioned in article 23 of the Constitution, and of the right to decent housing mentioned in article 3 of the Flemish Housing Code; ...’. However, we find that this decree mainly aims at providing middle and even higher groups with affordable housing. The most vulnerable categories of inhabitants are certainly not the single primary target group. Obviously, they are when it comes to social rented housing, although it must be remarked that the definition of the target group of social rented housing varies.

4. What is the direct application for article 23 of the Constitution? Legal precedents, human dignity and standstill

4.1 **It is ultimately the use of legal precedents which produces direct effect**

Domestically, how effective can economic, social and cultural rights (including the right to housing) claim to be? Has article 23 of the constitution, as is, always had grounds to generate rights and obligations? Due to its vague wording, and more generally because it highlights second generation human rights (which need effective state intervention as a result, in order to achieve applicability), this innovative provision is traditionally denied any direct effect. “The economic and social rights contained in article 23 of the Constitution do not have any direct effect and thus cannot be restrictions for the judge on the simple basis of their inclusion in the Constitution”, reckons the Council of State, administration section. This is because those drafting article 23 explicitly charged “the law, the decree (or the ordinance)” to guarantee these rights are exercised, provided that this realisation takes place gradually, in small strokes, in the style of the Impressionists.

However, this situation has not prevented several magistrates from basing their decisions relating to the right to housing (around thirty in all) on this programmatic provision. These few innovative magistrates have indeed absorbed the lesson, according to which there is no need to wait until a right is effective in order to apply it. It is in fact its invocation which will help to give it strength. In any event, many litigants have thus requested – and obtained- from the judge that he defers from authorising eviction, basically in the name of the constitutional right to housing.

4.2. **A triple source of indirect effects**

Furthermore, in the wake of their constitutional recognition, economic, social and cultural rights carry three significant *indirect* consequences:

- The legislation authority cannot remain passive: he has a moral obligation, if not to formally sanction the right to housing in practice then at least to take it into account in the subsequent provisions which it makes. In addition to referring to the implementation of the right to adequate housing by regional authorities, the Constitutional Court explicitly sees in it an “obligation created by article 23”.
- The legislating authority no longer has grounds to decree provisions which would limit the rights listed by article 23. This prohibits the legislating authority from taking measures which would go “against” the established regulations. On the scale of applicability, this *sui generis* limitation of *standstill* (also called the “ratchet effect”, i.e. unable to go backwards) is located half way between the ordinary line of conduct and direct effect. If the public authority

adopts a regulation which smoothes out the level of social protection already achieved, the individual could take advantage of it in court.

- At the very least, the recognition of the right to housing within the Constitution serves as an interpretation precept for the judge who, in the event of conflict over the scope of competing laws, must favour that which comes closest to the objective set by the constitutional decree over any convention. “Even though article 23 does not have direct effect”, explains the president of the Civil Court in Charleroi, “it still has a real significance through the judge’s obligation to interpret texts in accordance with the Constitution”.

4.3. The intangible basis of human dignity

In reality, the different economic, social and cultural rights listed in paragraph 3 of article 23 all find their source in the *first* paragraph of this programmatic provision (“Everyone has the right to lead a life in conformity with human dignity”). It is only because he has the right to human dignity that, the individual is consequently given the right to adequate housing, the right to a healthy environment, etc. The term “with this purpose” called upon by the Constituent is sufficiently indicative of this close connection. “The right to housing extends the principle of human dignity and strengthens it”, observes the Court of Appeal of Liège in the matter.

However, due to its explicit wording, the first paragraph of article 23 of the Constitution can itself be credited with distinct direct effects. Therefore, “the 1st paragraph of article 23 of the Constitution creates a directly applicable *subjective right*”, the Justice of the Peace of Verviers concludes, since “no one can be forced to suffer a situation contrary to human dignity”. Likewise, it was on this paragraph – to which he explicitly allocates direct effect – that the Justice of the Peace of Brussels based his decision of 26th May 2009 leading him to dismiss the request for eviction. And just recently (30th April 2009), the president of the Brussels labour tribunal ordered the federal agency FEDASIL to find urgent accommodation for asylum seekers or risk financial penalty, since the absence of any housing solution resembled an “assault” which “violates the right to be able to lead a life in conformity with human dignity”.

4.4. Focus on ‘standstill’

Among the different direct effects carried by article 23 of the Constitution, it is important to dwell for a moment on the rule of *standstill*, which prohibits the legislating authority from reversing existing rights, as this principle seems *productive*. It must be said straightaway that the formulation of article 23 gives no account for this requirement of *standstill*. On the other hand, the preliminary works which explicitly attribute such an effect to article 23, are clear. “While it does not give direct effect to the basic social rights, it cannot automatically lead to the deduction that the basic rights in question have only a direct effect and do not

result in any obligation for the public authorities. It would be more correct to talk about an obligation to maintain the effects of the ‘standstill’ conventions. (...) It can no longer infringe accepted rights in the legislation without contravening the Constitution”. “The result of the preliminary works for article 23 is that in guaranteeing the right to social assistance, the Constituent planned (...) that the adoption of article 23 would lead to the obligation to maintain the benefit of the conventions in force, without giving specific subjective rights, by prohibiting the contravention of sought-after objectives (so called standstill obligation)”, confirms the Constitutional Court. “It follows (that) this constitutional provision requires that the legislating authority does not infringe the right guaranteed by the legislation which was applicable on the day that article 23 came into force. This obligation cannot however be agreed as forcing every legislating authority, as part of its powers, not to affect the social assistance arrangements provided for by law. It forbids them from adopting measures which would mark a significant reversal in the right guaranteed by article 23, 1st paragraph and paragraph 3, 2°, of the Constitution, but it does not deprive them of the power to assess in what way this right would be most adequately provided”.

While (for the moment) no Belgian legal precedent decision has expressly applied the mechanism of *standstill* in terms of the right to housing, the right to work (or rather, in this particular case, the right to not be forced to work), the right to social assistance and the right to the environment (also covered by article 23 of the Constitution) together with the right to mobility, government procurement and, above all, the right to education has inspired magistrates much more. Furthermore, some jurisdictions identified a *standstill* effect in *all* provisions of article 23 of the Constitution.

5. Conclusion: the elaboration of fundamental rights, the essence of ‘human dignity’ and the need for a supporting fundamental rights policy

In the conclusion we will go back to the essence of fundamental rights. In the literature it is recognised that voices for the protection of fundamental rights often appeal to human dignity. This is even included at the beginning of article 23 of the Belgian Constitution. Here, not only the legal elaboration of the fundamental right – such as the disconnection of the energy supply – plays a role, but also the situation in the field (*‘law in the books’* and *‘law in action’*).

Moreover, the socio-economic embedding of the fundamental social rights requires that attention be given to a so-called ‘supportive’, pro-active policy. Something else to be thought about are techniques to set up a thorough preparation and scientific coaching to accompany new regulations and further shape the fundamental rights. Furthermore, a multi-level approach is required in the housing policy and in welfare work, both where legislation (international, federal, regional and

local level) and actors are concerned. An observatory for the social policy should also take into account the barometer of fundamental rights, as recently developed in the framework of welfare work (see the province of East Flanders). The grammar of Piessens' welfare work should be rethought and translated to the problem of the relationship between fundamental rights, the right to decent housing in particular and the battle against (rather than guidance in) situations of poverty.

There's no cause for shame in the assessment of article 23 of the Constitution establishing, among other economic, social and cultural rights, the right to housing; even though much remains to be done, especially in terms of the *effectiveness* of rights. Who would contemplate denying the legislative acceleration seen since the announcement of this programmatic provision (regional housing codes, revision of the law on the leasing of main residences, etc.)? Furthermore, legally, the adoption of different international instruments establishing the right to housing never gave rise to the judicial activity which was recorded since the insertion of this same right to housing in our basic charter, additional proof, if it were needed, of the usefulness of such a constitutional symbol (more easily accessible for practitioners – and thus more easily mobilised – than a supranational convention). In this, these magistrates have completely fulfilled their role, as assigned by Antoine Garapon, of “promise keeper” lodged at the centre of laws. In a roundabout way, a certain conception of justice is reinstated as a *producer* of law. “Before punishment, the sentence aims to state the law”, emphasises Paul Ricœur. “The sword must not eclipse the scales”.



CHAPTER 11

The Europeanisation of the ‘Belgian’ integration policy: soft European instruments and their impact

Nicolas van Puymbroeck, Ilke Adam & Hannelore Goeman

1. Introduction

In comparison to other policy areas, the integration policy vis-à-vis persons with an immigrant background was only relatively recently given a European dimension. With the exception of some hard policy measures, the European authorities introduced the soft financial and coordination instruments of the Union to influence the integration policy of the Member States. In the scientific literature, integration policy had previously been studied on the basis of *endogenous* development processes at state and federated state levels, or at the level of local administrations (Penninx e.a., 2005). With the genesis of a European integration policy, it becomes necessary to devote attention to the *exogenous* influence on the *policy*, the policy process (*politics*) and the institutional build-up (*polity*) concerning integration in the different Member States (Börzel & Risse, 2007).

On the basis of an adapted version of the classic ‘*Three-Step Approach*’ of Cowles, Caporaso and Risse (2001), we investigate in this chapter the Europeanisation¹ of the ‘Belgian’ integration policy. In the first instance, we elaborate on the genesis and finality of the European integration policy. Next, we discuss the most important developments of the ‘Belgian’ integration policy, its institutional build-up, and its central political processes. In third instance, we forego an examination of the hard legislative instruments of the Union on integration, more specifically the anti-discrimination policy, the family reunion policy, and the policy on long-term residence of third country nationals in favour of an analysis of the impact of a soft European coordination instrument (National Contact points concerning Integration (NCPI)) and a soft financial instrument (European Integration Fund (EIF)).

2. Theoretical framework and study design

The theoretical literature on Europeanisation draws attention to the question how European policy instruments, in our case soft instruments, are appropriated by the member states. Within the political sciences, three competing theories have been

developed that assign a central role to institutions in the mediation of exogenous influences, these being the 'Rational Choice Institutionalism (RI)', the 'Sociological Institutionalism (SI)', and the 'Historical Institutionalism (HI)' (Hall & Taylor, 1996; Bache, 2008). The distinction between the three theories lies primarily in a different 'ontology' of political actors. For RI, 'inherent' preferences constitute the driving force of rational political actors. In this perspective, institutions constitute a means of advancing these preferences. If exogenous influences alter the effectiveness of institutions, political actors can choose to change them. In contrast, according to SI, the preferences of political actors are generated internally within institutions. In this view, the perpetuation and the design of institutions are intimately interwoven with values and norms regarding their legitimacy. If an exogenous influence introduces competing cognitive and normative reference frames, political actors may decide to change the institutions. Finally, the HI puts an emphasis on the path-dependent development of institutions and its unforeseen effects upon the conduct of political actors. The tempo and timing of an exogenous influence on the endogenous process are hereby advanced as crucial variables to explain the manner in which exogenous influences are being dealt with. In this chapter, no 'ontological' choice is made and the three different theories are being put forward as 'epistemological' research frames. More particularly, attention is paid to the institutionalized interest structure of political actors (RI), the prevailing norms and values (SI), and the timing and tempo (HI) to explain the development in the policy (*policy*), the policy process (*politics*), and the institutional build-up (*polity*) as they pertain to integration.

Based on our theoretical framework we formulate a *first hypothesis* which states that different 'models'² of integration policy will deal differently with the European initiatives concerning integration. A second *hypothesis* holds that each European policy instrument will lead to a particular form of appropriation in a certain model of integration policy (Knill & Lenschow, 2005).³

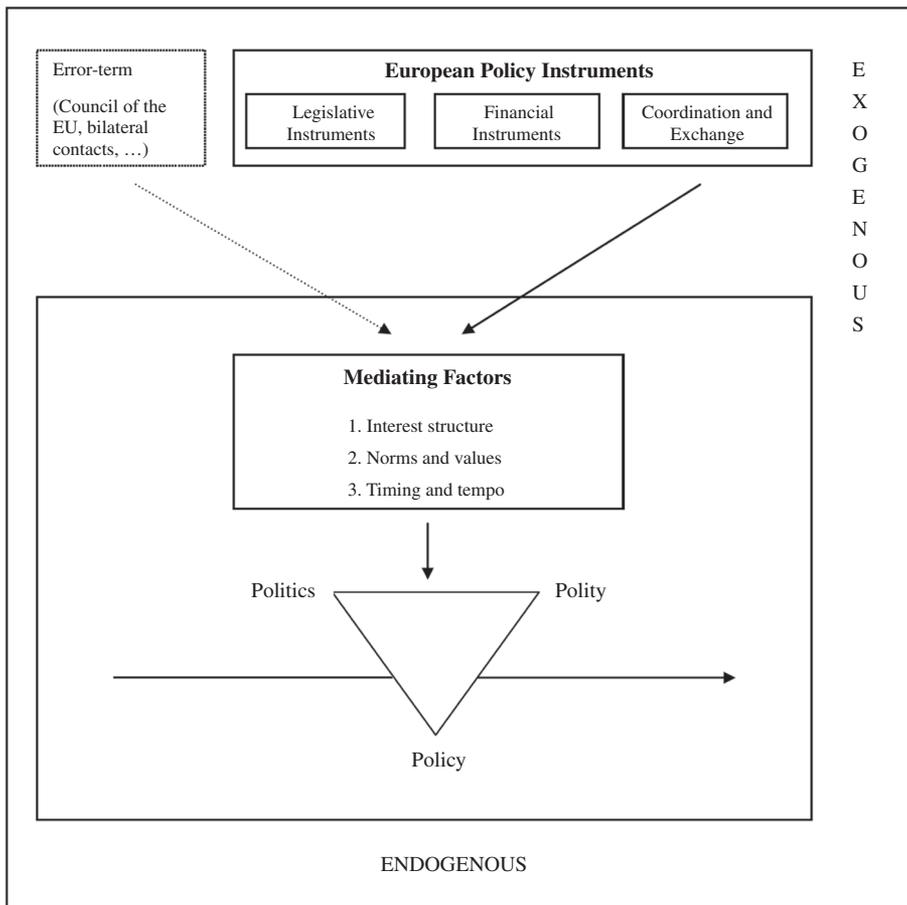
The complex distribution of competences in the dual federal Belgian system enables us to test these hypotheses by comparing two different policy orientations concerning integration (Flemish Community and the Walloon Region) with respect to the way in which they employ two different European policy instruments (NCPI and EIF).⁴ This further allows us to examine whether the different orientation concerning integration policy leads to an increasing convergence between integration models thanks to the process of Europeanisation (Börzel & Risse, 2007). Likewise, it will be analyzed whether Europeanisation gives cause to a reconfiguration of the complex Belgian competence distribution on integration (Beyers & Bursens, 2006). This is, in fact, not a constant immutable variable divorced from European influence.

In our demarcation of the research field, we mean by 'integration policy' *all policy measures that take for their direct object the improvement, within different social areas, of both the formal and the substantial participation of persons with an immigrant background who are holders of a permanent resident permit. Given that the integration process may be thought of as an interactive process,*

integration policy may be directed both to the majority population as well as to a minority group generated by immigration.

This definition is inspired by the European policy framework. First, it limits the policy's target group to the so-called 'third country nationals' with permanent resident status. Secondly, services are excluded that fall within the general offer of services within the welfare state. Although such services and provisions may contribute to the integration of these third country nationals, they were not instituted for the direct purpose of influencing their integration. The adaptation of general services to the situation of persons with an immigrant background is therefore an 'indirect' form of integration policy. Making the distinction between 'direct-indirect' integration policies does however not imply that indirect integration policy contributes in any lesser degree to the integration of third country nationals. The terminology refers to the target group of the policy rather than to its output.

Figure 1 – Theoretical Framework: Download Europeanisation of policy (*policy*), policy process (*politics*) and institutional build-up (*polity*) concerning integration.



3. The European integration policy

3.1 Nature and legal base of the European policy

Integration is not a wholly novel term in the European vocabulary. Since the seventies, the Commission has been emphasizing over and over again that European cooperation in the area of migration policy likewise requires a concerted joint effort in the area of an integration policy. Already as early as 1974, the Commission in its 'Action programme for migrant workers and their families' for the first time called for the 'coordination of the national policy of Member States in matters of immigration and immigrants' (COM(74)2250). Given that the issue of integration touches upon fundamental questions concerning sovereignty and (national) membership, the Member States did, however, long refused any form of European intervention in their national integration policies. When, in 1983, the Commission wanted to create a communication and consultation mechanism with the aim of achieving better synchronisation between the immigration and integration policies of the Member States, it was even hauled before the Courts by certain Member States on the accusation of having exceeded its competence.

For a long time, there did not exist on the European level any explicit legal base for the development or coordination of integration policy. It is only in the recent Treaty of Lisbon (2009) that explicit reference is made to integration measures. Article 63bis (4) stipulates that the 'the European Parliament and the Council may, in keeping with the customary legislative procedure, establish measures to encourage and support actions by the Member States to promote the integration of third country nationals that are legal residents on their territories.' Direct harmonisation of the national integration legislations is, however, excluded explicitly; the concrete complementation and elaboration of the policy remains the direct responsibility of the Member States. Yet, this absence of a legal base has not impeded the development of a European policy framework for integration during the past decade. What on the European level is understood by integration policy consists, in essence, of a mix of so-called 'hard law' and 'soft law' (Trubek & Trubek, 2005). On the one hand, both the two Directives on Anti-Discrimination (2000/43/EC; 2000/78/EC) and the ones on Family Reunion (2003/86/EC) and Long-term Residence of Third Country Nationals (2003/109/EC) are counted as hard integration policy, while, on the other, the European policy framework on integration consists of a collection of soft policy instruments that are meant to stimulate states to evaluate and rethink their national integration policy.

3.2 Two turning points in the genesis of the policy

In order to be able to understand why integration policy has become an aspect of the European portfolio, we need to pay due attention to two important turning points. The *first important turning point* was the publication of the Tampere Action Plan in 1999. In the Tampere Conclusions of the Finnish Presidency, Heads

of States and Governments requested a '*more vigorous integration policy*' at the European level. Such a policy had to aim at the realisation of greater equality of rights for EU and non-EU nationals and at an improvement of the existing anti-discrimination policy. This declaration signifies the starting signal for the development of a European framework for an integration policy. The reason for the impact of the Tampere Action Plan is to be sought within the combination of an institutional change in consequence of the ratification of the Treaty of Amsterdam and the political context within the Member States.

The Treaty of Amsterdam is a milestone in the development of a 'common' immigration policy at the European level. The Treaty achieved the (partial) 'communitisation' of the immigration and asylum policy; the competence for these topics was transposed from the inter-governmental Third Pillar to the supranational First Pillar. Important for the integration policy was the fact that, henceforth, article 63 provided in a legal base for European legislation on the subject of admission and residence of third country nationals. The new article 13 further gave the European Community the competence in matters of antidiscrimination. For the first time then, the Commission was able to advance proposals that would directly benefit the integration of third country nationals (Goeman, 2008).⁵ In addition, integration had in the course of the nineties been put high on the political agenda in a number of European Member States. In this respect, Kerstin Rosenow states that the national commotion around the question of integration did prompt governments to seek new solutions at the European level, where already earlier also other policy areas had been coordinated successfully (Rosenow, 2009). Integration was consequently placed on the European agenda in Tampere in the hope of generating novel ideas that would tackle the integration problem. In actual fact, the Heads of States and Governments did not, however, have any concrete idea of what to expect from this initiative; it was left to the Commission to fill in this policy area.

Initially, the Commission wanted to advance the integration of third country nationals via the legal route. Based on a broad interpretation of the new article 63 (3) and (4) on the subject of the residency of third country nationals, the Commission proposed in 2000 and 2001 respectively a Directive on 'Family Reunion' and 'Long-term Residence of third country nationals', with the explicit aim to promote the latter's integration. This approach proved a mistake: instead of promoting the integration of third country nationals by giving them the prospect of a stable place of residence and a normal family situation, the Member States ultimately agreed to use integration as a condition in both Directives. That way, they were hoping to limit the number of applications for family reunion or long-term residence status. The attacks in September 2001 reinforced this restrictive approach; more than ever before, migration was also at the European level seen as a security problem and the emphasis was placed on frontier control and the combat against illegal immigration. As a result, integration almost completely disappeared from the agenda (Goeman, 2008). The Commission's proposal in 2001 for the introduction of an Open Method for Coordination with respect to the European immigration and integration policy would not even manage to make it to the Council's table (COM(2001) 37).

In 2002, under the Danish Presidency, integration was reinstated high on the European agenda. After the Tampere Conclusions, this constitutes the *second turning point* in the genesis of the European integration policy. Henceforth, the interaction between the Commission and the successive Presidencies would greatly accelerate the speed of the European integration policy. Especially Denmark and the Netherlands played an important pioneering role in the action; not by coincidence, these being two nations with integration high on their national agendas. Denmark sounded the starting signal with a major conference about integration and the labour market. In an attempt to embed integration firmly into the European agenda, the Danish government next proposed to second one of its specialists on integration policy to the Commission. As of 2003, this individual would largely determine the shape of the European integration policy. No surprise then that the Danish focus on employment rings loud and clear as a crucial condition for integration in the Communication on 'Integration, Immigration, and Employment', which in June 2003 was launched as the target text (COM(2003) 336) for the realisation of the objective.

3.3 Towards a soft European integration policy

June 2003 likewise witnessed the formation of the National Contact points on Integration. The idea was to get national representatives to meet on a regular basis in order to identify and exchange best practices on integration. Officially, this was done on request from the Greek Presidency, but, in reality, the 'Athens Migration Policy Initiative' (AMPI) was responsible for the introduction of this request in the Thessaloniki Conclusions of June 2003. The AMPI was created after the Greek ministry of Foreign Affairs had asked the American think-tank Migration Policy Institute (MPI) to assemble a few experts for the purpose of 'introducing innovative ideas into the European policy debate'. Aside from noted academics, also the principal policy makers on immigration and integration from both the DG Social Affairs and Employment and the DG Justice and Internal Affairs were present in these working groups. The proposal to create National Contact points thus partially came from the Commission itself. The same holds true for the Annual Reports on Migration and Integration that were likewise proposed in the Thessaloniki Conclusions. By composing an annual overview of the available information about migration streams and the migration and integration policy conducted within the various Member States, one hoped to promote '[European] policy initiatives for a more efficient management of migration in Europe'. About one year later, in June 2004, the Commission published its first annual report on migration and integration. Having noted that the Member States were approaching the problem of integration in very different ways, the Commission subsequently instructed the Migration Policy Group (MPG) – a prominent Brussels think-tank on the subject of migration – to compose a first 'European Handbook on Integration for Policy makers and Practitioners, in collaboration with the National Contact points. In November 2004, this book was launched with the idea to provide a number of

practical recommendations and good examples to the various actors from the integration sector throughout Europe.

Meanwhile, on 1 July 2004, the Netherlands had assumed the European Presidency. The Dutch Minister Rita Verdonck had made integration policy an absolute priority and wished to extend its debate also to the European level (Goeman, 2008). As a consequence, integration came to occupy an important position in the Programme of The Hague of November 2004, the successor to the Tampere Programme, which was expected to lay out the guidelines for European policy concerning Justice and Internal Affairs for the next five years. Under the Dutch Presidency, also the 'Common Basic Principles for Integration' were developed, which may be considered the 'Eleven Commandments' of the European integration policy. Together, they advance priorities regarding integration as inspiration for national and European integration policy. For instance, the first principle emphasizes that integration needs to be a two-way process, while the next principles stress, amongst others, the importance of employment, education, and access to the institutions.

A mere few months later, the Commission published a 'Common Agenda for Integration' wherein it linked its own ideas with the principles that had been advanced by the Member States. The aim here was to create a reference frame wherein the various initiatives concerning integration which the Commission had already launched would be combined into one coherent unit. Knowing from experience that hard legislation was difficult to realize, the Commission opted for an alternative strategy; the 'Common Agenda' is a *soft-law* instrument that has been typified by various academics as the cornerstone of a quasi-Open Method for Coordination (OMC) (Carrera, 2009; Velluti, 2007 e.a.). Notwithstanding the fact that the proposal for an OMC on migration and integration in 2001 had been dismissed, the Commission thus succeeded, four years later, in introducing a similar kind of strategy, without, however, explicitly calling it that.

The publication of this 'Common Agenda' once again focused attention on some proposals that had already been formulated during the Dutch Presidency in 2004. The then positive evaluation of projects with INTI financing – a former budget line that was meant to support the integration of third country nationals in Europe – had in the first place given impetus to the idea of the creation of a European Integration Fund. Already in June 2005, the Commission had formulated a proposal about the formation of such a fund (EIF) as one element within a broader 'Framework Programme for Solidarity and Management of Migration Streams for the period 2007-2013' (COM(2005)123). This programme forms one coherent entity of four funds,⁶ each one with its own goal, with the joint aim to realize the objective of creating a common area of security, freedom, and justice. With the specific financing of the EIF, the Member States are able to upgrade their integration policy by resorting to the 'Common Basic Principles'. Getting this proposal adopted proved a difficult task; some Member States remained unconvinced of the benefit and added value of this programme for their national integration policy and withheld their participation. Only in June 2007 was this proposal finally adopted by the Council (2007/435/EC). Likewise, the realisation of the European Website for Integration,

another proposal launched during the Dutch Presidency, was slow to get off the ground. In the end, the website would finally go online in April 2009.

The launch of the website figured as the coping stone for the 'Common Agenda'. At the end of 2009, under the Swedish Presidency, a first attempt was undertaken towards the development of concrete indicators for a number of 'Common Principles', with the intention to start a process of *'benchmarking'*. As the competent EU Commissioner Malmström did, however, point out during the most recent Interministerial Conference on Integration in Zaragoza (April 2010), the European Union is still looking for a successor to the 'Common Agenda for Integration'.

4. The Integration Policy in Belgium

The presence of guest labourers in Belgium, recruited *en masse* following WW II, was for a long time considered only temporary. Although from the onset, policy measures were taken vis-à-vis these guest labourers and their families, the aim of this policy differed from what is understood by the current integration policy. After the end to this recruitment binge in 1974, a gradual awareness grew that guest labourers were not like birds of passage (Piore, 1979) but rather intended to remain settled (Castles, 1984). This consciousness is reflected in the development of not only a welcoming, but likewise an integration, policy.

The growing awareness of the rooted presence of guest labourers coincides in Belgium with the federalisation of the policy vis-à-vis immigrants. After a brief span of regional competence (1974-1980), an initial transfer of competences was implemented in 1980: from that time onwards, integration becomes part of the competence package of the Communities. The federal authorities do, however, remain until today competent in a number of central areas for the integration of immigrants and their descendants, such as, for instance, legislation on nationality, the granting of political rights, and the anti-racism and anti-discrimination policy. In addition, the federal level has since the eighties functioned as a central stage for consultation amongst the various competent authorities. And, finally, the Arbitrage Court ruled in 1996 that the protection of the interests of persons with an immigrant background is, in principle, an instance to which every law maker, irrespective of administrative level, needs to pay attention.⁷

4.1 The federal integration policy

4.1.1 *Innovative integration definition and policy proposals within a general aliens and discrimination policy (1980-1999)*

The acceptance of the permanent presence of these migrants and their descendants led during the eighties to significant measures such as the adaptation of the

nationality legislation by a reinforcement of the '*ius soli*' or birthright principle, and the development of an anti-racism policy (Law Moureaux 1981). When during the municipal council elections in 1988, the party 'Vlaams Blok' booked solid gains, the federal authorities reacted by establishing the Royal Commissariat for Immigrant Policy (KCMB), the institution of an Interministerial Committee for Immigrant policy, and the founding of the Impulse Fund for Immigrant Policy. The KCMB was made competent 'for the study and the proposals of measures vis-à-vis the immigrant problem, primarily in the policy areas of employment, education, and housing, and this for a 4-year period (1989-1993). The Interministerial Committee would be activated as an instrument of coordination between the federal policy and the policy of the federated states. Following the urban riots in May 1991 (Rea, 2001), it was decided to found the Impulse Fund for Immigrant Policy. The Impulse Fund would finance integration projects, primarily in the 5 largest cities. The complementation and elaboration of this fund's priorities differ notably from region to region (Sacco and Rea, 2006; Wets 2006). Some projects are directly selected at the federal level but the majority are approved by the regions, which also contribute their own budgetary input. Although it had been initially planned that this fund would finance integration projects for a brief term only, the Impulse Fund – and this nearly 20 years after its formation – has become a structural federal mechanism in support of the federal and regional integration policy.

During the first half of the nineties, the integration definition, as well as the policy proposals by the Commissariat, were central issues in the debates and the policy documents concerning the integration policy of the federated states. The closing of the Commissariat's mandate in 1993 puts an end to a period during which the federal discourse about integration formed the central focus. In the following pages (See 4.2) we shall therefore pay primarily attention to the underlying policy frames (Schön and Rein, 1994) for the integration policy of the federated states and their amendments over the years. This does not, however, imply that the role of the federal level concerning integration policy has since been relegated to the background.

In implementation of the federal coalition agreement, the year 1993 saw the formation of the 'Centre for Equal Opportunities and Anti-Racism – Centre pour l'Égalité des Chances et la Lutte contre le Racisme' (CGKR) as a successor to the KCMB. Since its formation, the CGKR has been competent for the coherence of, and dialogue about, the integration policy of different regions (Adam, 2010, p.36).⁸ This competence is fleshed out in three different ways. In the first place, the CGKR during the nineties undertook the organisation of various Interministerial Conferences, which pursued a better coordination of the policy lines regarding the immigrant policy, in general, and the integration policy, in particular, of the different Belgian governments. Secondly, the administrative management of the Impulse Fund was assigned to the Centre. Recently, the CGKR was also designated as the Belgian National Contact point on integration (See 5.2). Aside from its coordination function, the Centre likewise plays a central role in combating racism and in the anti-discrimination policy. Originally, the Centre's activities were

oriented towards discrimination on the grounds of race and ethnicity. In 1999 came the demand for the expansion of the discrimination grounds. Both the European anti-discrimination Directives from 2000 (with reference to race and ethnic origin: 2000/43/EC; with reference to equal treatment in employment and occupation: 2000/78/EC), as well as a government note from 2000, produced the inspiration for a general anti-discrimination law, adopted in 2003. This was coupled to an expansion of the scope of responsibilities assigned to the CGKR, as a result of which it then rose beyond its exclusive remit and focus on race and ethnicity.

Looking at the federal government policy statements during the nineties, it appears that the integration policy at the federal level stood in the shadow of the immigration policy (Delruelle & Torfs, 2005, p. 100). The innovative integration definition and policy proposals by the KCMB were incorporated within a general aliens policy wherein immigration, as an exclusive federal competence, figured as the central focus. In the terminology of Huysmans (2000), there was question of a '*securitization of migration*': immigration, hence immigrants, were designated as a security problem (Delruelle & Torfs, 2005, p.100). This appears, amongst others, from the implicit, and also the explicit, reference to immigrants in the elaboration of security contracts, an initiative that harks back to the Council of Ministers of 19 June 1992 following the urban riots in 1991 (CGKR, 1994, p.71). The preponderant attention to immigration and its security dimension also appears from the dossiers of the Interministerial Conferences, amongst the topics of human trafficking, kidnapping, issuance of visas, and the relations between the police and immigrants (CGKR, 1995; CGKR, 1996). Nonetheless, attention was likewise paid to symbolic dossiers (such as recognition of the Islamic religion), labour-related dossiers (e.g., the debate about labour cards and accessibility of public offices (CGKR, 2003, pp. 147-150)) and more humanitarian dossiers (e.g., intercultural mediation in health care).

4.1.2 *Towards a policy based on diversity and interculturalisation (1999-2010)*

In the government policy statement of Verhofstadt I in 1999, integration would receive a more prominent place at the federal level. With a plea for an open and tolerant society, the dominance of the security-oriented framework was put under pressure. At the federal level, the term 'integration' was, however, systematically relegated in favour of an evolution from an integration policy towards a diversity and interculturalisation policy. At the same, a temporary stop was put to the system of the Interministerial Conferences. We shall treat below two important initiatives undertaken during the Verhofstadt I legislature, and likewise their subsequent consequences.

Firstly, at the initiative of the then premier Guy Verhofstadt (VLD) and vice-premier Laurette Onkelinx (PS) in 2002, a Round Table project called '*Beter Samenleven – A Better Society*', was initiated (Delruelle & Torfs, 2005, p. 5). The project's aim was to stimulate dialogue amongst different cultures and putting

the brakes to the increasing racist violent manifestations in the Belgian society. What started out as a relatively modest initiative expanded steadily in the course of successive legislatures. At the initiative of the minister of Social Integration, Equal Opportunities, and Interculturalism, Marie Arena (PS), this Round Table project was then replaced by a Commission for Intercultural Dialogue, founded in 2004 and appointed for a one-year term. From a thematic point of view rather than from the perspective of competence allocation, the Commission tried to combine and align the views of a broad range of social actors regarding an intercultural society. Aside from this cognitive undertaking, which issued in policy proposals for the various Belgian authorities involved, also the initial impulse was provided towards the sensibilisation of the public at large by means of a website featuring a discussion forum. In addition, there was also the launch of the federal website 'New in Town' to guide new arrivals in their first steps into the Belgian society.

With the institution of the 'Round Tables on Interculturalism', the federal coalition agreement of 2008 provided for a successor to the Round Table project 'A Better Society' and the Commission for Intercultural Dialogue. Four objectives lay at the basis of the new Round Tables, e.g., a grand-scale sensibilisation of the theme of interculturalism (1), the development of a communications policy to draw attention to the richness of cultures (2), the exchange of best practices amongst private and public actors at different policy levels (3), and the formulation of concrete policy proposals (4). For the last objective, further work is made of the end report of the Commission for Intercultural Dialogue, but the intention is not only cognitive in character. Following the submission of the final report, anticipated by September 2010, an Interministerial Conference will be convened whereby the various competent Belgian authorities will evaluate what can be done with the recommendations in practical terms. For what concerns the other objectives, on the one hand, three project tenders were issued and, on the other, scientific studies were commissioned.

A *second important initiative* relates to the Law of 7 August 1974 concerning the institution of the right to a minimum subsistence income. Up to 2002, third country nationals could not claim entitlement to such a minimum income, the ultimate safety net for socially vulnerable individuals living in the Belgian society.⁹ In the context of the Law of 2 April 1965, which assigned to the PCSW agencies considerable discretionary room to provide for welfare assistance, third country nationals were, in the practice and for humanitarian reasons, offered equivalent aid. As a result of the Law on the Right to Social Integration (RMI Law 2002), aliens were accepted as a category of the population entitled to the minimum subsistence protection. This adaptation is the cause of an enormous increase in the proportion of non-Belgian nationals from a non-EU state attracted by this general benefit. For instance, in 1999 only 2% of non-Belgians from a non-EU state were living on the minimum subsistence allowance, whereas, in the year 2009, as a result of the amendment to the law, this percentage had increased already to 19% (FPS – Social Integration, own calculations (POD – MI)). This illustrates the heterogeneous character of the target public of the Social Welfare Public Centres

(PCSW)/ Centre Publique d'Aide Sociale (CPAS), the local administrative office competent for the allotment of the minimum subsistence allowance. Their mandate is to support the social integration of the most vulnerable individuals and families into society. Social welfare contributions are only one of the possible ways in which to realize this objective. Providing for employment is a more solid and lasting way to achieve social integration. However, for many third country nationals that apply for a welfare allowance, the threshold towards employment is too high to overcome so there is need for specific support provisions. Amongst other means, with financing of the EIF, the PCSW offices were given the means to provide for an adapted regime of social welfare assistance for these specific target groups (see 4.1).

The initiatives mentioned above illustrate the position taken at the federal level with regard to the integration policy since 1999. In the first place, attention is paid to the promotion of interculturalism and diversity. This objective is pursued in a number of divergent areas, ranging from policy bearing on matters of concern within major urban centres to the federal personnel policy.¹⁰ Secondly, the federal level is adapting the existing welfare benefits to the needs of individuals with an immigrant background. Thirdly, the federal level offers a medium for meetings and exchanges of knowledge and initiatives that are being taken on different competence levels. And, finally, through the Federal Impulse Fund and other kinds of smaller project tenders, the federal level wants to stimulate innovative integration projects, sensibilisation campaigns, and scientific research.

4.2 **The integration policy of the federated states (1980-2009)**

4.2.1 *From joint multiculturalism to diverging paths (1980- 1988)*

Until the closing years of the eighties, the integration policies of the French and the Flemish Communities pursued parallel paths. These paths aimed at the financing of activities directed towards social and socio-judicial guidance of immigrants and their families. In addition, the organisations associated with the Catholic and Socialistic pillar organized language courses and cultural activities.¹¹ Both Communities supported initiatives oriented towards the preservation of the culture of the immigrants' mother countries. At the same time, political attention to the question of integration remained relatively minor.

The administration of Francophone Belgium, the regional advisory councils for immigrants, and the syndicated organisations financed within the context of the policy, were important actors in defining a slight interventionist multicultural policy framework.¹² Two different happenings, namely the creation of the Brussels Capital Region (1989), on the one hand, and the solid electoral gains achieved by the party 'Vlaams Blok' (1988 and 1991), on the other, put the chapter of integration squarely and prominently on the government's agenda. While greater policy attention to the integration question within the French Community led to

the abandonment of the multiculturalist policy frame in favour of a *laissez-faire* assimilationist or a universalist vision,¹³ this more prominent positioning of the integration question on the government's agenda in Flanders led to a reinforcement of the former multiculturalist framework.

4.2.2 *Flanders reinforces its multiculturalist policy (1988-2000)*

Notwithstanding the electoral successes of the 'Vlaams Blok' party, the multiculturalist policy framework clearly continues to inspire the Flemish integration policy until the end of the nineties. Five policy measures are witness to this: the expansion and the institutionalizing of the integration sector (1), the recognition of (bottom-up) self-organisations of immigrants and the emancipatory role assigned to activities that valorise the culture of the native country or the country of provenance (2), the setting up of a mainstream or an inclusive policy within most of the policy sectors (3), the renaming of the target group 'immigrants' to 'ethnic-cultural minorities' (4), and the creation of the Minorities Forum (5). This last umbrella organisation is designed to allow the self-organisations and their federations to create a negotiating framework for the preparation of their joint positions. Most of these measures were developed, or reinforced, during the nineties. The Decree of 28 April 1998 concerning the Flemish policy vis-à-vis ethnic-cultural minorities did embed them into a legal frame and context (Bel.Stat. 19 June 1998).

4.2.3 *The French Community Commission of the Brussels Region institutionalizes its Universalistic Integration Policy (1993-2009)*

In 1993, the Walloon region of Belgium undergoes a second transfer of competences. The policy to provide welfare aid to individuals, which includes the integration policy, is transferred from the French Community to the French Community Commission of the Brussels Capital Region and to the Walloon Region. As of that moment, in Francophone Belgium a different integration policy is being developed in Brussels and in the Walloon Region, while the integration policy of the Flemish Community is likewise being implemented in Brussels.

Following the transfer of the competence, the French Community Commission continues the further implementation of the social integration policy legacy (Programme d'insertion sociale) in the French Community. In addition, it continues to work in line with the integration and co-habitation initiatives (Programme d'intégration et de cohabitation) as created by the Brussels Region. Although the Brussels Region was not granted competence in the area of integration, it had, ever since its creation in 1989, at the time earmarked a budget of 2.5 million Euro for initiatives meant to promote the integration of immigrants and their co-habitation in the local municipalities (Meynen, 1997). Both policy programmes (Insertion Sociale and Intégration en Cohabitation) are financing similar activities, mostly implemented by private initiatives and coordinated by the municipali-

ties. The emphasis lies on the promotion of improved socio-economic integration. Activities that advance the culture of the country of origin and are concentrating exclusively on the promotion of one specific ethnic provenance or origin are explicitly rejected (Adam, 2010; CBAI, 2007). Although, shortly after the transfer of competences, the question was already posed whether or not to merge both these programmes and to institutionalize them via a decree or an Act, this came to pass only by the vote on the Decree of 30 April 2004 about social cohesion (Bel. Stat. 23 March 2005). This decree confirms the universalistic policy framework that inspires the integration policy of the French Community Commission and is influenced primarily by Francophone socialists (Adam, 2010: 222-226).

4.2.4 *The Walloon Region develops its own integration policy, without a clear policy framework (1996-2009)*

In 1993, at the time of the transfer of competences, the subject of integration into the Walloon Region is not considered a problem. Integration is seen as a Brussels Problem, with its large population of non-European aliens, and as a problem for Flanders, with its ever expanding extreme right-wing party (Adam, 2010: 119). The vote on the Walloon decree of 4 July 1996 about the integration of aliens and individuals of foreign provenance¹⁴ may hence seem surprising. The coming of this decree can be explained by the fact that it was situated amongst a whole ream of new decrees voted in by the Region following the transfer of the competence for the policy on welfare assistance to individuals. The decisions by the French Community were no longer of application as a result of this transfer, and the criticism that the French Community regulated too many things by decree instead of by way of legislative initiatives (Adam, 2010: 119-120) led to the fact that the Walloon Region soon developed a new integration decree.

The gravity centre in the decree rests in the recognition of sub-regional integration centres. Following the recommendations of the Advisory Council for Immigrants in the French Community and the KCMB, this created a situation similar to the one in Flanders. Given the vague description of the packet of mandates, the integration centres in the Walloon Region – and this in contrast to the Flemish ones – can boast of great autonomy in the complementation of their policy. This then leads to a *'de facto'* decentralisation of the Walloon integration policy, where the inspiring policy frameworks are not being determined at the regional but rather at the sub-regional levels (Adam, 2010: 161-164). These sub-regional integration centres, and primarily their largely politically appointed directors, hence are, together with the cabinet officials and collaborators of the competent ministers, the central actors that draw up the Walloon integration policy. The Walloon integration policy furthermore provides for a local segment: it advances the social integration programme of the French Community by its support of *local initiatives towards social development*. The fact that these local initiatives take for their objective, amongst others, the support for immigrant organisations, colours this Walloon policy instrument with an interventionist multiculturalist tint. The

role of the administration in the approval of these initiatives is purely advisory; the final say lies with (the Cabinet of the) competent minister who hence employs this instrument to put forward his own policy priorities.

The new Walloon integration decree of 30 April 2009 changes little to the Walloon policy framework. One noteworthy change concerns the expansion of the target group of the policy which now also incorporates immigrants of precarious residence status, an important group amongst new immigrants. After the federal regularisation campaign of aliens without residence status (Adam e.a., 2002), there appears, amongst others, from the guidelines for approval of local initiatives for social development a new kind of policy attention to a welcoming policy vis-à-vis new immigrants. This new policy attention is primarily expressed, however, in support for local or sub-regional projects, without it resulting in a fully elaborated regional policy.

4.2.5 *The Flemish Community develops an interventionist assimilationist policy (2000-2009)*

Whereas the policy framework for the French Community Commission and the Walloon Region has remained stable as of the nineties, at the onset of the new millennium a thorough policy change in the Flemish integration policy was announced. Following the regional elections in 1999, the Flemish-Christian Democrats, who for years had written up the policy framework for the Flemish integration policy, were now being relegated to the role of opposition. Very quickly after this change of government, the Flemish liberals began to act as policy entrepreneurs (Kingdon, 1995): as they had already, in their role as opposition, proposed for a number of years, they were keen on the introduction of a compulsory integration policy for newcomers (called *Inburgering*) fashioned along Dutch lines. The VLD succeeded in convincing its coalition partners, whereupon a compulsory integration policy for newcomers, consisting of Dutch-language courses, a course on social orientation, and a programme for professional integration, was introduced.¹⁵

The emphasis on learning 'common social norms and values' during the newcomers programme gives this policy its interventionist assimilationist character. In the 2004-2009 legislature, this specific character of the newcomers policy, and of the integration policy in general, is even further reinforced. Amongst others, this appears from the expansion of the newcomers policy from exclusively recent new arrivals to include previous arrivals. During the 2004-2009 legislature, under the liberal minister for Integration, Marino Keulen, for the first time a somewhat more important role is assigned to the administration that was widely expanded by the reinforcement of the newcomers policy. The assimilationist character of this policy will further assume an ever more important position within the whole packet of Flemish policy instruments. As of 2008, the budget for the newcomers policy implemented only a few short years ago thus already exceeds the amount earmarked for the multiculturalistic-tinted policy measures that had been gradually developed since 1980 (Adam, 2010: 335).

5. The Europeanisation of the 'Belgian' integration policy

Thus far, the genesis and the finality of the European Integration policy have been discussed. In addition, attention was paid to the historical development of the Belgian integration policy. In the following passages, the impact of two important soft European policy instruments (EIF and NCPI) on the integration policy of the Flemish Community and the Walloon Region will be examined. In the process, we will further discuss the impact of the European integration policy on the policy (*policy*), the policy process (*politics*), and the institutional build-up (*polity*) regarding integration. Finally, the conclusion will analyse how this impact can be explained on the grounds of the three different 'epistemological' frames that we isolated in the introduction.

5.1 The European Integration Fund

5.1.1 *General workings of the EIF in Belgium*

Exactly one year prior to the adoption of the Regulation concerning the European Integration Fund (EIF) in June 2007 (2007/435/CE), the Member States were already being informed about the Fund's ambitions.¹⁶ At the initiative of federal minister Christian Dupont (PS), competent for Social Integration and Equal Opportunities, an Interministerial Conference 'Integration into the Society'¹⁷ was convened and formed a working group to draw up the operating modalities of the EIF in Belgium. More specifically, this working group was expected to present a solution to the tension existing between the demands of the Commission to have one interlocution partner for establishing the workings of the EIF and the regional competence distribution in Belgium. Hence, within the Belgian dual federalism, the regions and the federal authorities were on account of the EIF forced into a cooperative effort (*polity*).

Because of the limited financial resources of the EIF and the heavy administrative technical support for the Fund, its management system was incorporated within the workings of the European Social Fund (ESF).¹⁸ The resources of the EIF were apportioned across a Federal segment, a Flemish segment, and a Francophone segment,¹⁹ this in keeping with the allocation formula 20-40-40. The federal cell ESF of the Programmatic Federal Public Service (FPS) – Social Integration (POD MI) was appointed as the general management authority, competent for the coordination of the various separate segments as well as for the administration of the Federal segment. For the Flemish and the Francophone segments, responsibility was delegated to the regional ESF agencies. Administrative coordination was assigned to a 'Task Force'²⁰ especially appointed for the purpose. Substantial choices concerning the complementation of the resources, in contrast, fall entirely outside this coordination and remain wholly under the political competence of the involved regional and federal Cabinets.²¹ Hence, the enforced coordination has as-

sumed an exclusive administrative character, and the complementation of the EIF in Belgium is no more than the product of the separate segments (*polity*).

5.1.2 *The genesis of the substantial complementation of the various segments*

After the function modalities of the EIF were established, substantial policy choices could be made regarding the complementation of the EIF. At the initiative of the FPS – SI (POD-MI), the limited resources of the Federal segment were apportioned out amongst the PCSW offices of the five Belgian major cities. This apportionment was 'politically correct' since an equal number of major cities are located on both sides of the linguistic border line (Charleroi-Liege; Antwerp-Ghent), and given that also Brussels is part of this selection. At the same time, the concentrations of third country nationals that are using the services provided by the PCSW are most dense in these cities. The respective PCSW offices were not consulted prior to this decision, thus leaving them with considerable freedom of choice in their own selection of how to apply the resources. The general mandate of the PCSW offices was to submit a project proposal oriented towards specific services to be provided for third country nationals in complementation of their general services already in force (European Priority 1: See Table 1). This was expected to enhance this target group's chance for social integration via employment. The concrete proposals towards the realisation of this objective varied amongst the diverse PCSWs, given the different elaboration of the direct integration policies of the Flemish Community, the Walloon Region, and the French Community Commission, and also in view of their divergent own projects in this area.

For what concerns the Flemish and the Francophone segments, respectively, there exist fundamental differences in the decision-making processes (*politics*) that have led to the EIF's respective policy priorities. In Flanders, the competent administration (Internal Administration Agency, Department of Integration) and the Flemish ESF Agency established in February 2008 a working group under the title 'More newcomers need lasting employment at their level'. The idea herewith was to identify the needs of the Flemish integration policy via the participation of the involved stakeholders. The theme of the working group, as well as the composition²² of the involved stakeholders, does, however, demonstrate a substantive steering function for the administration and the ESF Agency, which put the priority on employment. Subsequent criticisms levelled by the European Commission concerning an assumed overlap between the complementation of the EIF and the completion of ESF priorities necessitated an adaptation of the Flemish objectives. Using the label 'integrated language programmes', the Flemish administration would then adapt itself to the Commission's demands. The integrated language programmes are aiming for a better harmonisation between two aspects of the mandated integration programme for newcomers (see 4.2.5), namely the professional integration and the Dutch language courses.

In contrast to Flanders, where the administration took the lead in the decision-making on the substantive orientation of the EIF and kept the competent cabinet

in the background, with regards to the Francophone segment, *in camera* consultations took place amongst the cabinets and no input was accepted from the administration (*politics*). Given the relatively minor attention to integration in Francophone Belgium, namely in the Walloon Region, and the decentralized policy, this contrast is striking (see 4.2.3 -4.2.4).²³

In order to explain the difference in decision-making between the Flemish and the Francophone segments, we need to pay some attention to the policy priorities (*policy*) that were proposed by the Francophone and the Flemish political actors. The table below offers an overview of the relationship that exists between the general priorities of the EIF as established by the Commission and the specific policy priorities as established by the involved Belgian authorities in the EIF multi-year plan 2007-2013.²⁴

Table 1 – Overview of the general priorities of the EIF and the specific policy priorities (policy) of the 'Belgian' multi-year plan 2007-2013.

	Federal	Flemish	Francophone
Priority 1 Facilitating and supporting the working out and application of admission procedures that are relevant to the integration process of third country nationals	-1. Developing good practices regarding training and orientation of newcomers that are assisted by a major urban centre PCSW agency in order to optimize the success of activation on the labour market	-2. Attuning the relationship between primary and secondary phases of the mandatory integration program for newcomers with emphasis on the gaining proficiency in language and vocational (training) = Integrated language programme -3. Pilot projects in the line of the 'Managers of Diversity'	-5. Improving the accessibility of second-line performance by interpreters and translators -6. Establishing social orientation of newcomers in the German-language Community
Priority 2 Developing and implementing the integration process of new arrivals from third countries, as well as evaluating the policy	No projects	-4. Processing of data in the CrossRoads Data Bank Inburgering and integration map to arrive at best practices	-7. Reference frame for the reception of newcomers to establish a coherent and transparent policy
Priority 3 Broadening the capacity of the Member States to develop policy and measures towards the integration of third country nationals, and implementing, monitoring, and evaluating them	No projects	No projects	-8. Establishing a reference system 'French as a Second Language' and the dissemination of pedagogical auxiliary resources -9. Developing sensibilisation resources for inter-cultural communication of civil servants

The principal concern for the French-speaking segment is the language service offered in Francophone Belgium, both for what concerns interpreting and translating services and language training programmes and a differentiation in the provision of such services for the target group of the new arrivals (*policy*). The fact is that the genesis of the language sector has progressed in a very uncoordinated fashion and has failed to lead to the desired and required professionalisation. The Francophone cabinets hence decided to activate the EIF as a strategic resource to map out the language sector from a centralized standpoint, as well as to organize it with an eye on rendering qualitative assistance. At the same time, also within this reorganisation, the specific needs of the new arrivals were taken into account. The inspiration for the policy priorities in the Francophone segment has endogenous roots, but the timing is due to the resources of the EIF functioning as an exogenous 'trigger'. As the EIF finances exclusively projects that are oriented towards third country nationals, the Francophone cabinets have for the first time systematically entered the concerns of newcomers into their policy. The priorities do not constitute a fundamental break with the previous policy; rather, they are attempting to optimize the diffuse legacy from the past. For instance, there already existed all sorts of fragmented local and sub-regional initiatives for the reception of the newcomers, but there had not yet been question of a policy for the latter (see 4.2.4). In terms of decision-making, the complementation of the EIF does demonstrate an unusual assertiveness of the Francophone political level (*politics*). We likewise note this assertiveness emerging in the government policy statement of the Walloon Region 2009-2014, wherein, for the first time in a government policy statement, explicit reference was made to new arrivals as a specific target public within the integration policy. More particularly, a "modulated" integration programme would have to be offered to them. In this, reference is further made to different specialized modules such as a language module or a training module that can be offered to the newcomers upon their arrival in Francophone Belgium. The structuring of the provision as executed with EIF resources should further enable modular integration programmes.

Where the policy priorities in the Francophone segment of the EIF tried to introduce structure into the existing service provisions, the principal concern for Flanders was to harmonize and link (*policy*) existing structures such as the language service and the provision for professional integration via the integrated language programmes. The other priorities as entered into the Flemish segment of the multi-year plan (See Table 1) were rather considered additional. However, because of an overestimation of budget requirements for the integrated programmes during the joint 2007-2008 budget years, funds became available for the budget year 2009. In the meantime, the Cabinet for Integration had changed as a result of the elections of June 2009, and the newly appointed 'Nationalist' Minister Geert Bourgeois (NV-A) wished to profile himself with EIF support. Instead of allocating the newly freed-up funds to the other priorities in the multi-year plan, it was at the time decided to adapt the plan to the priorities of the new minister. The policy note on Integration 2009-2014 formed the inspiration for concept and materials

development for integration coaches and Inburgering-courses within the country of origin. In contrast to the integrated language programmes, these initiatives did not come to pass via the participation of central stakeholders but rather were a direct reflection of the political vision of the new minister (*politics*). Although the new minister did not go back on the decision concerning 'integrated language programmes' of the previous legislature, he did, however, take on the pioneering role of that administration in function of realizing his own policy agenda. This issued in new proposals that cannot merely be reduced to an optimisation of the existing structures of the integration policy.

5.2 The National Contact points concerning integration

As it appears from the description of the European integration policy, the National Contact points on Integration constitute one of the oldest of soft European policy instruments on that issue (see 3.3). Since 2003, the federal CGKR has been acting as the Belgian representative in the network of the National Contact points on Integration (*polity*) (see 4.1.1). For each meeting of the network, the agenda is communicated to all political actors²⁵ active in Belgium in the area of integration policy, accompanied by the invitation to act in line with the mandate of the CGKR. In principle, a rotating roll is used, but in the practice it is primarily the Flemish administration (Internal Administration Agency – Integration Department) that participates in the meetings of the network, together with the CGKR.

This unequal participation of the various involved actors is, in the first instance, due to an organisational reason (*politics*). Exclusively within the Flemish administration, a central figure has been appointed with, amongst his responsibilities, the follow-up of the NCPI network. In Francophone Brussels and in the Walloon Region, the CGKR maintains almost exclusively contacts with the ministerial cabinets. The follow-up by an administrative body instead of by a Cabinet assures a sustainable deep commitment. The organisational structure is partially an expression of a second distinction, namely the perception of the added value of the NCPI for one's own integration policy (*policy*). For nation-building Flanders (Adam, 2010), the NCPI is an important means towards reinforcing bilateral contacts, the inflow of information and best practices, and the dissemination of its own policy. The Flemish policy note Integration 2009-2014 confirms the Flemish profiling urge at the European level: "For what concerns Europe, I want to pursue its active participation in the NCPI. Via this network, Flemish policy is being enhanced with knowledge of best practices and proper policy in other nations, and the Flemish policy is made better known within Europe, amongst other avenues via the 'European Website on Integration (...)'. In the Walloon Region, in contrast, the interests of the NCPI are set against the (limited) legislative power of the 'Committee on Migration' of the European Council. Given that the NCPI cannot, in principle, make binding recommendations, the attention is shifted towards the European Council. That recommendations of the Council can exert an impact on

the Walloon integration policy is demonstrated by the assumption of the concept 'co-development' in the Walloon political debate. This concept has emerged from a recommendation by the European Council (Rec(2007)10) and was introduced into the Walloon integration policy. Aside from the perceived added value of the Council in comparison with the NCPI, there is likewise the question of a certain 'convergence of interests': the Director of the Walloon administration 'Direction de l'Action sociale et des Immigrés', competent for integration policy, is also chairman of the 'Committee on Migration' of the European Council.

Because of the restricted and unequal participation in the NCPI network, the CGKR used its dual mandate in 2008 during a seminar session titled 'Pas de deux'²⁶ to introduce, on the one hand, the European integration policy on a grand scale both in Flanders and in Francophone Belgium and, on the other, to stimulate the dialogue amongst the involved Belgian authorities. As a result, the Commission's demand to have only one National Contact point per Member State creates an opportunity for intra-national learning behaviour. Since the CGKR, as an independent public institution, has no political or Community identity, it forms via its dual mandate a neutral ground for cross-institutional policy orientation, for instance, in the sign of a Belgian standpoint vis-à-vis a European integration policy, or for what concerns initiatives on integration policy during the Belgian Presidency of the European Union.

Table 2 – Overview of the Europeanisation of policy (*policy*), policy process (*politics*), and institutional build-up (*polity*) as Financial Instrument and Coordination Instrument in Belgium.

	Financial Instrument European Integration Fund		Coordination and Exchange National Contact points on Integration	
Polity	Administrative coordination (evt. Reinforcement of the federal competence)		Neutral federal representative Potential Intra-national learning behaviour	
Policy	Flanders – Embedded projects for the optimisation of the policy – realisation policy-note of new minister	Francophone Belgium – Reinforcement and acceleration of endo-genous processes regarding language and new arrivals; offering	Flanders – Reinforced bilateral contacts, dissemination of own policy and learning process	Walloon Region – Restricted involvement by balancing against European Council
Politics	– Taking the lead administration	– Assertiveness Cabinets	– Taking the lead administration	– Deficient follow-up Cabinets

6. Conclusion: how soft instruments exert an impact

In spite of the development of a set of European policy instruments concerning integration, the integration policy in Belgium has not become a European policy. Conform to our first hypothesis, we are able on the basis of the empirical

comparison in table 2 to note that various 'models' of an integration policy deal with the European instruments in their own way. This, amongst other instances, is expressed in a different attitude vis-à-vis divergent policy instruments such as the EIF and the NCPI. In keeping with our second hypothesis, we may therefore conclude that different models not only treat these European policy instruments in different ways, but also that their attitude vis-à-vis different types of instruments differs. The remaining question relates to the mediating factors that explain the observed differences between the Walloon Region and the Flemish Community. In order to explain these differences, we use the three different 'epistemology' research frameworks from the theoretical frame (see table 2).

For what concerns the EIF, the degree of development of the integration policy has determined the allocation of the Fund's resources (*HI*). Since Flanders already possessed a developed Inburgering and integration policy (see 4.2.5), resources could be used to optimize the policy in casu. Although in Flanders, the policy generally receives its form through the intervention of the Cabinets, the EIF provided the administration with an impetus for taking the reins into its own hands (*RI*). This could only happen by turning to the relatively limited resources of the EIF and the already clearly defined state of development of the Flemish integration policy. In contrast, for the Walloon Region, the Francophone segment of the EIF offered possibilities to the Cabinets to introduce structure into the existing policy (*HI*). Since the European resources were made available at a moment when Cabinets began to realize more and more that there was, indeed, need to streamline the integration policy, amongst others according to the nature of the target group of new arrivals, a stimulus could be given to a change of the decentralized interest structure (see 4.2.4) (*RI*). The timing of the EIF (*HI*) hence appears, both within the Walloon Region and the Flemish Community, the impetus for shifts in the institutionalized interest structures (*RI*).

The case of the NCPI illustrates that a choice needs to be made between competitive coordination and exchange instruments when sufficient human resources are lacking to follow-up both (*RI*). This choice translates into the organisational structure of administrations and the assignment of competences between Cabinets and their administrations. Socialisation and the acquisition of knowledge of new norms and values are therefore influenced by choices concerning an optimal allocation of available resources (*RI & SI*). These choices are often not purely rational and are influenced by path-dependent relationships (*HI*). Hence, the sustainable ties between the Walloon Region and the European Council partially explain the Walloon preference. Likewise, the participation in coordination and exchange instruments is not necessarily inspired out of a desire to obtain new information. In the case of Flanders, participation in the NCPI is also a way to advance one's own policy within the framework of a nation-building project (Adam, 2010).

Although the European set of instruments has not led to the a European integration policy in Belgium, we do note that subtle stimuli have been at work to arrive at a more 'Belgian' integration policy. Firstly, CGKR was able to create a presence for its coordination function in a novel way thanks to its mandate as a

National Contact point. Secondly, part of the EIF budget was filled in federally, even though, strictly speaking, the competences regarding integration belong to the federated states. As such, general welfare services, specifically the PCSW function, were adapted to the specific needs of the ever-growing target group of third country nationals (See 4.1.2). In such a manner, the European influence appears to reinforce the power and the interests of the federal level in the area of the integration policy in Belgium.

Until this present day, the direct integration policy still remains the principal concern of the French Community Commission, the Walloon Region, and the Flemish Community. This chapter demonstrates that their different starting positions are rooted in historical endogenous causes (*HI*). Because of the soft nature of the majority part of the European policy instruments on integration, no 'top-down' convergence is to be expected. Although European initiatives are not the cause and origin of changes in the integration policy of the federated states, they do nonetheless change the opportunity structure for the political actors. Depending on their preparedness to be receptive to best practices (*SI*), the timing of the initiative (*HI*), and the perceived added value of the European policy on integration (*RI*), political actors will appropriate the various policy instruments in different ways in order to alter the policy of the federated states, or to perpetuate it. Since the European integration competences are explicitly entered into the Treaty of Lisbon, it becomes all the more significant that in any study into the evolution of (sub-)national integration policy, the European efforts be not overlooked.

NOTES

1. In the terminology of Börzel and Risse (2003), this chapter is restricted to the 'download' phase of Europeanisation.
2. Usually, in the literature the term 'models' of integration policy is used exclusively for making reference to ideal-typical 'policy frames' that constitute the cognitive and normative basis for the policy. In this chapter, we assign a broader meaning to the concept. By 'model' we mean the entire constellation of politics, polity, and policy concerning integration policy. This encompassing completion is in line with the tolerant completion of the institutional concept in the Historical Institutionalism.
3. According to Knill and Lenschow (2005), the European authorities are employing three different 'governance' strategies (Compliance, Competition, and Communication) that are to influence the policy as well as the institutions in the Member States. In every governance strategy, a given policy instrument can be used to achieve an impact: Compliance-Legislative; Competition-Financial; Communication & Coordination-Exchange. The possibility of an internal change in integration policy, and the respective possibility for a convergence between various (sub-)national systems is therefore a function of the governance structure and the policy instrument used.
4. Since the EIF addresses the whole of the Francophone region of Belgium, (see end note xviii) and does not focus separately on the Walloon Region, in the discussion of the EIF, reference will be made to Francophone Belgium.
5. It is interesting to note that the explicit integration policy at the European level remains restricted to third country nationals. This had everything to do with the fact that the newly

formed Directorate General for Internal Affairs and Justice was charged with responsibility for the integration of third country nationals and, on a judicial plane, can only invoke art. 63 in order to justify its initiatives. For that reason, the DG Justice and Internal Affairs regularly collides with the DG General Social Affairs and Employment, which is aimed at a wider target group. The latter wants to promote social cohesion and hence to direct itself to immigrants of the second and third generation that have in the meantime become naturalized citizens.

6. The European Refugee Fund, the European Return Fund, the European Fund for External Frontiers, and the European Integration Fund
7. Arbitrage Court, n°54/96, 3 October 1996, M.D. of 10 October 1996.
8. Article 2 § 2 of the Law of 15 December 1993 (M.D. of 19 February 1993, as amended until 10 May 2007, M.D. of 30 May 2007) hence gives the ruling that ... « *the Centre likewise takes for its Mission ...the development of consultation and dialogue with all of the private and public actors involved through its policies of welcome and integration of immigrants* ».
9. The debate concerning the elimination of the nationality condition for entitlement to the minimum subsistence income goes back to the final report of the KCMB in 1993 (CGKR, 1997, p. 59). During the nineties, the CGKR repeatedly launched proposals towards the elimination of the nationality condition, given the importance of the minimum subsistence income in the integration of immigrants.
10. In this regard, we need to make referral to the 'Action Plan 2005-2007 for the promotion of Diversity' that aims for a diverse personnel policy within the federal administration. However, diversity is in this Action Plan filled out rather broadly, with references made to the employment of men and women, handicapped individuals, and persons of foreign origin.
11. Since the official recognition of the Guidance Services and Development for Immigrants and the umbrella organisation Consultation Committee Development Work for Immigrants (VOCOM), the Flemish integration policy has become more structured than its counterpart in the Francophone Community. The inspiration for this structure came from the Netherlands.
12. By an 'interventionist multiculturalist' policy frame, we understand the policy vision wherein public recognition of diversity is taken into account for the promotion of the integration of immigrants and the social cohesion of a diverse society, and wherein the state is assumed to play an active role in the recognition and the support of such diversity (Adam, 2010: 101-102). In a 'laissez-faire multiculturalist policy frame', cultural diversity is likewise positively appreciated and not seen as an obstacle to social cohesion. However, in this interpretation, the state is not assumed to support the ethnic diversity (Adam, 2010 : 102-103 ; Castles, 1995 ; Rex, 1997). Public measures hence remain primarily limited to the valorisation of cultural diversity in public documents, the recognition of the existence of ethnic minorities, and the non-opposition to – but rather the valorisation of – initiatives organized by and for ethnic minorities.
13. By a laissez-faire assimilationist or universalist policy frame, we understand the policy vision wherein, without the actual explicit wording as such, a certain form of cultural homogeneity is deemed necessary for a better socio-economic and political participation of immigrants, and towards the promotion of social cohesion in a culturally diverse society. The proponents of such a vision, however, consider this cultural conformity a process that will come to pass within society anyway, without the need for its explicit promotion by the state. The laissez-faire assimilationism is *colour-blind*. The conviction circulates that a certain form of cultural conformity will actually be achieved without the development of a specific, target group-oriented, social policy, since this would only accentuate the differences. General rules are considered neutral and a general social policy is considered the best guarantee for the socio-economic integration of immigrants and their descendants. An interventionist assimilationist philosophy, in contrast, takes it as a duty weighing upon the state to actively advance an explicit policy that is focused on the promotion of the ma-

jority culture (common language, common values and norms, common history) (Adam, 2010: 100-101).

14. M.D. of March 1996.
15. Decree concerning the Flemish integration policy of 28 February 2003 (Bel.Stat. of 8 May 2003).
16. In spite of early available information about the formation of the EIF, the involved authorities made no substantive preparations. This may partially be attributed to the timing of its formation. The 'national timescape' (Bulmer, 2009) had already reached the advanced implementation stage of the policy programme of the legislature 2004-2009.
17. The Interministerial Conference on 'Integration in the Society' was as a result of the decision by the consultation committee of 15 December 2004 created out of the former Interministerial Conferences on Social Integration, Interculturalism, and Equal Opportunities. It is the minister competent for social integration and equal opportunities who can convene the Interministerial Conference to discuss a specific theme.
18. Protocol accord of 14 November 2007 concluded amongst the Federal State, The Francophone Community, the Flemish Community, the Walloon Region, and the Francophone Community Commission with respect to the European Fund for the integration of immigrants.
19. Here is question of a Francophone segment instead of a Walloon one, given that both the Walloon Region and the Francophone Community Commission are involved in it. Strictly speaking, there ought to be question of a French-speaking and a German-speaking segment since the initiatives of the German-speaking community are included in the Francophone segment.
20. This task-force is composed of the responsible authority, being the FPS – SI (POD-MI), the ESF departments as delegated authorities, and the competent minister Cabinets in the Flemish Community, the Walloon Region, The Francophone Community Commission, and the German-speaking Community.
21. For the Francophone segment, this implies coordination with the Walloon Region, the Francophone Community Commission, and the German-speaking Community. For the Flemish segment this pertains exclusively to the competent Cabinet of the Flemish Community.
22. Invited and present were: VOKA, Cyntra, UNIZO, ABVV, ACLVB, ACV, VDAB, SERV(Commission on Diversity), Welcoming Agency Ghent, Welcoming Agency Antwerp, Department of Education, Flemish Minorities Centre, Minorities Forum.
23. This contrast is translated not only in the drafting of the priorities for the EIF, but also in the monitoring of the projects and the composing of project tenders. In Flanders, a monitoring committee was formed composed of two representatives of the ESF Agency, a representative of the Integration Administration, a representative of the Cabinet for Integration, a representative of the Department of Education, a representative of the Flemish Minorities Centre, and a representative of the Minorities Forum. Officially, this committee offers advice about the line of the Flemish segment of the EIF, while the Minister of Integration makes the final decision. Generally, the competent minister will follow the advice of this Monitoring Committee. In Francophone Belgium, an analogous structure is lacking. The administration, as well as other organisations, is kept wholly distant from the determination of the line of the EIF.
24. With the launching of the Fund, the various European Member States were given the assignment to draw up multi-year plans based on the Fund's general objectives. The starting principle of these objectives is the European definition of integration as it is employed in the 'Common Basic Principles for Integration'. The objectives as formulated in the decision of the Council (2007/435/EC) are fourfold. The fourth priority that has not been included in the Table reads as follows: 'Exchange of information and best practices, and collaboration in and between Member States in the development, implementation, monitoring, and evaluating of policy and measures for the integration of third country nationals'. Of the four EIF objectives, at least three need to be pursued. The Commission

furthermore advances the first two objectives as mandatory. The Belgian multi-year programme for 2007-2013 has opted for the assumption of the first three objectives. These three objectives have not, however, been pursued with equal verve by all of the competent authorities. This is only possible because of the allocation of competences concerning integration in Belgium.

25. More specifically, the invitation is addressed to the federal cabinet of Minister Milquet (Minister of Employment and Equal Opportunities, charged with the Immigration and Asylum Policy), the Flemish Cabinet and Administration of Minister Bourgeois (Flemish Minister of Administrative Affairs, the Interior, Assimilation, Tourism and the Flemish Periphery), the Walloon Cabinet and Administration of Minister Tillieux (Walloon Minister of Health, Social Action and Equal Opportunities), the Brussels Cabinet and Administration of Minister Piqué (Member of the Board of the Francophone Community Commission charged with Social Cohesion) and the Flemish Community Commission.
26. This seminar took place on 26 and 27 November 2008. The bilingual subtitle of the seminar reads as follows in English (composite version): '*Gedeelde visie op integratie in België? Politiques d'intégration en Belgique: quelles évolutions?* – Shared vision on Integration policies in Belgium – what kinds of evolutions?' This title illustrates the initiative of the CGKR to stimulate the exchange of ideas on policy.

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