

Fact sheet 1 **POVERTY**

What is poverty?

According to the Council of Europe (1975, 2004), people are poor when: “their resources are so as to exclude them from the minimum acceptable way of life of the member state in which they live”.

Poverty is about insufficient financial means to pay for the goods and services that are minimally needed in our society. This makes full social participation impossible and poses a risk of social exclusion.

Characteristics of poverty

Starting from the above definition, we can say that poverty is an **absolute concept** because it refers to having a shortage of resources. At the same time, it is important to see poverty in the context of the society in which we live. In order to be able to participate in that society, we need to have certain resources. The type of resources and the quantity of resources depends both on the society in question as well as on every individual's needs. It is therefore necessary to **measure** poverty in **relative terms** (see fact sheet 4).

At the same time, poverty is also **multidimensional**. In addition to a lack of income, people living in poverty often experience problems in various other areas of life such as housing, education or health. It is about the inability to participate and contribute (to a lesser extent), in the dominant activities and prevailing values in our society. As a result, poverty is not only ‘having’ less, but also experiencing ‘being’ less (see fact sheet 2).

A third characteristic of poverty is that it occurs in **different degrees**. There is no such thing as ‘the poor person’. Poverty relates to different situations.

It can refer both to living in difficult financial circumstances and to situations in which people live completely outside society because of a lack of money.

Participating in society

People in poverty indicate that they cannot live like ‘regular people’. They experience insufficient opportunities to realise their fundamental social rights. In addition, they often benefit less from public goods and services such as education, child care, culture, health care or legal aid.

Governments wishing to effectively combat poverty must focus both on preventing people from sliding into poverty and on improving the living conditions of poor families. This requires policies and actions that lead to a decent income and increase the accessibility of public goods and services, as well as commitment to aid trajectories. These social care programs can focus on strengthening personal competences such as self-confidence, self-direction or solution-oriented action.



[Netwerk tegen Armoede](#). Vision text
www.armoedebestrijding.be
[Jaarboek Armoede en Sociale Uitsluiting](#)
VMSG: [Toegankelijkheidsscan](#)

"I struggle every month to make ends meet and hope nothing breaks down or there is no other big bill to be paid. Prices are increasing but unfortunately my income is not growing at the same pace. In the past few years, I have had to say no to my children very often: no trips, no restaurants, just a few treats, ... If you have to scrape by every month, you often live a lonely life. Living without any financial reserves is very stressful, causing you to shut yourself off from others. Apart from the financial aspect, you seriously start doubting yourself as well. You get the feeling you are not making any progress. You do the best you can for your children but your self-confidence and your self-image get a blow every time a new bill arrives." (Els, single mother, in: Inzichten in armoede, 2016).

Social exclusion in multiple life domains

Living with a (too) low income for a long time is very burdensome. Growing up or living in poverty has consequences on many life domains. People living in poverty have more difficulties finding and keeping a job and barely participate in their communities' clubs and associations. They live in poorer housing conditions and have a lower chance of being in good health. Their children are more often referred to special needs education or vocational schools.

Because of this web of social exclusion, they cannot live a life in human dignity. This results in a gap between them and the rest of society. It is near impossible to bridge this gap, which is (re)produced in society, on their own (Yearbook Poverty and Social Exclusion, 2018).

Shame and scarcity

Taking control of your life, time and again, when you only have a limited income requires a lot of energy and mental resources. The lack of money leads you to start to doubting yourself, you get the feeling you are not making any progress, your self-confidence and self-image get a serious blow and you feel inferior. That is also confirmed by the experience shared by Els. **Shame** and powerlessness are the less visible dimensions of poverty. These feelings also contribute to the isolation of people in poverty.

In addition, scientific research has shown that a **scarcity of money**, but also a scarcity of time and sleep, triggers a neurological process in each of us, which **leads to even more scarcity** (Mullainathan & Shafir, 2013). When there is a lack of money, the human brain automatically focuses on this experienced scarcity, for example 'I do not have enough money'. This focus decreases our intellectual capacity and makes it hard to think and plan for the more distant future. As a result, scarcity leads to poorer decisions with little concerns for long-term consequences. For instance, someone might shop on credit so the rent can be paid without taking into account the credit repayment scheme.

When combatting poverty, it is important to break the poverty cycle and to prevent 'scarcity traps' from occurring.



[Netwerk tegen armoede](#)

Vzw De Link. [Vision on poverty](#)
Poverty and social exclusion. [Yearbook 2018](#)

Mullainathan, S., & Shafir, E. (2013). *Scarcity: Why having too little means so much*. New York, NY, US: Times Books/Henry Holt and Co.

Child poverty: statistics

Child poverty rates are indicated by three different measures in Flanders:

- ⊕ **Ten percent of all Flemish children** live in a family with an income below the European poverty line (see fact sheet 4);
- ⊕ **Eight percent of all Flemish children** live in a deprived family that cannot afford more than two (out of seventeen) necessities that are essential for every child;
- ⊕ **Almost fourteen percent of all Flemish births** occur in a family deprived in more than two areas of life. These figures are taken from the poverty index of Child and Family. They are available up to the local level on provincies.incijfers.be.

Children's rights and poverty

Children's rights and human rights are a cornerstone in addressing child poverty.

Tackling child poverty is done by combating poverty on the family level, for example by improving incomes or housing conditions. However, it is important to focus specifically on children all the while respecting their parents' autonomy. For example, poverty policies need to pay attention to the position of children: do they have sufficient opportunities to grow up in appropriate conditions?

The basic principles of a human rights approach to poverty are **participation and empowerment of people living in poverty, non-discrimination and a government that is responsible and approachable**. This translates, for example, into criteria for gaining access to local social benefits. These criteria have to be fair and transparent. All families living below or just above the poverty line need to be able to rely on certain measures, so that the poverty line is adjusted to the family composition and also takes into account the

necessary expenditure for children and their parents (see also fact sheet 5).

Instruments

Local authorities have many instruments to combat child poverty. In their additional financial support, they can take into consideration the family composition and the necessary costs for children. Furthermore, they can support families to fully benefit from their rights.

High quality and accessible basic necessities such as childcare, schools, public transport or leisure activities have a major impact on the fight against poverty / in combating poverty. Since the local authorities are responsible for these necessities, they can play a crucial role as initiators or as organisers. In addition, it is important that the organisation is easily accessible and that mediators or meeting places work in a demand-oriented way, that they are tailored to and that they correspond with the pace of the family and that there is a relationship of trust. By investing in this, the authorities ensure that people living in poverty find their way to services that can help them move forward.

A good anti-poverty policy reckons with the diversity of people living in poverty. Children in single parent families and vulnerable groups, such as young people leaving youth care, caravan dwellers, people fleeing and homeless families require special attention.



This fact sheet was written in association with the Flemish Office of the Children's Rights Commissioner.



[The Office of the Children's Rights Commissioner](#) – advice and opinions King Baudouin Foundation – [poverty and deprivation of Belgian children Child & Family](#) – dashboard “kansarmoede” [Provincies in cijfers](#) - armoede

What is the at-risk-of-poverty threshold?

The European poverty line, also known as the at-risk-of-poverty threshold, is a **statistical measure** that is used in all EU countries to measure the at-risk-of-poverty rate. This is the percentage of people living in a household of which the net disposable monthly income is below 60% of the median net standardised family income.

How is the poverty line calculated?

To calculate the at-risk-of-poverty threshold, all incomes of all household members for the year preceding the calculation are added up and divided by the equivalent household size. This way, the standard of living of families with different household sizes can be compared.

The at-risk-of-poverty rate uses the equivalence factors of the 'adjusted OECD scale' to standardise incomes. The first adult in a household is assigned a weight of 1.0, family members aged 14 and over are assigned a weight of 0.5 each and children under the age of 14 a weight of 0.3. The sum of these is the equivalent household size. For example, the equivalent household size of a household with two adults, a 15-year old child, a 12-year old child and a 9-year old child is 2.6.

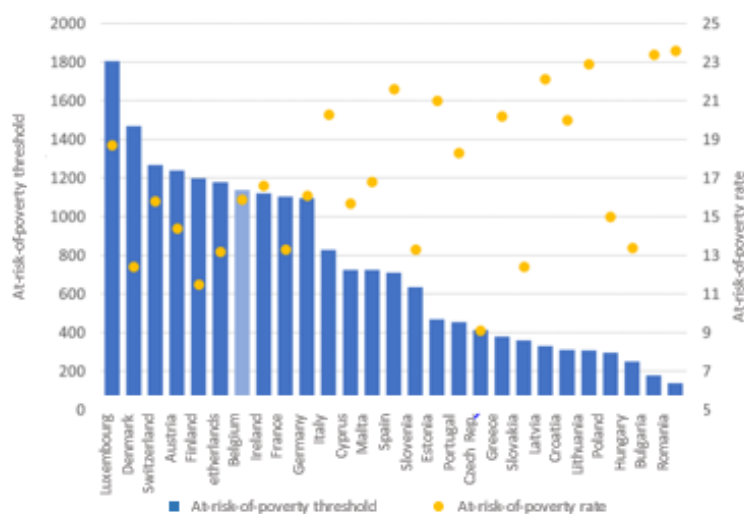
The family income is divided by the equivalent household size. Then **60% of the median standardised family income is taken** (*median = the income that lies exactly in the middle of the income distribution*).

1,139 euros

Calculated in this way, in Belgium, the at-risk-of-poverty threshold for a single person was 1,139 euro per month in 2017. Multiplied by the equivalent household size, this gives a poverty line for the above-mentioned couple with three children of 2,961 euros.

Nearly one in six Belgians lives in a family with an income below this at-risk-of-poverty threshold.

In 2017, the **at-risk-of-poverty rate** stood at **15.9%**. The bar chart below shows the level of the at-risk-of-poverty threshold (in euros per month) and the at-risk-of-poverty rate (in %) for the EU countries in 2017.



Living a dignified life?

The **European poverty line** especially measures the extent to which the member states succeed in guaranteeing their inhabitants a standard of living that is not far below the median level of prosperity of their country. **However, it does not say anything about the extent to which this threshold is sufficient to live a dignified life**, nor does it take into account the expenses that you have to incur. Those with high housing costs, for example, will save less of the same income than those with low housing costs.



[Cijfers Statbel](#) – armoede en levensomstandigheden
[Steunpunt Armoedebestrijding](#) – feiten en cijfers

Human dignity

Human dignity is a juridical key concept. It is the base of the Universal Declaration of Human Rights, the European Social Charter, the social constitutional laws in the Belgian constitution and the law on Public Centre for Social Welfare (in Dutch: OCMW).

“Everyone has the right to social services. The goal is to give everyone the possibility to live a life in human dignity.” (art. 1 OCMW law)

It is the **assignment of every OCMW**, and in addition of every local government, to **realise a life in human dignity** for every inhabitant. The community puts maximum effort into equal access to the fundamental social rights (art. 23 Belgian constitution), such as the right to a dignified income. Reference budgets for social participation provide answers to the question of what a dignified income is and how much it is.

Reference budgets

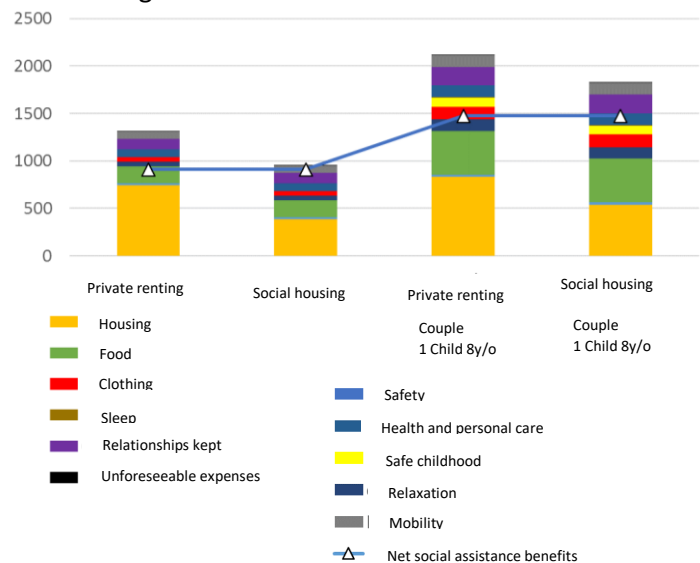
Reference budgets are priced baskets of goods and services that get used as a standard to decide the minimum requirements to lead a life in human dignity.

These budgets have been developed in our country since 2009. They mirror **a minimum limit below which a meaningful participation in society becomes impossible**. Full participation in society is defined as ‘the ability of people to act from their social positions in accordance with current societal expectations, as well as the possibility to shape these expectations.’

Scientific sources and expertise, (inter)national guidelines, data from surveys, and focus group talks are called upon, to decide which goods and services are needed.

It is also determined to what extent these are essential and what price is necessary to fulfil all essential needs. The graph below compares the level of the net social allowance to the reference budgets of two typical families.

The families rent property on the private market or social housing market and all family members are in good health. The graph shows that the allowance is too low to live a dignified life, especially if housing costs are high.



To guarantee a life in human dignity, all authorities on the different policy levels, have to provide efforts on both the income and expenses side.



Are you curious about your family's reference budget?

www.cebud.be/budgetcalculator



Interview with Bérénice Storms in [VIEWZ tijdschrift 2018/4](#)



Reference budgets

Reference budgets are priced baskets of goods and services that indicate the minimum income that Belgian households need to fully participate in society.

Reference budgets are determined by calculating the cost of baskets of goods and services that guarantee the fulfilment of two universal needs, 'health' and 'autonomy'. These have been divided in ten intermediate needs: nutritious food, protective housing, appropriate health care and personal care, suitable clothing, rest, leisure, security in childhood, security, significant primary relationships and mobility.



REMI-tool

CEBUD developed REMI (reference budget for a decent income), an online tool which allows the social workers of the Public Centre for Social Welfare (in Dutch: OCMW) to work with the reference budget tailored to all living conditions. REMI maps out the needs of the household by comparing the earnings of a household to the minimal necessary expenses to live decently. The tool can be used in different ways.

- 1 REMI is a useful standard when assessing living conditions in terms of human dignity. REMI supplies the social workers with a scientific framework to establish a diagnosis of the needs of every specific client situation with common criteria. By doing this, intolerable differences between and inside the OCMWs can be averted.
- 2 The detailed output of REMI gives members of the Special Committee of the Social Services (in Dutch: Bijzonder Comité voor de Sociale Dienst, BCSD) a structured survey of the minimum costs needed for a household to live a life in dignity. The survey demonstrates which efforts the client and the OCMW can make to be able to pay for these costs. These efforts may include raising incomes, lowering expenses and/or providing additional support.
- 3 Thanks to REMI there is more uniformity when a proper income research is conducted to obtain the right to social care. It is a guideline on drawing up a file on the financial situation of a client.
- 4 REMI can be used as an educational instrument. It helps the person seeking help to gain a greater understanding of the necessary expenses of their family, which is an important condition to properly manage the household budget.



www.cebud.be/referentiebudgetten

What?

The social investigation is an individual research that allows the Public Centre for Social Welfare (in Dutch: OCMW) to:

- ⊕ obtain all the necessary information for an **accurate diagnosis** what problems there are and what their scope is;
- ⊕ **check** specific **admission requirements**;
- ⊕ **provide** appropriate **services**.

The OCMW does this according to the appropriate methods of social work while respecting the ideological, philosophical or religious convictions of the people concerned.

Where to?

The OCMW must evaluate each request for assistance or service taking its legal mission into account: to enable everyone to live a life that respects human dignity.

By whom?

The social research regarding the Right to Social Integration (see also fact sheet 9) must be carried out by a qualified **social worker**.



Steps

A social investigation consists of several steps:

- ⊕ **Application**: Any social work request on which the Special Committee on Social Welfare (In Dutch: Bijzonder Comité Sociale Dienst, BCSD) has to take a decision must be entered in the register of applications on the day of the application.
- ⊕ An **initial interview** is a first, explorative conversation concerning the problems the client has, and the help the OCMW can offer. The required information to take further steps gets noted onto the application form that gets signed by the parties involved with the declaration "Read and Approved, Signed".
- ⊕ Afterwards the social worker will collect all the **necessary information** about the possible rights of those in question and their living and income situation. If it involves a social research in the context of social allowance a home visit is required.
- ⊕ All essential information is written in a **social report** with a preposition for help and or support for the BCSD (see also fact sheet 8).
- ⊕ A **decision** about the attribution of help and support should be made, within 30 days of the request, starting the day of the request.



PPS Social integration: [Wegwijs in het sociaal onderzoek](https://www.mi-is.be)
www.mi-is.be

Essential data from social investigation

A social report is a document in which social workers mention their **important findings from social investigation on a client**. Social workers conclude a social report by recommending decisions about the best course of action. The report contains all the information the members of the Special Committee for Social Services (in Dutch: Bijzonder Comité voor de Sociale Dienst, BCSD) need to make a decision.

The social report is **part of a social dossier**, which also contains the following: the confirmation of receipt, the application document, all documents to justify the aid received and the decision letters. This social dossier can be either a paper dossier or an electronic dossier.

Who is it for?

The social report is aimed at:

- ⊕ the Special Committee for Social Services making the decisions;
- ⊕ the client who may read the social report;
- ⊕ the other social workers and the head of social services;
- ⊕ the inspectorate of the PPS Social Integration which monitors the correct application of the law;
- ⊕ the labour court to which clients can turn if they do not agree with the decision or if no decision has been made within the period determined by law.

Contents

Elements required for a valid social report:

- ⊕ registration number
- ⊕ application date
- ⊕ personal data
- ⊕ means of subsistence
- ⊕ brief description of the living conditions affecting the support need
- ⊕ home visit (date, reason for cancellation, brief report)
- ⊕ statement concerning exhaustion of social rights
- ⊕ types of data flow and dates when they were consulted
- ⊕ brief description of goals and follow-up of goals in an Individualised Social Integration Project (in Dutch: GPMI) (within three months after receiving social assistance benefits)
- ⊕ recommended decision
- ⊕ name and signature of the social worker
- ⊕ date report was drawn up



You will find an example of a social report on the [CEBUD website](#).



The right to social integration

The Right to Social Integration (in Dutch: recht op maatschappelijke integratie, RMI) is the final element of our social security. It is intended for anyone who has insufficient means of subsistence and has no or only limited entitlement to an income from employment, unemployment, illness or disability.

The law on RMI (2002) replaces the law on 'subsistence minimum' (1974) and shifts the focus from poverty reduction through an allowance to social integration via employment and/or an allowance.

*"Every person has the right to social integration. Under the conditions stipulated in this law, this right can consist of an **employment** and/or a **social assistance benefit** which may or may not be accompanied by an **individualised social integration project (ISIP)**. It is the task of the Public Centre for Social Welfare to ensure this right." (art. 2 Law of 26 May 2002)*

Employment

The mission of the Public Centre for Social Welfare (in Dutch: OCMW) to lead clients to employment can be fulfilled by offering a full-fledged job or by developing an Individualised Social Integration Project (ISIP, in Dutch: GPMI) that leads to employment in the long run.

Social allowance

Awaiting employment or when unable to work for reasons of health or equity, those in need are entitled to a social allowance.

To be entitled to social assistance, they must meet certain legal requirements.

The social allowance is applied for at the OCMW where the applicant lives, and a receipt is issued to them. A social worker then carries out a **social investigation** (see also fact sheet 7) to check whether the legal conditions are met. The result is recorded in a social report (see also fact sheet 8) that is submitted to the Special Committee Social Welfare (in Dutch: Bijzonder Comité voor de Sociale Dienst, BCSD). This committee decides within thirty days.



The social allowance (as from 1/1/2021) is:
656,45 euros per month for a cohabitant;
984,68 euros per month for a single person;
1330,74 euros per month for a person living with dependent children.

ISIP

The ISIP/GPMI is a contract with reciprocal agreements between the person qualified for a social allowance and the OCMW. The contract concerns the integration of this person in the professional life and/or in society (see also fact sheet 10).



PPS Social Integration: Information on social assistance www.mi-is.be

Individualised Social Integration Project (ISIP)

The ISIP is an agreement between a beneficiary of a living wage and the Public Centre for Social Welfare (PCSW, in Dutch: OCMW) on what both of them will do to support the integration of the beneficiary into working life or society.

An ISIP involves drawing up a **personal development programme**. This programme is based on both the needs, expectations, competences of the beneficiary and on the possibilities of the OCMW. Subsequently, objectives will be identified that increase the self-reliance of the beneficiary.

Mutual

These objectives are linked to achievable tasks and deadlines for both the beneficiary and the social worker. The ISIP must therefore be considered a **mutual commitment** between the beneficiary and the OCMW.

The beneficiary may be **assisted by a third party** to represent their interests when setting up an ISIP.

For Everyone

All living wage beneficiaries are entitled to an ISIP. Consequently, the **OCMW cannot impose a limitation in age or target group**.

However, the OCMW can take a motivated decision as to when beneficiaries do not have to set up an ISIP: for reasons of fairness, because the OCMW does not consider it opportune or for other specific reasons. Nor does the beneficiary have to set up an ISIP if they have a job and receive a living wage to complement their incomes.

However, the beneficiary can always set up an (optional) ISIP about other life domains in relation to their social integration. Students with a full-time curriculum will get an adapted ISIP.

Evaluation and Adjustment

At least three times a year, the beneficiary and the social worker will evaluate to what extent the objectives have been achieved and if adjustments may be necessary. Both their efforts and the results achieved will be the subject of discussion.

Social Balance

Before setting up an ISIP, the expectations, skills, competences and needs of the beneficiary will be analysed. This analysis may take the form of a separate document, called 'social balance'. Although this is not compulsory, it must be possible to demonstrate that a needs analysis was carried out before setting up the ISIP.

To this purpose CEBUD has developed the '**social balance**'. This tool carries out a needs analysis and also shows how the beneficiary progresses in various areas of life. This makes the tool highly suitable both for monitoring an assistance process and for monitoring the local poverty policy.



PPS Social Integration: [Getting to know the GPMI \(in Dutch\)](#)
www.mi-is.be/nl/geindividualiseerd-project-voor-maatschappelijke-integratie-gpmi

Residential address

Everyone must have a residential address in order to receive the necessary administrative documents to have access to, for instance, the health insurance fund, local authorities, schooling and child benefits.

Usually, this is the address of the place where the person in question mainly resides. The address for service is listed in the municipal population register.

Some people live in Belgium but have no official place of residence, for example ship or caravan dwellers and homeless people. They are free to choose an address for service, irrespective of their actual place of residence. This address is indicated as their reference address in the municipal population register.

Reference address

This reference address shall be considered as the official address and enables official authorities to get in touch with citizens.

A reference address makes it possible to be in compliance with administration and to receive correspondence. Therefore, it is not only in the interest of the person concerned, but also in the interest of third parties including public services, creditors or bailiffs.

The reference address also enables the person concerned to apply for social benefits that require legal registration such as unemployment, child or sickness benefits.

Theoretically, people who reside in Belgium without an official place of residence, choose a reference address with another natural person. The latter person must give their consent and must have their principal residence at that address.

However, homeless people can use the address of the Public Centre for Social Welfare (PCSW, in Dutch: OCMW) as their reference address. In order to do so, they must meet the following conditions:

- ⊕ being homeless;
- ⊕ not registered in the population register;
- ⊕ insufficient resources to be able to afford accommodation;
- ⊕ appealing to the OCMW for assistance.



Homeless people who do find a permanent place of residence after a certain period of time are, under certain conditions, entitled to a one-off installation premium and a monthly rent subsidy.



Website www.vlaanderen.be, municipal and provincial services (*in Dutch*).
[Agentschap Integratie & Inburgering \(in Dutch\)](#)
[PPS Social Integration \(in Dutch\)](#)

Budget counselling

Budget counselling is a form of financial assistance which entails that the **client receives all the income and makes all payments themselves**. In doing this, clients are **assisted by a social worker**. The social worker helps them preparing a budget plan, gives advice and offers personal support.

The **budget plan**, drawn up in cooperation with the social worker, supports people in planning their expenses.

The purpose of budget counselling is to teach clients how to self-manage their incomes and expenses.



As a result, budget counselling is suitable for those who find it difficult to manage their budget independently and for those who are again in control of their own finances after a period of budget management.

Budget Management

Another form of financial assistance is budget management. This has the same **purpose** as budget counselling, which is to teach people how to manage their incomes and expenses. The difference is that budget management involves losing some autonomy.

As agreed with the client, the social worker will temporarily manage the client's income and will pay all fixed costs on their behalf.

Budget management allows people with payment difficulties to ensure that their bills are paid correctly and on time.

The client receives a **living allowance** that should allow them and their families to cover all expenses necessary to live a life in dignity. The level of this living allowance is determined in mutual agreement. This arrangement **prevents reckless expenditures**.

Since the social worker receives their income, clients **lose a part of their autonomy**.

This makes budget management particularly suitable for those who have difficulty managing their income, who have no overview of the bills they have to pay, who have difficulty understanding bills, who spend too much money or who do not have their administration in order.

Public Centres for Social Welfare (PCSW, in Dutch: OCMW) and Centres for Social Work (in Dutch: CAW) offer both budget management and budget counselling. Both forms of financial assistance can be combined with a form of debt mediation.



This fact sheet was written in collaboration with **SAM vzw**.



More information can be found at www.eerstehulpbijschulden.be (in Dutch)

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Debt Mediation

Debt mediation is intended for people who have debts and can no longer meet their payments. A debt mediator settles an arrangement with the creditors and creates a repayment plan. The debt mediator:

- 1 **contacts the creditors** to ask details about the debts incurred.
- 2 investigates the **validity** of the commitments between debtor and creditors.
- 3 helps the debtor to set up and carry out a **realistic repayment plan**.

If the debts arise from a **consumer credit**, debt mediation in Flanders may only be carried out by **accredited institutes for debt mediation**, such as a Public Centre for Social Welfare (in Dutch: OCMW) or a Centre for Social Work (in Dutch: CAW). Lawyers, bailiffs and notaries are also allowed to carry out debt mediation, but their services are not free of charge.

Debt mediation can also be used in case of a larger debt burden which is less invasive than a collective debt settlement.

Collective debt relief

The collective debt relief is a **judicial procedure for structural debt problems**. In Dutch it is called the 'Collectieve Schuldenregeling' (or CSR). The aim is to pay off debts as far as possible while guaranteeing the debtor a **life in human dignity**.

To this end, the debtor submits a **request** to the court for admission to the CSR. Upon admission, a debt mediator is appointed. From then on, **all of the debtor's income is deposited on the account of the assigned debt mediator**.

Debtors are entitled to a **decent living allowance**. Unlike budget management, this allowance must be used to pay for all expenses. The exact level of

this decent living allowance is not determined by law, but there is a garnishment limit (part of the income that cannot be used to pay off debts). With permission of the debtor, the living allowance can temporarily be reduced, with the living wage (increased by child benefits) being the absolute minimum.

On the basis of the remaining income, the debt mediator **negotiates with the creditors** and prepares a repayment proposal. The debt mediator will divide the money among the creditors.

The CSR **protects the debtors** by stopping the creditors from adding any interests or other charges and seizing the debtor's their possessions. After CSR, which generally lasts for a maximum period of 7 years, debtors are debt free again.

CSR is a **far-reaching procedure**. The financial autonomy of debtors is severely limited. They have to ask their debt counsellor's permission for every expense that does not cover basic needs. At the start of the procedure, the labour court can decide to sell their car or house. Furthermore, CSR is not for free. Therefore, it should always be considered carefully whether this is the most appropriate solution.



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It is important to support people in taking up their social rights to a particular benefit, subsidy, financial or material reimbursements or to any other form of support and/or assistance.

Preventing social under-protection

We use the term social under-protection or non-take-up when social rights are not or not fully exhausted. This phenomenon is widespread and particularly affects the most vulnerable people.

Since the minimum income protection in our country is too low to live a decent life, especially for families with high housing costs, the exhaustion of all social rights is essential.

"I believe that people are insufficiently informed. If you don't ask for everything, you simply won't know. I feel as if I have already missed a lot because of this".

Let's get started!

There are different ways to take up social rights. If social workers and service providers act actively instead of merely reactively, they can anticipate to possible social under-protection in various areas. In doing so, a more holistic approach is applied. Not only will citizens receive an answer to the question they have asked, but they will also receive information on other forms of aid and support to which they and their family may be entitled.

Acting proactively means that the initiative is not taken by the care seekers themselves but by social workers and service providers. They take steps to ensure that all rights are realised by proactively detecting social under-protection, informing citizens and enabling the realisation of automatic entitlements.



Best practices

There are many best practices aiming at helping citizens to take up their social rights.

In **Beringen**, social workers pay a home visit to families who are not familiar with the Public Centre for Social Welfare (in Dutch: OCMW) and give them a benefits booklet.

In **Ghent**, there are social advisors who assist clients of the OCMW in taking up their rights.

In **Balen**, they introduced the 'ViA-mobiel', a moving social office where local people can go for 'Questions, Information & Advice' about their rights or where they can be helped to fill in all kinds of documents.



www.rechtenverkenner.be (Dutch)

www.financieelredzaam.be/rechten-uitputten (Dutch)

<https://sienonline.kortrijk.be> (Dutch)

www.mi-is.be – Non-take-up of rights (Dutch)

One-to-one versus group-based

Social work often focuses on one-to-one relationships between social care providers and care seekers. Individual support offers many advantages, such as intensive and tailor-made counselling. In addition, **social group work** offers a number of **advantages** that are more difficult to achieve individually:

- ⊕ the **focus** is on the **experiences** and background of the participants, which has a non-stigmatising effect. This creates an atmosphere of recognition and mutual understanding;
- ⊕ group members **learn from each other** by exchanging tips on how to deal with difficult situations;
- ⊕ there is often a greater **willingness to learn** from group members than from care providers;
- ⊕ teaching and training skills in group usually **saves time** for the care providers.

"It was a learning experience on all levels, you learn from the course, from the people sitting around the table and from the care providers".



Conditions for successful social group work

A number of conditions have to be met in order for social group work to be successful:

- ⊕ The participants are motivated.
- ⊕ There is a good match between the objectives of the course and those of the participants.
- ⊕ The group coach has sufficient substantive knowledge and skills with regard to group processes.
- ⊕ There is a good preparation beforehand.
- ⊕ The emphasis is on knowledge, attitudes and skills.
- ⊕ The number of participants is limited to a maximum of twelve.

Want to organise social group work yourself?

Earlier, CEBUD carried out research into the factors that make social group work successful. This resulted in a useful roadmap 'Omdat je geld telt!', which can be used to organize social group work on strengthening budgeting skills.

The roadmap contains twelve ready-made sessions with teaching materials, exercises and tips on various themes, including paperwork management, overview of income and expenditure, shopping, energy use, debts, advertising and pitfalls. It can be downloaded free of charge from www.cebud.be.



"You are much more conscious about everything, in the shop, how you deal with energy use, you start comparing more in all areas, use the internet more often, look up things, observe, listen, search."



Peeters, N. et al. (2018). A Systematic Review to Identify Successful Elements for Financial Education and Counseling in groups. In The Journal of Consumer Affairs. Vol. 52, 2, pp. 415-440.

SOCIAL GROUP WORK

Definition

Outreach work refers to low-threshold forms of work in which social professionals work outside the organisation. In this way, they step into the world of people in socially vulnerable positions in order to **proactively tackle and prevent under-protection**.

“Outreach work is a way of working which assumes an active approach and which aims at the improvement of well-being. The workers start from a participatory basic attitude and focus on vulnerable target groups that are not or insufficiently reached by the currently available offer of services, assistance and care. They achieve this by entering their environment and recognising the values and norms that apply there. Outreach work aims to achieve mutual harmony between the target group, their network, the social offer and the wider society” (Dewaele, De Maeyer & Beelen, 2012).

Characteristics

Outreach work includes many practices with different objectives and starting points. Despite the differences, there are also a number of similarities:

- ⊕ Outreach work starts by making contact with people in their own environments. **‘Actively seeking contact’** instead of ‘waiting’ is the basis of every outreach practice.
- ⊕ Outreach focuses on specific, usually **vulnerable, target groups**. It is about connecting with people who, despite supposed needs, have no (positive) contact (anymore) with social services and who do not ‘ask’ for help either.
- ⊕ Outreach work is an **active, unsuspecting and often unsolicited approach in people’s own environments**. Outreach work not only meets people’s potential needs, but also aims to stimulate positive connections with social services and with their own network as well.
- ⊕ Entering into a **working relationship** with people is a priority in outreach work.
- ⊕ At an institutional level, outreach practices also play a role in the search for **more comprehensive and coordinated aid and care**. More integrated support can be achieved through cooperation between different sectors. The role of the outreach worker is often that of mediator, advisor or case manager, and always that of an intermediary.



This fact sheet was written in collaboration with **Reach Out!** the centre of expertise for outreach work



Beelen, De Maeyer, Dewaele, Grymonprez, & Matthijssen. (2014). Reach out! Praktijkboek voor outreachend werken

The struggle for leisure

It sounds so simple to actually do what you enjoy doing: playing sports, going to a concert or participating in a youth movement. Yet leisure time is not a given for everyone.

“One dies of loneliness and boredom before dying of hunger”. The 1994 General Report on Poverty (Algemeen Verslag van de Armoede) hit the nail on the head. Yet the opposite is also true: for those who have to live on a limited budget leisure time generates positive effects on general well-being, social participation and self-confidence. **Leisure and tourist activities are important for body and mind.**



Everyone deserves a holiday

There are many strong, successful strategies to realise the right to leisure time for everyone in your community. They have one thing in common: different services or organisations need each other to guarantee this right.

The network ‘**Everyone Deserves A Holiday**’ (in Dutch: **Iedereen Verdient Vakantie**) helps people who encounter difficulties to enjoy holidays and leisure time. Many local authorities are network partners and ensure that the right to holiday is realised for all of their residents.

For the past 20 years, the right to leisure for people living in poverty has been addressed through concrete policy measures. Various

practices have been developed to enable participation in sports, youth and culture for people in poverty.

Participation decree and local networks on leisure participation for people in poverty

The Flemish authorities introduced the Participation Decree to further support local networks addressing leisure participation for people living in poverty. In these local or intermunicipal networks the leisure services, the Public Centre for Social Welfare (in Dutch: OCMW) and organisations fighting against poverty take joint action to make leisure accessible for everyone.

In these networks, the partners use different strategies to remove the hurdles that people in poverty experience. For instance, many local networks have a discount system to meet financial barriers. Other local networks additionally focus on guidance, clear communication and on dialogue with and autonomy of people living in poverty. By collaborating with sports clubs for example, a poverty association can create opportunities. Or when the department of culture programs activities, they can involve poverty organisations.

Local authorities who want to establish or extend a local network can call on **Demos**. The Participation Decree gives Demos a specific, supporting role to stimulate local cooperation, vision creation and practice development.



This fact sheet was written in collaboration with Demos and the network ‘Iedereen Verdient Vakantie’.

Making leisure activities and holidays accessible to everyone is the motto of these organisations.

Everyone Deserves a Holiday // Iedereen Verdient Vakantie

Travelling is for everyone, although some people have more needs and requirements than others. Many people can hardly enjoy holidays or do not have any at all because they have to **worry about the price, aids, assistance and care** every time.

The network ensures that even those with a limited budget or additional needs can visit more than 600 tourism partners thanks to a big discount.

- ⊕ Discover their wide range of holidays on www.iedereenverdientvakantie.be

Rap op Stap

Rap op Stap is an **easily accessible social travel agency** for people with a limited budget. The agency works without membership, which means that everyone can contact it without any obligation.

A Rap op Stap agency offers holidays and day trips as well as sports and cultural activities. Its employees help to put together a budget and find the appropriate means of transport. That way, they make it possible for everyone to have a leisure experience.

- ⊕ Find out more on www.iedereenverdientvakantie.be/rap-op-stap

UiTPAS

UiTPAS is a **loyalty programme** that stimulates leisure participation by rewarding pass holders with points that can be traded in for advantages. The points can be saved up by participating in UiTPAS activities.

With the UiTPAS, special attention is given to those living in poverty. In addition to being able to save points and to trade them in, they also receive a structural discount of at least 75% on leisure activities with the UiTPAS label. This enables them to participate in regular leisure activities at an affordable price.

- ⊕ Find out how your municipality can become an UiTPAS-partner on www.publiq.be/en/projects/uitpas.



VRIJUIT

VRIJUIT (part of Dēmos vzw) **negotiates discounts on cultural, youth and sports events** in Brussels and Flanders. People with a limited income can enjoy an 80% reduction in the entrance fees of these events. VRIJUIT also offers contributions to the costs of transport and guided tours.

VRIJUIT is a membership organization. Social welfare organizations can become members free of charge, on the condition that at least 50% of the people they reach have a limited income. The organization books tickets and other advantages at VRIJUIT on behalf of those people.

- ⊕ Discover the events on www.vrijuit.nu.



This fact sheet was written in collaboration with the **network Iedereen Verdient Vakantie, publiq, and VRIJUIT.**

What?

In each municipality or city you will find a local advisory committee (LAC). A LAC must prevent household customers from being disconnected from electricity, natural gas or water. A LAC gives advice and looks for a solution when a grid operator or water supplier makes a request for disconnection or when a customer makes a request for a reconnection.

Who?

The committee consists of employees of the Public Centre of Social Welfare (in Dutch: OCMW), the grid operator or water supplier, and possibly the consumer's debt mediator. The committee invites the consumer. The consumer may be assisted or represented by a family member, counsellor, community worker or other trusted person.

Steps

- ⊕ The grid operator or water supplier asks permission (by letter) to disconnect the consumer from electricity, natural gas or water, or the consumer themselves requests a reconnection.
- ⊕ The LAC sends the consumer a letter with an invitation to the LAC-meeting.
- ⊕ The OCMW contacts the consumer for a social investigation into the client's situation. If the OCMW can find a solution, the case will not be brought to the LAC.
- ⊕ The situation is discussed during a LAC-meeting. Mediation by the LAC is always free of charge.
- ⊕ The consumer is heard during the meeting. A LAC will try to find a solution.

- ⊕ The LAC makes a unanimous decision. If the members disagree, the decision will always be in favour of the consumer: they will not be disconnected or they will be reconnected. The decision often only applies under certain conditions.
- ⊕ The decision is communicated by letter to the consumer and to the grid operator or water supplier.

Legislation

- ⊕ Decree of 20 December 1996 regulating the right to a minimum supply of electricity, natural gas and water.
- ⊕ Decision of the Flemish Government of 16 September 1997 on the constitution and operation of the local advisory committee on the minimum supply of electricity, natural gas and water.
- ⊕ Energy Decree of 8 May 2009.



www.vlaanderen.be/advies-van-de-lokale-adviescommissie-lac-over-afsluiting-of-heraansluiting-van-elektriciteit-aardgas-of-water (in Dutch)



More information on the social tariff for gas and electricity, the social fuel oil fund, the natural gas and electricity fund can be found at www.mis.be/sites/default/files/documents/wegwijs_in_energie_-_webversie_nl_0.pdf. (in Dutch)



More information on the operation and conditions of budget meters can be found at www.energiesparen.be/social (in Dutch)



This fact sheet was written by Samenlevingsopbouw Antwerpen.

Temporary work experience

Temporary Work Experience (TWE) is an activation measure aimed at getting social assistance recipients or jobseekers to work permanently in the **normal economic circuit** (NEC). In order to reduce the distance to the labour market, specific **workplace instruments** can be used: work experience internship, individual professional training or exploratory traineeship.

The TWE programme took effect on 1 January 2017, integrating the Public Centre for Social Welfare's (in Dutch: OCMW) most important employment measure, **article 60§7**.

The maximum duration of the programme is **two years**. If one has not found a job within this period, one is a jobseeker who is entitled to unemployment benefits, with the corresponding rights and obligations.



Who is it for?

Referral to the TWE programme is made by:

- ⊕ the **OCMW**: for jobseekers who are entitled to social assistance benefits (or equivalent);
- ⊕ the Flemish service for employment and professional training (in Dutch: **VDAB**): for unemployed jobseekers.

TWE is intended for people who:

- ⊕ mainly need to improve their **generic competences**;

- ⊕ need to acquire (recent) **work experience**;
 - ⊕ have the necessary **learning potential** to bridge the distance to the NEC in up to 2 years;
 - ⊕ are able to work at least **half-time**.
- TWE is **not** intended for people for whom:
- ⊕ employment in the social economy is the highest attainable goal;
 - ⊕ there is an alternative and faster route to the labour market.

Who decides on entry to the TWE programme? And how?

The decision to enter the TWE programme is based on a uniform framework:

- ⊕ questioning the person's professional strengths, barriers and preconditions;
- ⊕ mapping the person's (recent) work experiences;
- ⊕ assessing the person's preconditions and barriers;
- ⊕ analysing the person's learning potential.

This assessment is made by the **mediator or counsellor** and implies that the person has already made a pathway before taking part in the TWE programme.



[Decree on temporary work experience \(9/12/2016\)](#) (Dutch)

[Flemish Government Decree on temporary work experience \(23/12/2016\)](#) (Dutch)
[Temporary work experience](#) (Dutch)
[FAQ temporary work experience and framework of agreements](#) (Dutch)



This factsheet was written in collaboration with **VDAB.**

What is the Eviction Prevention Fund?

Every year a lot of families find themselves threatened with eviction because they cannot pay the rent. The Eviction Prevention Fund (in Dutch: Fonds Bestrijding Uithuiszettingen) of the Flemish Government aims to prevent eviction by providing financial support for the Public Centres for Social Welfare (in Dutch: OCMW) so that they can support private tenants with rent arrears. The Fund only intervenes in the case of rent arrears of minimum two and maximum six months on the private housing market.

How does the Fund work?

It is the responsibility of tenants with rent arrears to contact the OCMW of their place of residence. The OCMW is free to decide whether it wants to support tenants to pay off the rent arrears and whether it will appeal to the Fund. If the OCMW offers assistance and appeals to the Fund, it will conclude an agreement with the tenant as well as with the landlord.

The OCMW pays 50% of the rent arrears to the landlord within five working days of signing the agreement (maximum 1,250 euros). The OCMW receives from the Fund a flat rate amount of 200 euros and 25% of the rent arrears (maximum 625 euros) for each assistance process. After successful assistance, the Fund grants an additional 35% of the rent arrears (maximum 875 euros).

It is up to the OCMW to decide whether or not it reclaims this financial support from the tenant. The remaining rent arrears will be settled by means of a repayment plan between the tenant and the landlord.

Advantages of the Fund

The main objective of the Fund is to prevent evictions by reducing rent arrears. Thanks to the

financial support of the Fund the landlord rapidly recovers a substantial part of the arrears. In addition, the OCMW is involved at a relatively early stage, which makes the assistance process more likely to succeed. As a result, the OCMW can also look for the most appropriate solution if there are structural financial problems (such as alternative housing or financial support).

The landlord agrees not to claim for eviction as long as the repayment plan is respected. If new rent arrears do occur, the landlord agrees to inform the OCMW and gives at least two weeks to find an appropriate solution.

Challenges for local authorities

However, the procedure also involves challenges. The OCMW and the Fund can only take action after an application has been made by a tenant. This presupposes that tenants and landlords are well-informed about the existence of the Fund and take action in time. It is therefore useful for local authorities to inform their inhabitants. In addition, the Fund is likely to increase the workload of the OCMW. Social workers do not only have to draw up a repayment plan, but also address the possible tense relationship between the tenant and the landlord. Nevertheless, their work is essential in order to prevent homelessness and high indebtedness.



Learn more about the [Fund](#)
Read more on [Wonen Vlaanderen](#)
OCMW's will find practical guidelines [here](#).



This fact sheet was written in collaboration with [Wonen Vlaanderen](#).