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Belgian Observatory
on Policies to Combat Social Exclusion

SOCIAL EXCLUSION IN BELGIUM 1990-1991
CONSOLIDATED REPORT

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INTRODUCTION.

This "Report on Policies to Combat Social Exclusion" offers a description and analysis of the situation, policies and actions with respect to social exclusion in Belgium in the years 1990 and 1991. New developments, that have taken place in 1992, are not described, but the most important ones are mentioned in the notes.

The report is the synthesis of three previous reports:


We have integrated some elements from the first edition of the "Jaarboek Armoede en Sociale Uitsluiting/Annuaire sur la pauvreté et l’exclusion sociale" (Yearbook on Poverty and Social Exclusion) as well (Vranken, Geldof, 1992). We hope the report gives a fairly representative picture of what is happening in Belgium with respect to social exclusion in all its forms. However, we are well aware of the fact that the Dutch-speaking part of the country has been covered more extensively and intensively than the French-speaking part. The sole reason for this is the lack of financial means. We expect to improve our coverage of Wallonia and Brussels in the next months. The remarks made by the Belgian government-representative have been very helpful.

In the first part of the report we describe the cast of actors in the combat against social exclusion in Belgium and the changes that occurred during the last decade. Part two provides basic information on the situation and the processes of exclusion for the most important dimensions of disadvantage in Belgium. Part three focuses on policies and innovatory actions. We will pay attention to poverty policy in general and to measures dealing with specific dimensions of disadvantage. Annex one provides a bibliography of the most important publications on social exclusion in Belgium.

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PARTI.

THE INSTITUTIONAL CONTEXT.
CHAPTER 1. THE CAST OF ACTORS.

Public authorities, non-governmental organizations, practitioners and professionals are participating in policies and actions combatting social exclusion. All three will be briefly presented.

1. PUBLIC AUTHORITIES.

1.0. The Belgian context.

In order to understand the Belgian situation, the reader needs to know three typical features of the Belgian political system.

Firstly, Belgian society is divided, along ideological lines, into three main pillars: the Christian-Democrat, the Socialist and the Liberal pillar. Each of these pillars has become an organizationally loose but politically coherent conglomeration of organizations involved in different policy areas. These organizations play an important role in the policy making and daily administration of the welfare state. This phenomenon of "pillarization", however, is relatively less important in direct policies concerning poverty and social exclusion.

A second important aspect of Belgian policy-making is the existence of a corporate democracy. Often, Belgian welfare policies are not the result of a deliberate choice of authorities, but are elaborated through a process of conflict and co-operation between public authorities and private organizations from the social and economic sector.

Thirdly, it is impossible to describe and understand the policy of the Belgian governments concerning poverty or social exclusion without taking into account the recent changes in the constitution of the Belgian State. Belgium is on its way to become a federal state. Important aspects of social housing policy, health policy, personal social services and education have been transferred from the national level to the Regions (Flanders, Wallonia and Brussels) or to the Communities (Flemish, French and German). The combat against social exclusion thus has become the shared responsibility of a large number of governmental levels, from the European one down to the local one, and of related institutions. That responsibilities are shared does, however, not mean that they lead to collaboration and coordination.

We will briefly present the main political actors at the different levels in the period 1990-1991. Since there have been elections on 24 November 1991, the composition of the governments changed in the beginning of 1992.

1 A very brief but good introduction in the new Belgian federal system is offered by: Group Coudenberg (Center for the study of federalism), The new Belgian institutional framework, 1989, 41 p.
1.1. The European Community.

Several institutions and programmes of the European Community, such as the European Social Fund, Horizon, the European Community Action to combat Long-Term Unemployment, the Third European Program to Combat Poverty, deal, directly or indirectly, with population groups threatened by social exclusion. These institutions and programmes take initiatives at the level of member-states or (co-)finance initiatives within each member-state.

1.2. National government.

The policy framework for social integration at the national level consists of two types:

1. Guaranteeing social integration: social security benefits;
2. Restoring social integration: when these integration mechanisms fail.

Policies on social security (including unemployment benefits, health care, pensions, ...) provide the framework for social integration. A number of ministers were less directly involved in combatting social exclusion, but their policies on social security, employment, education and on many other matters were indirectly setting the framework for social exclusion and social integration.

Minister of Social Affairs Mr. P. Busquin
Minister of Pensions Mr. G. Mottard
Secretary of State of Pensions Ms. L. Detiege
Minister of Labour Mr. L. Van den Brande
Minister of Justice Mr. M. Wathelet.
Secretary of State of Public Health and disabled Mr. R. Delizee

At the national level, two actors were directly involved in combatting one or another form of social exclusion. The first and main one was the Secretary of State for Social Emancipation, Ms. M. Smet. Between 1985 and 1992, she has been in charge of problems related to social exclusion. As a Secretary of State, she was supervised by a Minister. That this Secretary of State was transferred from the Ministry of Social Affairs (during the Martens VII-government) to the Prime Minister (the Martens VIII-government) in 1988, could be considered as a token of the growing attention for problems of social exclusion.\(^2\)

The Royal Commissioner on Migrants’ Policy (Ms. P. D’Hondt), has been charged with the development of proposals to promote integration (or "insertion") of migrants. However, She only has advisory powers; the implementation of her proposals remains the

\(^2\) Since 1992, a Minister is in charge of the combat against poverty and exclusion. It is Ms. L. Onkelinx, responsible for Health and Social Integration.
responsibility of the national ministers. This Royal Commissioner on Migrants’ Policy was created in the aftermath of the first electoral victories of the anti-migrant and even racist right-wing party "Vlaams Blok" in Antwerp and a number of other Flemish towns in 1988.

13. Communities and Regions.

The Communities now have the political responsibility for cultural matters, including education and other so-called "personal matters", such as parts of health policy, welfare policy, migrant and integration policy, old age and disabled policy and youth policy. The powers of the Regions on the other hand are housing policy, part of the employment policy and programmes to reintegrate the unemployed in the labour market.

Five governments are involved:

1.3.1. The Government of the Flemish Community.
The Community Minister of Welfare and Family, Mr. J. Lenssens, has the most direct and also the most extensive powers with respect to social exclusion in general and poverty in particular.3

1.3.2. The Government of the French Community.
Responsibilities in the Government of the French Community are distributed differently from those in its Flemish counterpart. This is partly so because Community and Region have been integrated on the level of decision-making in Flanders and remain separate institutions in Wallonia. In the Government of the French Community, the minister of Social Affairs and Health Mr. F. Guillaumé had the main responsibilities with respect to matters of social exclusion.4

1.3.3. The Government of the Walloon Region.
In the government of the Walloon Region two ministers had authority over fields closely related to social exclusion: Regional Minister of Housing Mr. Guy Lutgen and Regional Minister of Industry and Employment Mr. Edgard Hismans.5

1.3.4. The Government of the Metropolitan area of Brussels.
In this government, Minister Charles Picqué dealt with employment policy and Secretary of State Mr. Didier Gouin with housing policy.

3 Since 1992, the responsibilities are shared by Ms. L. Detiège (Poverty) and by Ms. W. De Meester (Migrants and Welfare).

4 From 1992 on Minister of Social Affairs and Health M. De Galan is in charge.

5 From 1992 on Minister of Housing R. Collignon and Minister of Employment A. Liénard are in charge.
1.3.5. The Government of the German Community.
In this very small Community government (with only three ministers), Community-Minister of Social Affairs Karl-Heinz Lambertz dealt with matters related to social exclusion.6

1.4. Provinces.
The nine provinces of Belgium are the main political level between National or Community Governments and local authorities. They organize their own educational network and socio-cultural infra-structure, they provide provincial benefits for the disabled, renovation premiums, ... Some of these provinces have established Commissions on Poverty Policies or on Immigrant Integration Policies. In Antwerp, the Governor had a study made on "poverty in the province of Antwerp" in 1989 (see Kinsbergen, 1989) and he created a provincial welfare-foundation concerned with the coordination of local policies to combat poverty.

1.5. Municipal level.

1.5.1. Municipalities.
Local authorities have a wide range of instruments at their disposal to develop and implement local social policies on various matters, including poverty and social exclusion. Many municipalities have their own schools, services for the elderly or social housing projects. Local authorities administer the guaranteed income schemes for the elderly and for the disabled. In 1989 and 1990 Flemish municipalities received approximately 2,000 million Belgian Francs (50 million ECU) yearly from the Flemish Government to realize projects to combat poverty (see further).

1.5.2. Public Centres for Social Welfare.
The most important local actors in the combat against social exclusion, however, remain the "Public Centres for Social Welfare" (Openbare Centra voor Maatschappelijk Welzijn/Centres Publiques d'Aide Sociale), created by the Act of 8 July 1976. Art. 1 of this Act states that "every person is entitled to social services, so as to enable him to live a life corresponding to human dignity. The Public Centres for Social Welfare have the duty to provide these social services."**

** From 1992 on the following ministers are in charge: Minister of Health J. Maralte, Minister of Vocational Training and Adult Education K.H. Lambertz and Minister of Education B. Gentges.
The PCSW perform a great many tasks. The most important functions are (Lammertyn, 1990:2):

- providing clients with information about (their) welfare services
- helping clients to obtain their social rights, to bring them in order with social security, ...
- psychological and social support for the clients
- providing material help (financial help such as subsistence income, hot meals, ...)
- setting up services such as homes for the elderly, cleaning services, social housing.
- organizing guardianship or a child welfare board for children that are awarded to the PCSW
- helping unemployed to find a job or employing them in the PCSW
- providing medical assistance and/or running hospitals.

However, not all these services are provided by every local PCSW. Demand for services in smaller communities is not high enough to provide them in every municipality. Cooperation with NGO’s, with the private sector or with other PCSW is often necessary.

The amount of their financial means is determined by external factors (national legislation and regulations) but also largely by local political priorities, which is partly explained by the fact that the members of the council of the Public Centre are elected by the municipal council.

The Centres must advance the necessary financial means for the payment of the subsistence minimum, half of which is reimbursed afterwards by the national government. They also have the power to grant a subsistence minimum to people who are not entitled to the "Right to a Subsistence Minimum" because they do not meet the formal conditions (for example with respect to nationality requirements, willingness to work, age). In these cases the Centres must finance the whole subsistence income from their own funds.

On top of this official subsistence minimum, many Public Centres provide for a number of additional expenses of their clients, for example heating expenses during winter, study expenses for children, food allowances for people on a diet and even loans for people in financial trouble (see part II, 1.2.5.).

A number of larger Public Centres administer hospitals or old people’s homes. They sometimes provide social housing and even employ people living on a subsistence income, so that, after the minimal period, these persons are entitled to social security benefits (e.g. unemployment benefits).

Most notably through the latter provisions, but also with respect to the legal "Right to a Subsistence Minimum", the Councils of the Public Centres are able to pursue their own policies. This is expressed through their decisions on the amount and kind of supplementary benefits. Since these decisions are taken case by case, they express the
Councils’ opinion on such matters as who are the "deserving" and who are the "non-deserving" poor or the degree of personal responsibility left to the clients.

The activities of the PCSW have been described in the Services report (Vranken, Geldof, 1992).

1.6. Conclusion: the main actors.

Due to federalization, the Belgian situation has become rather complicated on the matter of which public authorities play a role, or should be able to play a role, in the combat against social exclusion.

The national government remains the most important actor, controlling social security and the framework for social policy. Federalization, however, gave more responsibilities to the Regions and Communities. This has led to less coherent and sometimes even contradictory policies. Coordination of policies between the national and regional levels, as well as between different parts of the country, has been absent.

Furthermore, there has been a much greater activity in Flanders in developing policies to combat social exclusion in the 1980’s. This is related with a second decentralization process that took place in Flanders only, were the community government created special poverty funds stimulating local authorities to develop more active policies to combat social exclusion. The local level was already important because of the PCSW, but it became even more important in Flanders. This second decentralization process also meant an increasing involvement of non-governmental organizations.
2. NON-GOVERNMENTAL ORGANIZATIONS, CHURCHES, ...

It is rather difficult to give a complete review of non-governmental organizations that combat social exclusion, or that try to reintegrate its victims. They concentrate on fairly different population groups or social conditions, they use different methods of action, they are sometimes autonomous organizations and are sometimes small parts of large conglomerates. They seldom join forces, mainly because of "pillarization" but also because of a multitude of regulations which make their interests often conflicting or at least better defended within the existing framework.

Trade unions certainly are the most powerful organizations with respect to social matters. However, they have rarely intervened on behalf of the poor as a distinct population group, although in recent years their attention for the long-term unemployed has been constantly growing. Still, the trade unions' actions have contributed indirectly to the improvement of the living conditions of persons and groups who would otherwise have run the risk of social exclusion.

Mutual aid societies also play an important role, particularly with their autonomous social welfare centres. In order to be recognized and subsidized, a social welfare centre must take care of first stage assistance within the local community when dealing with individuals and families in emergency situations.

A number of organizations are primarily concerned with the phenomenon of social exclusion. Using a rough typology, three types of organization can be distinguished. Firstly, organizations that co-ordinate the activities of local initiatives, such as the "Regionale Instituten voor Samenlevingsopbouw" (RISO's) (Regional Institutes for Community Development) and their national organization, the VIBOSO (Flemish Institute for the Promotion and Support of Community Development). For the most part they are funded through state subsidies.

Secondly, the more traditional charity organizations, such as the Salvation Army (clothing, homeless, meals, ...). The Catholic Church also has a long tradition in working with the socially excluded. Some of these organizations set up huge sensibilization-campaigns, such as "Welzijnszorg" and "Vivre Ensemble". They pay much attention to the structural context of inequality, exclusion and poverty.

Finally, there are organizations that work with the poor and socially excluded and try to organize them and even stimulate self-organization. The most important initiative in this field is the international movement ATD-Fourth World. After a late start, it is now rapidly growing in Flanders. In Brussels and Wallonia it already has a longer tradition. The "Movement of people with low incomes and children", which is of Flemish origin, is working in close collaboration with the Fourth World-movement.

Press, radio and TV have payed attention to the poor in general and to specific groups of socially excluded persons and their problems. Several times their contribution has been crucial in putting poverty and social exclusion on the public and political agenda.
3. PRACTITIONERS AND PROFESSIONALS.

The number of researchers in Belgium doing research on poverty and/or social exclusion is rather limited, although recently there has been a significant increase (no doubt because of the financial means going to these topics).

At the national level, poverty researchers are organized in a (bilingual) working group of the National Fund for Scientific Research on "Poverty and Social Inequality". In this group researchers meet regularly and discuss their work on poverty and social exclusion.

Recently, three regional centres ("steunpunten", "points d'appui") on "Income distribution, social security and poverty" have been established in the context of a national programme for social research. These centres are in Antwerp, Namur and Mons and should facilitate the ongoing research in these centres. The original idea was for them to function as coordination and stimulation agents for information and research taking place over the country, an idea that now only remains in the form of a national "steering committee".

At the University of Antwerp research on poverty is being done by several research units. The Centre for Social Policy, led by B. Cantillon mainly focuses on the income situation of the population, the evolution of the number of people with low incomes and the efficiency of the Social Security system. A different approach to poverty is used by the Study Group on Poverty and Social Exclusion, led by Jan Vranken, who tries to integrate (micro-structural) analyses of the daily life of the poor into a socio-structural approach of poverty and marginalization. Therefore, attention is not only paid to the financial dimension of poverty, but also to education, illiteracy, housing situation, labour market situation; health, etc. Jan Vranken is also the coordinator of ĈEWOKA (Centre for Evaluation* Scientific Support and Coordination of the Poverty Policies in Antwerp). The research- team of E. Van Hove concentrates on indicators of the socio-spatial distribution of poverty and has produced several "atlases" (see bibliography).

At the Catholic University of Leuven F. Lammertyn and D. Luyten have been doing some empirical research on the Public Centres for Social Welfare and on the subsistence minimum. The' HIVA (Higher Institute for Labour, also in Leuven) concentrates on employment, labour market and education. In their studies they indirectly deal with aspects of social exclusion. Herman Baert (LUCAS) is doing research on new methods in welfare work.

In the French-speaking part of Belgium, J.P. Hiernaux and Bodson have published several studies. Two other researchers who since long have been active in this field are Etienne Jacques and Jean-Marie Berger. The latter has, after a research career, been working at the Public Centre for Social Welfare of Charleroi. Pierre Pestiau of the University of Liege uses an economic approach, so does L. Gevers. X. Dijon of the Facultés Universitaires Notre-Dame de la Paix is director of a research group that mainly focusses on the legal dimensions of poverty. J.P. Pourtois (University of Mons)
and G. Schaber (University of Liège) approach the phenomenon from a (socio-) psychological perspective.

The King Baudouin Foundation has always played an important role in directing attention towards poverty and social exclusion and continues to do so. In the early eighties, "135 proposals for combatting poverty and insecurity" were published (Lampaert & Vranken, 1983) and later, between 1987 and 1989, a series of short monographs have been published on poverty in general and on its different aspects: financial deprivation, housing, education, legal dimensions (Lampaert e.a., 1987). A new and huge "social programme" was started in 1990. Its annual budget is about 130 million BEF and its goal is to stimulate innovatory projects that aim to combat social exclusion in basic education, schooling and unemployment. It also wants to support projects that are active on the secondary housing market, i.e. the housing market for people who are excluded from the social housing market. At the end of 1991 they had a new series of 5 publications on local policies to combat poverty (Lampaert, 1991).

Of the specific groups or situations among the excluded, the migrants stand out. Each university has its own centre(s) for the study of the position and problems of migrants, ethnic minorities or whatever the fashion of the day calls them.

But research is not the only source of information. Very important are the experiences of the many people that provide professional social assistance in hundreds of organizations. Many of these experiences are published in one form or another. However interesting they may be, they are so diverse as to require a study of their own to analyze their contents.
CHAPTER 2.
THE POLITICAL AND THE SCIENTIFIC DEBATE.

The concept "social exclusion" was introduced too recently to become the subject of a political or scientific debate. However, this does not mean that there are no divergent or even conflicting opinions on related concepts such as poverty or related policy goals such as integration. Particularly the political discussions on the integration of ethnic minorities are extremely heated.

1. SOCIAL EXCLUSION: THE SCIENTIFIC DEBATE.

At present, the concept of "social exclusion" is more part of the French-speaking scientific (and political) vocabulary than of the Flemish (Dutch) one. This can be explained by the different cultural networks both cultural communities belong to. It has also been used firstly and more consistently on an international level in the "Latin" sociological, philosophical and political discourse.

If there is debate, it is on related concepts such as poverty. Although nearly everybody agrees on a so-called multidimensional and relative concept of poverty, in practice it often is reduced to its income dimension. Particularly in larger empirical research only lip service is paid to the theoretical richness of the concept. Since the bulk of the financial resources goes to this type of research and precious little money is reserved for more structural analyses (at the micro- or macro-level) of poverty and social exclusion, fairly little development has been made after the theoretical context of the debate had been defined in the early seventies.
2. SOCIAL EXCLUSION: THE POLITICAL DEBATE.

2.1. Actors and definitions.

To state that the political debate has been influenced greatly by what has been written by sociologists and other social scientists should not be taken as a token of sociological prejudice. Looking back at what has been proposed and implemented as poverty policies, it is even remarkable that the ideas that have been developed by scientists about poverty are being used as leading principles.

The SERV (Social Economic Council of Flanders) uses a relative, multi-aspectual, gradual and structural definition of poverty in its advices to the Flemish Government. Poverty is defined in terms of what is generally considered as an acceptable standard of living with respect to income, education and schooling, housing, health, etc. "Poverty", it is written, "is a situation of definite deprivation: it is a situation of generalized marginalization." This definition, which originates from the publications of the King Baudouin Foundation (Koning Boudewijnstichting), has been adopted literally by the former Flemish Minister of Welfare Mr. J. Lenssens.

The insight that poverty is not only a lack of income but a condition of multiple deprivation has even reached a government programme. In the introduction to the chapter on "Social Security and Poverty" of the government programme of Martens VIII it says: "It must be established that contemporary poverty has not exclusively a financial cause, it is also the consequence of a combination of factors: insufficient schooling, broken family ties, no or irregular employment, lack of administrative capacities, etc. Consequently, combatting poverty is no longer a matter of money, it requires a multiple approach. (...) The combat against poverty and social insecurity should aim at eliminating financial insecurity and reintegrating the poor in our society. The main means are the promotion of schooling and employment opportunities and the provision of the necessary help and support so as to improve the resistance of the poor."

A series of concrete measures then are proposed, relating to an increase of the subsistence income, particularly of the single parent families, the guarantee of a minimum package of social services, the position of the (poor) consumer, the development of an efficient system of legal assistance, special attention for children of poor families in education and the promotion of employment programmes for the poor. These proposals for a direct poverty policy do fit within the general policy choices of this government.

As a consequence of the success of the extreme-right during recent elections, particularly in Antwerp, national government has decided to nominate a Royal Commissioner on Migrants' Policies. In her first report the Commissioner urges the necessity of a policy of integration with respect to migrants, because a number of their problems originate from their social exclusion. This social exclusion is caused by their legal and political statute, by their insufficient knowledge of the language and by particularities of their culture, but also by their weak social and economic situation. The key concept of an integration
policy in the Commissioners report is "insertion", which should be situated between assimilation and adaption. This "insertion" requires:

a. assimilation at the level of the fundamental rights and liberties (public order);
b. orientation towards the leading social principles of western society;
c. respect for the cultural diversity in the remaining aspects.

Such an integration policy also supposes an organized participation of the ethnic minorities in the decision-making processes.

22. Evolution.

The situation with respect to anti-poverty policies in Belgium has clearly changed since 1984, a year in which we could still write that "there is no such thing as an anti-poverty policy in Belgium" (Vranken, 1984: 72). The scattered responsibilities are now somewhat more concentrated and the policy measures taken are, to a certain degree, related to government programmes and to some minister’s own political projects.

The underlying strategy in most of the measures taken to combat poverty and social exclusion has changed. Generally speaking, a "residual" model of the welfare state inspired the measures of the Martens-Gol governments from 1981 to 1988 (all were centre-right coalitions of Christian-Democrats and - conservative - Liberals). A rather "institutional" perspective has taken over since the Christian-Democrats changed partners in 1988. Nowadays, the presence of Socialists in the national and regional governments has left its mark on this part of governmental policies.

Present anti-poverty and anti-exclusion measures are more than ever before based on poverty research and inspired by theoretical reflections on the concept and causes of poverty. Since there are a number of definitions and theories and since empirical data will lead to different analyses according to the theory used, it is quite clear that the political actors have some degrees of freedom in choosing the paradigm (often embodied in a certain institute and person) which suits them best, although the range of their choice still is limited by the relatively small number of poverty researchers in Belgium.

2.3. Hot issues.

Against this background, the two most important political debates on social exclusion in Belgium in 1990 and 1991 dealt with policies on immigrants and political refugees. At the same time unemployment and poverty continued to receive a lot of attention. Although these topics are linked in several ways, we present them separately.

Housing and dislodgement, vagrancy, the subsistence income, social security, illiteracy, indebtedness and suicide were other points of interest in the public and political opinion.
2.3.1. Migrants.
The parliamentary elections of 24 November 1991 were an enormous success for the extreme-right "Vlaams Blok". They obtained 10,3% of the votes in Flanders. In cities with concentrations of migrants, "Vlaams Blok" had up to 20%. In Antwerp, the main city in Flanders, "Vlaams Blok" became the largest party with 25,9% of the votes. In the Brussels region the success of the extreme-right "Front National" was smaller, but there as well the extreme-right has its first member of Parliament elected. In Wallonia extreme-right parties only got a small share of the votes. This does not mean, however, that this region is not threatened by these developments.

The success of these extreme-right parties is mainly due to their view on immigrants: all non-European migrants should be sent back to their "countries of origin". This applies to the first generation of immigrants, as well as to the second and third generations, born in Belgium.

However, the debate on immigrants is not new. Since 1985, the extreme-right parties have been successful in winning every election on this topic. In fact, the Royal Commissioner on Migrants’ Policy was installed in 1989 as a reaction against earlier successes of the "Vlaams Blok". However, the Royal Commissioner has only advisory power. The office produced several detailed reports with analyses and advice. Most of her recommendations still have to be realized, because the government (Christian-Democrats and Socialists) could not agree on the political priorities.

Nowadays we see that other parties adopt several extreme-right views on immigrants. The (rather conservative) Liberal party in Flanders asks for a policy based on integration for one group and stimulation of the others to leave the country. The debates shift from stimulation of integration by positive measures towards more control and repression in a less tolerant and aggressive, sometimes clearly racist, atmosphere.

These political developments can lead to a growing exclusion of migrants. Since the last elections, fear has been growing in the migrant population.

232. Asylum seekers and political refugees.
The statute of political refugees is very different from that of migrants (and migrant workers), but the public does not conceive of them as a different group nor does it treat them differently.

Belgium had 15.220 persons claiming the statute of refugee in 1991, an increase with 18% compared to 1990. However, in the last months of 1991 their number diminished due to the new legislation. Indeed, the Belgian legislation on political refugees has been changed in 1991 in order to reduce the delays in the procedure. At the same time the possibilities to obtain the statute of refugee were reduced.

In many municipalities refugees are not welcome. The local population, and/or the local politicians, try to keep them out. Pushed by local discussions, national politicians discuss
the possibility of reducing the number of refugees coming to Belgium. The new legislation has already been criticized by Amnesty International and the organizations working with refugees (see part 3).

The solidarity with asylum seekers is diminishing on the local as well as on the national level. Since the difference between "political" and "economical" refugees is no longer clear or valid, more people seem to stress this difference more often than in the past. At the same-time almost everyone agrees on the need for a stronger control and repression of illegal immigrants, which are often asylum seekers to whom the statute of political refugee has been refused. Moreover, the majority has been living in the country for a number of years (see above) and is so well integrated that they prefer to remain illegally rather than having to return to their country of origin.

2.3.3. Poverty.
So far the discussion on poverty policies has mainly been a Flemish matter. This debate was activated by the creation of the so-called poverty funds. These funds were meant to finance projects for the integration of the poor and of migrants in all Flemish municipalities (see part 3, chapter 2, 1.4.-1.6.).

The combat against poverty at the local level has always been seen as the task of the PCSW. In Flanders this "monopoly" changed after the creation of the funds. Partnerships are required at the local level in order to receive money from these funds. This resulted in agreements between the local authorities and the NGO’s. In most Flemish municipalities the topics in the political discussion were:

- is there poverty in our municipality and what kind of poverty?
- what is the situation, of the immigrants (if there are any)?
- how to combat poverty or stimulate integration of immigrants on a local level?
- how to use the financial means of the poverty-funds? In some municipalities there have been debates on the misuse of the funds.

These discussions have lead to a new interest in poverty in Flanders and a rediscovery of poverty at the local level.

In the Walloon region this discussion was hardly stimulated. The PCSW still remain the most important actor at the local level.

2.3.4. Long-term unemployment.
An important part of long-term unemployment policies has been transferred to the Communities. The most important responsibility remaining with the national authorities is the definition of who is entitled to unemployment benefits.

^ Since the elections of 24 November 1991, we notice an increasing attention for problems of exclusion in Wallonia as well. However, the PCSW still remain the most important actors on a local level in Wallonia.
In theory entitlement to unemployment benefit is not limited in time. In 1991 the application of the now famous article 143 of the unemployment legislation has been intensified. This article allows authorities to drop the "abnormally long" long-term unemployed from the list of beneficiaries. "Abnormally long" is defined as "being unemployed twice as long as the average for the category the unemployed person belongs to". It could lead to a system of definitive exclusion from unemployment benefits. In 1990 36,533 people have been excluded (of which 1,775 people because of art. 143). In 1991 57,358 people have been excluded from unemployment benefits, of which 23,273 based on art. 143.

Another debate has been on the creation of a sixth sector in Social Security, for those long-term unemployed who are in fact no longer available for the labour market. They would no longer receive an unemployment benefit, but something between a "traditional" social security benefit and the subsistence income. Limiting the system of the unemployment benefits to the "real" unemployed would then enable government to increase this benefit and to introduce a test of "willingness" with respect to training schemes.

The new increase in the number of unemployed in 1991 has renewed the discussion on the unemployment and labour market policy.

2.3.5. Housing and social dislodgement.
Especially in the larger cities, a number of people face the problem of social dislodgement. Families have to move because they can no longer afford to rent, let alone buy a house. This phenomenon is caused by the renovation of older parts of the cities. Because of the improvement in quality of the houses in those neighbourhoods, well-off people are moving in, while the poverty of the original inhabitants does not change.

The discussion on housing and social dislodgement was stimulated with the new rent regulation (see part 3, chapter 2, 7.6.), which hardly protects deprived groups on the housing market.

A particular situation is that of Brussels. The price of dwellings has risen exceedingly fast in this city, as well as in the surrounding municipalities. This is mainly because of the expansion of the European Community in Brussels. Firstly, the EC needs more room for its offices in the inner-city. Secondly, more EC-employees are working in Brussels and are looking for a (temporary) home in or around the capital. Their relative high income enables them to pay more for a dwelling. Another cause for social dislodgement in Brussels is speculation due to the expropriations for the infrastructure of the high speed train (Train a Grande Vitesse, TGV).

The same phenomenon has been going on for example in Antwerp. Due to the renovation of older parts of the town the houses have become much more expensive. The southern area of Antwerp and the quays along the river Scheldt are the sites where social dislodgement is widespread. The promotion of Antwerp to the status of "Cultural
capital of Europe" in 1993 has rather intensified this process of "gentrification" of these areas.

2.3.6. Vagrancy.
In 1991 vagrancy still was a penal offence in spite of repeated promises to depenalize it. Article 347 of the Criminal Code defines vagrants as "those who do not have a fixed residence, nor means of existence and who usually have no trade or profession". On the basis of this definition, the homeless are confronted with the act of 27 November 1891 on the suppression of vagrancy and mendicity. In spite of several amendments, a repressive approach remains central to this legislation, which becomes clear from certain articles:

Art. 1: In order to suppress vagrancy and mendicity, the government will establish houses of correction called work houses, homeless shelters and charity schools.

Art. 13: Will be placed under a restriction order, so as to be put in a work house for at least 2 years and at most 7 years, all able-bodied persons who, instead of securing their means of existence through work, are exploiting charity as professional beggars and all persons who, out of laziness, drunkenness or moral looseness, are living in a state of vagrancy.

The government policy statement of 10 May 1988 mentioned that attention would be paid to "the study of the problem of the homeless and of the Vagrancy Act". The "Interdepartmental Working Group for the Protection against Insecurity of Existence" insisted in her first (1987), her second (1989) and her most recent (1991) report on "the degree in which the act could be abolished and replaced by social measures that are more in line with the present social context". The debate on this topic has received some stimulus from the "celebration" of the centennial of this law on vagrancy.

2.3.7. Subsistence income.
For a number of years - in fact, since its very establishment - a debate has been going on that deals with the level of the subsistence income. In publications and on congresses, social scientists and social workers alike regularly insist on the fact that it is impossible to live a decent life in Belgian society on a subsistence income (even some policy makers have made this remark). Even after the government has raised the subsistence income several times (see part 3, chapter 2, 2.1.), it still is much lower than the "social minimum" calculated by the Centre for Social Policy of the University of Antwerp. This "social minimum" is generally accepted as the income a person or a family needs to live a life according to the minimum standards of Belgian society.

© The new national government has made a proposal of law to depenalize vagrancy, which will be presented at Parliament in Autumn 1992.
2.3.8. Social security.
The social security system is the most important institution that provides people with an income when they are no longer able to secure it by their own means. Even if the social security system has a lot of shortcomings and presents barriers for certain groups, one has to recognize its importance. However, proposals to improve social security protection are countered by financial restraints. At present, the most important political discussion on social security deals with the costs to maintain the actual system.

Employers demand a reduction in social security budgets by combatting so-called "misuse", for example of unemployment benefits (the indefinite length of entitlement) or of health insurance. Labour unions aim at maintaining the present system, whereas the government tries to save money on almost all departments, the social departments being one of its easier targets. Against this background a growing number of organizations in Flanders are asking for a federalization of (parts of) social security, in order to stop the financial transfer from Flanders to Wallonia and to secure as much as possible of the present system.

The discussion about the effectiveness of social security is no longer inspired by a concern for the non-protected groups, but is focused on individuals and groups that receive benefits without really needing them. Money, it is said, could be saved by excluding them partially or completely (e.g. long-term unemployed).

However, the social security system is very complex, and the power balance is rather stable. As a result the discussion is not leading to a revolution in the social security system, only to relatively small changes.

23.9. Illiteracy.
On 1 September 1990, a new decree on Basic Education became effective in the Flemish Community. It coordinates the hitherto fragmented initiatives on illiteracy into larger and more professional "Centres for Basic Education".

However, the means to implement this decision are inadequate; at least according to the sector itself. The new decree does not provide enough funds to pay for all the hours given in the local centres. The demand is higher than the supply, which leads to extra workload for the personnel. There is a waiting list for migrants, for example in Antwerp. This causes frustration for low-educated people or for migrants and refugees willing to learn Dutch.
3. THE BELGIAN DEFINITIONS OF SOCIAL EXCLUSION AND THE DEFINITIONS USED BY THE EUROPEAN COMMUNITY.

3.1. EC-defininitions.

The decision of the Council of Ministers, which launched the new "Poverty Programme" of 1990-1994, offers no definition of poverty or exclusion. However, its predecessor of 1985-1989 was based on a definition of "the poor" in terms of exclusion: "'The poor' shall be taken to mean persons whose resources (material, cultural and social) are so limited as to exclude them from the minimum acceptable way of life in the Member States in which they live."

The Council of Ministers' Resolution on Social Exclusion (29/9/1989) also implied that social exclusion and poverty - in the sense of inadequate resources - were closely interrelated. "Social exclusion is not simply a matter of inadequate resources, and ... combating exclusion also involves access by individuals and families to decent living conditions, by means of measures for social integration/insertion and insertion/integration into the labour market."

Consequently, the term "social exclusion" implies more than disadvantage. Therefore we could define social disadvantage as a lack of decent living conditions (as judged by the standards in the Member State concerned), resulting from either:
   a) inadequate (financial) resources, or
   b) restricted access to education, training, employment, housing, community services, medical care, etc.

We could consider individuals to suffer from social exclusion where these disadvantages:
   a) are generalized across the various life chances;
   b) involve substantially reduced chances of gaining access to the major life-chance distributing institutions and thus securing decent living conditions;
   c) tend to persist over time.

3.2. Belgian definitions.

The concept of "social exclusion" still has no precise theoretical content in Belgium. Some distinguish social exclusion from poverty, whereas others do not. At the same time other notions with an identical meaning are being used.

* Social exclusion related to poverty.

Although some official and research definitions still reduce poverty to its income component, the analysis of poverty has developed so as to include aspects of social exclusion as well. The poor are defined as "people excluded from...", or as "people living in a network of deprivations".
"Social exclusion" is becoming part of the political vocabulary in Flanders. It still remains more typical of the French-speaking part of Belgium. This is not astonishing, since the concept in its modern sense has always been a key concept in the French discourse on inequality and poverty.

In Flanders, the concept of "kansarmoede" has become dominant in the 1980's. Literally translated it means "poverty of opportunities", or in a broader sense "underprivileged". It describes a situation of related deprivations on the labour market, on the housing market, in the educational system, in health care, ... In fact, "Kansarmoede" includes the notion of exclusion, even if this concept of exclusion is not used explicitly.

* Social exclusion in a broader context.

Social exclusion is not only used in relation to poverty, but also with respect to other situations, mainly to ethnic differences. But here as well, alternative notions are dominant.

"Integration" has for some time been the key notion in migrants policies. They had to integrate, or had to be integrated, in Belgian society. Talking about integration means that the actual situation is seen as one of "not being integrated (enough)" or "being excluded" (in some or most respects). For some authors "integration" mainly implies that the migrants should adapt to Belgian society and its culture. But for others it is a problem of Belgian society itself: integration means that the social structures should adapt themselves to the presence of migrants, so as not to exclude them any longer.

However, the concepts "adaptation" and "integration" are often used indiscriminately. The Royal Commissioner on Migrants' Policy has introduced yet another notion, that of "inpassing" or "insertion" in Belgian society.

The concept of "integration" has recently been used in Flanders with respect to the poor. In 1989 the Flemish government created the "Flemish Fund for the Integration of the Deprived" and in 1990 its successor, the "Flemish Fund for the Integration of the Underprivileged" (see part III, chapter 2, 1.4. & 1.6.). By using the notion of integration one defines here the present situation as well as one of being excluded.

Another notion is favoured by the King Baudouin Foundation. This "think-tank" has always played an important role in the combat against poverty in Belgium. In their Third Social Programme they stress the importance of more "solidarity" in Belgian society. By using the concept of solidarity, they refer explicitly to social exclusion, but without an analysis or definition of this concept so far. For 1992 a publication is planned in which a first attempt at clarifying key concepts will be made (Vranken, Delanoeije, 1992).

Finally, the King Baudouin Foundation launched the concept of an "inclusive policy to combat poverty". "Inclusive" indicates that the combat against poverty should no longer
be an isolated policy. All departments have to be aware of the problem and try to avoid exclusion. Combatting poverty has to be "included" in these departments. The link between policies to combat poverty and the so-called "hard" sectors such as employment, housing and education is crucial (Geldof, Vranken, 1991; Geldof, 1992).

3.3. Social exclusion: conceptual conclusions.

The concept of "social exclusion" has no precise theoretical content in Belgium. Several approaches are used, some distinguish social exclusion from poverty, while others do not. Whereas in the beginning, poverty was described as a financial problem, it now has developed so as to include aspects of social exclusion as well. Nowadays we discover a trend in which social exclusion is not only related to poverty, but also to other elements, for example to ethnic differences.

The attention of most of the Belgian researchers and politicians is still focused on poverty, and not yet on social exclusion. However, the alternative notions used are based on the same kind of analyses as the concept of social exclusion. The linguistic differences are greater than the intellectual differences.
PART H.

SITUATIONS AND PROCESSES.
CHAPTER 1. DIMENSIONS OF DISADVANTAGE.

In this chapter we will give a brief review of the main dimensions of disadvantage using the most important indicators that are available on the Belgian situation. In this chapter we will not discuss the different types of policy that are intended to combat poverty and social exclusion or actually have that result. These will be the subject of part III.

We should, however, keep in mind that:
1° policy measures are taken because these "dimensions of disadvantage" exist;
2° these situations are themselves the result of policy intervention (and not always its positive result).

1. INCOME AND PROPERTY OWNERSHIP.

1.1. Income distribution

Before entering into matters of income level and of personal income distribution, it might be interesting to mention the relative position of the different income sources. Indeed, figures on the functional income distribution show that the wage share has been declining ever since 1980: from 73.4% to 67% in 1987. Capital has increased its part in national income from 15.4% in 1980 to 25.9% in 1987: the highest level in 30 years. Three factors explain this development (Marannes, 1989: 651-656): the increase in part-time labour, the wage-cost reducing measures of the government and, finally, the spectacular increase in capital incomes themselves.

With respect to personal income distribution, information can be found in fiscal statistics but, for reasons well-known, they should be approached with caution. Since 1982, the only remarkable change in this income distribution was the slight fall in the share of the lower deciles compared to that of the highest decile.

Another source are the income surveys of the Centre for Social Policy of the University of Antwerp. They largely confirm the trend from the fiscal statistics. In these surveys, attention was paid to total available income of households (capital income excluded). According to the results for 1988, the 10% highest incomes received 21.5% of all Belgian incomes, an increase of 0.5% compared to 1985. The 10% poorest on the other hand saw their share decrease with 0.2%: from 3.4% in 1985 to 3.2% in 1988. This fall is not limited to the bottom decile: all three lowest deciles suffered from it.
12. Residual schemes.

Concerning poverty and social exclusion the residual income schemes are the most important. We therefor focus on:
- Subsistence Income (1.2.1.)
- Guaranteed Income for the Elderly (1.2.2.)
- Guaranteed Family Allowance (1.2.3.)
- Allowances for Disabled Persons (1.2.4.)
- Supplementary Financial Support (1.2.5.)

Let us first make a conceptual clarification for these residual schemes. The population of beneficiaries is not the same as the population of entitled persons. The difference is made up of beneficiaries who are not entitled and of entitled persons who, in reality, are not receiving their benefit for one reason or another. The latter phenomenon is probably the more important one - in numbers and social consequences -, but no information on this "non-take up" is available for Belgium.

12.1. Subsistence income (S.I.)

What is the importance of the subsistence income as an income source? The subsistence income is one of the so-called "residual schemes", which complete the traditional social security benefits. They function as a kind of "safety net" for persons who are not able to acquire a minimal income through labour, personal property or entitlement to social security benefits. Some of these schemes are administratively integrated into social security, such as the Guaranteed Income for the Elderly. The Subsistence Income Scheme, however, is an independent scheme (cf. PCSW).

Since 1 January 1988, a fourth family type has been introduced in the Subsistence income Scheme, besides the three traditional ones which have been in existence since 7 August 1974: the category of "single persons" has been divided into "single persons" and "single with children", the so-called one-parent families. It had become clear that the level of benefit for the former "single persons" was insufficient if children were present; even given the existence of and improvement in the "guaranteed family allowances scheme" and the proportionally higher increase in the level of the "single persons" benefit, compared to the other categories.
Table 1: Evolution of the Subsistence Income compared to the level of consumption prices, 1975-1991

<table>
<thead>
<tr>
<th>Date</th>
<th>Consumption price level</th>
<th>Couples</th>
<th>One parent families</th>
<th>Single persons</th>
<th>Persons living together</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1.1975</td>
<td>99.7</td>
<td>100.0</td>
<td>---,-</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>1.1.1986</td>
<td>202.2</td>
<td>319.4</td>
<td>---,-</td>
<td>322.1</td>
<td>319.4</td>
</tr>
<tr>
<td>1.1.1987</td>
<td>203.9</td>
<td>325.8</td>
<td>---,■</td>
<td>335.3</td>
<td>325.8</td>
</tr>
<tr>
<td>1.1.1988</td>
<td>205.9</td>
<td>332.3</td>
<td>364.8</td>
<td>342.0</td>
<td>332.3</td>
</tr>
<tr>
<td>1.1.1989</td>
<td>210.8</td>
<td>345.7</td>
<td>403.2</td>
<td>355.8</td>
<td>345.7</td>
</tr>
<tr>
<td>1.1.1990</td>
<td>218.4</td>
<td>359.7</td>
<td>444.3</td>
<td>370.2</td>
<td>359.7</td>
</tr>
<tr>
<td>1.1.1991</td>
<td>226.9</td>
<td>381.8</td>
<td>497.6</td>
<td>392.9</td>
<td>381.7</td>
</tr>
</tbody>
</table>


In real terms, expressed as a percentage of Nl/capita, the level of the subsistence income has undoubtedly increased, at least until 1987. However, this increase is not constant and differs according to the population group. For "couples" there is a steady improvement during the first ten years, in spite of two one year slumps in 1979 and 1985, in which year a provisional high was attained: 58.2% of Nl/capita or 19% more than in 1975. The following decline is remarkable. The evolution for "persons living together" is a copy of the former, since the amount of their benefit is half of it. For "singles", the increase continued up to 1987, and for the new category of "singles with children" even till 1988: 15.3% or an increase of more than 50% since the first year, in terms of Nl/head.
Table 2: Trendsin the value of minimum benefits since 1980, Belgium.

<table>
<thead>
<tr>
<th>Date</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1.1980</td>
<td>287,8</td>
<td>51,6 %</td>
<td>37,1 %</td>
<td>63,5 %</td>
<td>49,1 %</td>
</tr>
<tr>
<td>1.1.1981</td>
<td>297,0</td>
<td>54,1 %</td>
<td>38,9 %</td>
<td>66,6 %</td>
<td>51,5 %</td>
</tr>
<tr>
<td>1.1.1982</td>
<td>319,6</td>
<td>53,4 %</td>
<td>38,4 %</td>
<td>65,7 %</td>
<td>50,8 %</td>
</tr>
<tr>
<td>1.1.1983</td>
<td>337,0</td>
<td>55,9 %</td>
<td>40,2 %</td>
<td>71,4 %</td>
<td>55,4 %</td>
</tr>
<tr>
<td>1.1.1984</td>
<td>365,4</td>
<td>57,4 %</td>
<td>41,3 %</td>
<td>72,3 %</td>
<td>56,2 %</td>
</tr>
<tr>
<td>1.1.1985</td>
<td>390,4</td>
<td>58,2 %</td>
<td>41,9 %</td>
<td>73,0 %</td>
<td>56,7 %</td>
</tr>
<tr>
<td>1.1.1986</td>
<td>415,8</td>
<td>58,0 %</td>
<td>42,6 %</td>
<td>77,2 %</td>
<td>61,9 %</td>
</tr>
<tr>
<td>1.1.1987</td>
<td>430,7</td>
<td>57,1 %</td>
<td>42,8 %</td>
<td>76,0 %</td>
<td>61,8 %</td>
</tr>
<tr>
<td>1.1.1988</td>
<td>457,3</td>
<td>54,8 %</td>
<td>41,1 %</td>
<td>76,7 %</td>
<td>65,7 %</td>
</tr>
<tr>
<td>1.1.1989</td>
<td>494,7</td>
<td>52,7 %</td>
<td>39,5 %</td>
<td>74,5 %</td>
<td>66,6 %</td>
</tr>
</tbody>
</table>

A = National Income/head in Belgian francs (in 1,000 BEF)
B = Couple over retirement age (GIE)
C = Couple under retirement age (SI)
D = Single person over retirement age (GIE)
E = Single person under retirement age (SI)

* = The Guaranteed Family Allowance consists of the basic amount and an age surplus for one child between 6 and 12. It is not automatically added to the subsistence income or to the Guaranteed Income for the Elderly. The demand for it is evaluated by a separate administration.

Up to 1986, the minimum benefits increased in % of the National Income/head. This was mainly the result of several increases of these minimum benefits. In the same period, though, the social security benefits were cut back. In spite of new increases of the minimum benefits, they declined from 1987 on as a % of the National Income/head. Measured with the national income/head, the position of beneficiaries of minimum incomes became worse in the period 1987-1989.

Not all beneficiaries of the subsistence income live on this income alone. Surveys have shown that in 1986 more than 1 in 4 received a partial benefit and that others sometimes also had an income from other sources. 52% of the women and 23% of the men were in this case. In general, social benefits supply around 60% of the total income of subsistence income beneficiaries, while casual labour provides another 12%. In many cases these incomes are deducted from the amount of the subsistence income. All in all, 61% of them had to rely on subsistence income only (Garcia, 1987: 64-66).

Is the subsistence income enough to cover the basic social needs of the beneficiaries? Different answers to this question are possible, according to one’s definition of basic social needs. The actual level of the subsistence income can be understood to be the administrative and quantitative expression, of what the government considers to be necessary to prevent exclusion from society. Another definition is the one used by researchers, such as the Centre for Social Policy. A third answer, perhaps the most
important one, has never been the object of research: that of the beneficiaries themselves. It only exists in the shape of individual impressions and reactions.

Comparing the different levels of the subsistence income to the social minima of the CSP, we must come to the conclusion that they always fall short of that threshold. Even if family allowances are included, the amount of the subsistence income remains too low. That the elderly are better off than other types of household, is mainly due to their own lower estimation of the income needed to lead a decent life.

<table>
<thead>
<tr>
<th>Type of household</th>
<th>Social minima C.S.P. (100%)</th>
<th>Subsistence income or GIE + GFA</th>
<th>Proportion SI/SM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single elderly</td>
<td>28.635</td>
<td>18.362</td>
<td>64.1%</td>
</tr>
<tr>
<td>Single active</td>
<td>30.848</td>
<td>18.362</td>
<td>59.5%</td>
</tr>
<tr>
<td>Elderly couple</td>
<td>38.591</td>
<td>24.482</td>
<td>63.4%</td>
</tr>
<tr>
<td>One active + one elderly</td>
<td>40.803</td>
<td>24.482</td>
<td>60.0%</td>
</tr>
<tr>
<td>Active couple</td>
<td>43.015</td>
<td>24.482</td>
<td>56.9%</td>
</tr>
<tr>
<td>Active couple + 1 child</td>
<td>52.110</td>
<td>28.109</td>
<td>53.9%</td>
</tr>
<tr>
<td>Active couple + 2 children</td>
<td>57.394</td>
<td>31.736</td>
<td>55.3%</td>
</tr>
<tr>
<td>Active couple + 3 children</td>
<td>61.081</td>
<td>35.363</td>
<td>57.9%</td>
</tr>
<tr>
<td>One active + 1 child</td>
<td>39.943</td>
<td>21.989</td>
<td>55.1%</td>
</tr>
</tbody>
</table>


The number of people receiving a subsistence income from a local PCSW in 1991 (49.843) is a fivefold of 1976. This increase took place in the period 1976-1988. Since 1988 there is a stabilization (see Table 4). This growing number of beneficiaries increased the work-load for the local PCSW.

<table>
<thead>
<tr>
<th>Date</th>
<th>Number of people receiving S.I.</th>
<th>Index</th>
<th>S.I/1000 inhabitants</th>
</tr>
</thead>
<tbody>
<tr>
<td>29/2/1976</td>
<td>9.432</td>
<td>100</td>
<td>0.9</td>
</tr>
<tr>
<td>28/2/1981</td>
<td>25.135</td>
<td>266.4</td>
<td>2.5</td>
</tr>
<tr>
<td>28/2/1986</td>
<td>43.774</td>
<td>463.9</td>
<td>4.4</td>
</tr>
<tr>
<td>31/5/1987</td>
<td>47.375</td>
<td>502.0</td>
<td>4.8</td>
</tr>
<tr>
<td>31/1/1988</td>
<td>49.887</td>
<td>528.9</td>
<td>5.0</td>
</tr>
<tr>
<td>31/1/1989</td>
<td>49.851</td>
<td>528.5</td>
<td>5.0</td>
</tr>
<tr>
<td>31/1/1990</td>
<td>48.895</td>
<td>518.4</td>
<td>4.9</td>
</tr>
<tr>
<td>31/9/1991</td>
<td>49.843</td>
<td>528.4</td>
<td>5.0</td>
</tr>
</tbody>
</table>

Source: Kabinet M. Smet.

^ The profile of the beneficiaries of the subsistence income is known. This information can be provided if necessary.
For the first time information has become available on the total number of people living on the subsistence income. In September 1991 30,599 persons depended on the 49,843 persons receiving the subsistence income. This means that the total number of people living on the subsistence income was 80,442.


The other important residual scheme is the G.I.E., introduced by Act of 01.04.1969 and by RD of 29.04. of the same year. The level of benefit varies according to the household type: families, single persons, different types of divorced persons. We will neither describe these types in detail, nor the different conditions for eligibility which, in short, refer to age (65 for men, 60 for women), nationality, residence and means test. However, there is a difference with the subsistence income. Although the nominal amounts are the same, the G.I.E. has two advantages. Firstly, it is much less stigmatizing because it is administered by the municipal administration and secondly, it has a higher amount of exempted income (up to 10% of the ordinary pension).

After an initial decrease in the number of beneficiaries up to 1981 - in spite of an increase in the number of retired persons -, there was a significant increase of more than 10% in 1982. This was followed by a stabilization and afterwards by a step-by-step increase of about 5000 beneficiaries annually, except in 1988 when a new leap forward of nearly 10,000 beneficiaries occurred (+11.2%). In 1989 there were, for the first time, more than one hundred thousand beneficiaries. Proportionally, men have contributed more to this recent increase than women. Compared with 1984, their number has grown by 78% while the number of women has increased with 33% only.

<table>
<thead>
<tr>
<th>Year (1/1)</th>
<th>Total amount of pensioners</th>
<th>Beneficiaries of G.I.E.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Men</td>
</tr>
<tr>
<td>1980</td>
<td>1,393,602</td>
<td>12,370</td>
</tr>
<tr>
<td>1981</td>
<td>1,411,790</td>
<td>12,285</td>
</tr>
<tr>
<td>1982</td>
<td>1,424,171</td>
<td>15,339</td>
</tr>
<tr>
<td>1983</td>
<td>1,433,071</td>
<td>16,032</td>
</tr>
<tr>
<td>1984</td>
<td>1,438,947</td>
<td>15,655</td>
</tr>
<tr>
<td>1985</td>
<td>1,455,941</td>
<td>17,430</td>
</tr>
<tr>
<td>1986</td>
<td>1,474,468</td>
<td>19,737</td>
</tr>
<tr>
<td>1987</td>
<td>1,494,874</td>
<td>21,929</td>
</tr>
<tr>
<td>1988</td>
<td>1,522,903</td>
<td>25,777</td>
</tr>
<tr>
<td>1989</td>
<td>1,543,695</td>
<td>27,981</td>
</tr>
<tr>
<td>1990</td>
<td>1,561,151</td>
<td>29,061</td>
</tr>
<tr>
<td>1991</td>
<td>1,574,242</td>
<td>30,499</td>
</tr>
</tbody>
</table>


The recent growth in the number of G.I.E. is much stronger than that of the total number of pensioners, so that it can only be partly explained by this underlying phenomenon.
Besides, the strong increase in the number of elderly started earlier than that in the number of G.I.E. As for the subsistence income, the relative improvement in the levels of the benefit will also be responsible for the rise in the number of beneficiaries. As a consequence, the G.I.E. now has a strong "supplementary character". Indeed, the stronger increase of the G.I.E. in real terms compared to other pensions, resulted in the G.I.E. becoming higher than some contributory pensions, particularly for the self-employed.

That the G.I.E. is mostly an income supplementation, except for the single elderly, is shown by the high proportion of very low amounts and by the fact that the total amount (for households or single persons) is only paid in 13% of the cases. More than half of the beneficiaries now receive less than 5,000 BEF monthly, and this figure has been increasing since 1987. Other factors that probably have contributed are the higher number of poor among the elderly and an increased familiarity with the scheme.

1.2.3. Guaranteed Family Allowance (G.F.A.)

What the S.I. is for persons who are still in their active life and the G.I.E. is for older persons, the G.F.A. is for children. It is intended to complete the life-long coverage of persons not entitled to standard social security benefits. The G.F.A. protects children for whom no entitlement exists on the basis of one of the existing schemes for wage earners, public servants or the self-employed. This third residual scheme is based on the Act of 20 July 1971.

The benefit is only paid if the person who is exclusively or mainly taking care of the children does not have sufficient means of existence. This is supposed to be the case when the person is entitled to the S.I. or the G.I.E.; a new means test then is not required (Simoens, 1988: 234). However, there are a number of restrictions: the entitling child should not live in an institution, it must be living in Belgium and not be entitled to family allowance in another country or, according to international regulations, only the difference with the G.F.A. is paid. The entitled person must have been living in Belgium for at least 5 years prior to the introduction of the demand.

If the income of the entitled household does not exceed 72,338 BEF quarterly, it will receive the total amount. Between 72,339 and 79,202 BEF, 3/4 of this amount is paid, between 79,203 and 86,066 BEF, half of the amount and the household that has a quarterly income between 86,067 and 92,930 BEF is still entitled to 1/4. For every entitling and dependent child, starting with the second, the ceiling of allowed means of existence is increased by 20%. Although the G.F.A. will not be sufficient to make ends meet, it is an important contribution to the budget of low-income families.
Table 6: Number of families entitled to the Guaranteed Family Allowance (G.F.A.), Belgium, 1980-1990.

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of families</th>
<th>Difference with last year in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980</td>
<td>510</td>
<td></td>
</tr>
<tr>
<td>1981</td>
<td>581</td>
<td>+ 14%</td>
</tr>
<tr>
<td>1982</td>
<td>1.255</td>
<td>+ 116%</td>
</tr>
<tr>
<td>1983</td>
<td>1.970</td>
<td>+ 57%</td>
</tr>
<tr>
<td>1984</td>
<td>1.927</td>
<td>- 2%</td>
</tr>
<tr>
<td>1985</td>
<td>2.842</td>
<td>+ 47%</td>
</tr>
<tr>
<td>1986</td>
<td>3.442</td>
<td>+ 21%</td>
</tr>
<tr>
<td>1987</td>
<td>4.323</td>
<td>+ 26%</td>
</tr>
<tr>
<td>1988</td>
<td>4.602</td>
<td>+ 6%</td>
</tr>
<tr>
<td>1989</td>
<td>4.744</td>
<td>+ 3%</td>
</tr>
<tr>
<td>1990</td>
<td>4.078</td>
<td>- 14%</td>
</tr>
</tbody>
</table>

Source: Vranken, Geldof, 1992: 149.

In 1990 4,078 families received G.F.A.; the number of families receiving this benefit has strongly, though irregularly, increased in the 80’s: from 510 households in 1980 to 4,744 in 1989. In this case it remains unknown whether this increase is due to better information on the scheme or to an increase in the number of poor. The first reduction in the number of beneficiaries occurred in 1990.


<table>
<thead>
<tr>
<th>Year</th>
<th>Number of applications</th>
<th>Difference with last year in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980</td>
<td>2,346</td>
<td></td>
</tr>
<tr>
<td>1981</td>
<td>3,094 *</td>
<td>+ 32%</td>
</tr>
<tr>
<td>1982</td>
<td>3,897</td>
<td>+ 26%</td>
</tr>
<tr>
<td>1983</td>
<td>4,291</td>
<td>+ 10%</td>
</tr>
<tr>
<td>1984</td>
<td>4,431</td>
<td>+ 3%</td>
</tr>
<tr>
<td>1985</td>
<td>4,688</td>
<td>+ 5%</td>
</tr>
<tr>
<td>1986</td>
<td>4,898</td>
<td>+ 5%</td>
</tr>
<tr>
<td>1987</td>
<td>5,412</td>
<td>+ 10%</td>
</tr>
<tr>
<td>1988</td>
<td>5,061</td>
<td>- 6%</td>
</tr>
<tr>
<td>1989</td>
<td>5,138</td>
<td>+ 1%</td>
</tr>
<tr>
<td>1990</td>
<td>4,313</td>
<td>- 16%</td>
</tr>
</tbody>
</table>

Source: Vranken, Geldof, 1992: 149.
1.2.4. Allowances for disabled persons
Since July 1987, the different allowances for disabled persons have been reduced to two:

a) an "income-replacing allowance" that provides for a minimum income equal to the amount of the S.I. and to which is entitled every disabled person whose earning capacity has been reduced, due to his physical or psychic condition, to 1/3 of that of a valid person with the same characteristics.

b) an "integration subsidy" that compensates for the reduced ability to live independently and integrate into social life. It replaces the former "assistance of a third person".

The total number of beneficiaries has risen to 178,969 persons in 1991.

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980</td>
<td>98,345</td>
</tr>
<tr>
<td>1981</td>
<td>93,089</td>
</tr>
<tr>
<td>1982</td>
<td>92,029</td>
</tr>
<tr>
<td>1983</td>
<td>92,349</td>
</tr>
<tr>
<td>1984</td>
<td>96,661</td>
</tr>
<tr>
<td>1985</td>
<td>102,102</td>
</tr>
<tr>
<td>1986</td>
<td>108,018</td>
</tr>
<tr>
<td>1987</td>
<td>116,254</td>
</tr>
<tr>
<td>1988</td>
<td>132,468</td>
</tr>
<tr>
<td>1989</td>
<td>148,435</td>
</tr>
<tr>
<td>1990</td>
<td>166,405</td>
</tr>
<tr>
<td>1991</td>
<td>178,969</td>
</tr>
</tbody>
</table>


1.2.5. Supplemental financial support.
Supplementary financial support can be given instead of a subsistence income, or it can be an extra to the subsistence income. One of the important differences between the subsistence income and the supplementary financial support is the virtual absence of regulation of the latter. It is the local PCSW that decides who gets what and how much.

The supplementary financial support is based on art. 60 par. 3 of the Act of 8 July 1976 on the PCSW: "The PCSW provides material help in the most appropriate way." This material help is mostly given in the form of extra financial support.

The support can be a once-only grant, as in the case of the payment of a medical bill or fuel bill, or it can have a more permanent character. Sometimes it is decided that households will regularly receive an additional amount for housing, for heating, for food, so as to compensate for extra expenses. Where the subsistence income is a right, and is linked with the philosophy of the Social Security system, the supplementary financial
support rather has the character of a favour. Thus it still belongs to the "help to the poor" ideology of the days before the welfare state.

A sample in 1989 in Flanders mentioned 31,000 to 32,000 people receiving supplementary financial support from the PCSW, with 16,000 to 17,000 children living in these families (Lammertyn, 1990) (see also part III, chapter 2, 2.2.).
2. EMPLOYMENT OR UNEMPLOYMENT.

2.1. Number of the unemployed.

For nearly two years now, the number of unemployed has been rising again. Several hundred of thousands of Belgians remain unemployed and not all are entitled to benefits. Their exact number depends on the definition used. The best known figures are the ones on the "fully unemployed entitled to unemployment benefits".

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
<th>Evolution</th>
<th>Rate*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1970</td>
<td>71.261</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1975</td>
<td>177.367</td>
<td></td>
<td>4.5</td>
</tr>
<tr>
<td>1980</td>
<td>321.895</td>
<td>+ 21.7%</td>
<td>7.8</td>
</tr>
<tr>
<td>1981</td>
<td>391.785</td>
<td>+ 16.5%</td>
<td>9.4</td>
</tr>
<tr>
<td>1982</td>
<td>456.577</td>
<td>+ 10.6%</td>
<td>11.0</td>
</tr>
<tr>
<td>1983</td>
<td>504.962</td>
<td>+ 1.5%</td>
<td>12.1</td>
</tr>
<tr>
<td>1984</td>
<td>512.400</td>
<td>- 7.0%</td>
<td>12.2</td>
</tr>
<tr>
<td>1985</td>
<td>476.629</td>
<td>- 7.2%</td>
<td>13.3</td>
</tr>
<tr>
<td>1986</td>
<td>442.348</td>
<td>- 1.7%</td>
<td>11.9</td>
</tr>
<tr>
<td>1987</td>
<td>434.714</td>
<td>- 8.5%</td>
<td>10.9</td>
</tr>
<tr>
<td>1988</td>
<td>397.864</td>
<td>+ 8.5%</td>
<td>10.2</td>
</tr>
<tr>
<td>1989</td>
<td>363.937</td>
<td>- 4.4%</td>
<td>9.7</td>
</tr>
<tr>
<td>1990</td>
<td>347.932</td>
<td>+ 1.2%</td>
<td>10.4</td>
</tr>
<tr>
<td>1991</td>
<td>352.337</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: RVA and NIS.

* In % of the active population

There has been a further increase during 1991: in December 1991 383,510 people were officially unemployed.  

However, not all the unemployed are included in these numbers. By Royal Decree of 29.12.1984, older unemployed could be exempted from inscription and still receive unemployment benefits. Administratively and statistically, these, unemployed are no longer considered to be available for the labour market. In December 1991, 73,918 unemployed thus were not taken into account.

Another group is made up of the unemployed that are part-time employed "to escape unemployment" while they are looking for a full-time job. They still receive a partial unemployment benefit. This group has also doubled over the last five years: from 97,887

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10 A further increase took place in 1992. In July 1992 418,838 people were fully unemployed and entitled to unemployment benefit. For the first time since July 1988 the barrier of 400,000 unemployed has been passed.
in 1985 to 196,637 in December 1991. 45,890 youngsters (December 1991) still in their "waiting period" are another group of hidden unemployed; during summer, their number increased strongly (over 50,000 in August 1991), to decline gradually afterwards.

Persons on early retirement schemes (some 160,000 in 1991) and in special employment programmes ("Gesco's" - Subsidized contractuals -, ...) (about 92,000 in 1991) are also absent from these figures.

22. Exclusion from entitlement, reduction of benefits.

The unemployed are regularly controlled, "in order to prevent and combat abuse of unemployment benefits". Annually, over 200,000 files are being checked. In a number of cases, this leads to a reduction in the unemployment benefit or exclusion from it. The recent increase is remarkable.

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of exclusions</th>
<th>% Men</th>
<th>% Women</th>
<th>Of which on basis of art. 143</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Man</td>
</tr>
<tr>
<td>1985</td>
<td>30,786</td>
<td>53.2%</td>
<td>46.8%</td>
<td>68</td>
</tr>
<tr>
<td>1986</td>
<td>33,578</td>
<td>48.4%</td>
<td>51.6%</td>
<td>522</td>
</tr>
<tr>
<td>1987</td>
<td>39,010</td>
<td>45.5%</td>
<td>54.5%</td>
<td>447</td>
</tr>
<tr>
<td>1988</td>
<td>39,102</td>
<td>48.7%</td>
<td>51.3%</td>
<td>76</td>
</tr>
<tr>
<td>1989</td>
<td>35,539</td>
<td>45.0%</td>
<td>55.0%</td>
<td>29</td>
</tr>
<tr>
<td>1990</td>
<td>36,533</td>
<td>43.1%</td>
<td>56.9%</td>
<td>111</td>
</tr>
<tr>
<td>1991</td>
<td>57,358</td>
<td>30.5%</td>
<td>69.5%</td>
<td>1,980</td>
</tr>
</tbody>
</table>

Source: Annual reports of the RVA.

The recent increase in this number is mainly due to a more intensive use of article 143 of RD of 20.12.1983 on labour provision and unemployment, especially with respect to exclusion and reduction because of long term unemployment. Thus, during this period more than 260,000 unemployed lost part or all of their benefit for a certain period or permanently. It’s unknown how they survive. The majority belongs to a household and thus can fall back on its resources. The others can appeal to the Public Centres for Social Welfare. But we do not know this for sure, since there is no survey on the income situation of excluded unemployed. All we know is that in 1986 nearly half of the population on subsistence income was unemployed without being entitled to unemployment benefits (Garcia & Vendramin, 1987: 54-55). Although there is no evidence of a causal link between both phenomena, there are strong indications that exclusion from unemployment benefits leads to the passing on of the excluded to public assistance and thus to an increase in the number of persons on a subsistence income. The operation was altogether facilitated by the rise in the real level of the subsistence income.
3. EXPENDITURE AND INDEBTEDNESS.


Much poverty research has focussed on incomes, because it is usually taken as an indicator of a particular standard of living for the person or the household concerned. What matters more is the actual pattern of consumption that an individual or family is able to enjoy and how far they are able to consume those goods and services that are counted as "normal" in our society (Room, 1991: 17).

It is therefore necessary to know what is counted as normal in a country, how many people are deprived of those goods, and the percentage of people that are deprived for financial reasons. This information has been published recently.

<table>
<thead>
<tr>
<th>Goods, services, activities</th>
<th>% deems necessary</th>
<th>% non-poss.</th>
<th>% non-poss. for financial reasons</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. coat</td>
<td>97,3</td>
<td>97,6</td>
<td>2,5</td>
</tr>
<tr>
<td>2. damproof home</td>
<td>96,5</td>
<td>97,5</td>
<td>5,8</td>
</tr>
<tr>
<td>3. lavatory in the house</td>
<td>96,8</td>
<td>97,3</td>
<td>3,2</td>
</tr>
<tr>
<td>4. heating in the sitting-room</td>
<td>94,6</td>
<td>96,9</td>
<td>5,1</td>
</tr>
<tr>
<td>5. refrigerator</td>
<td>93,0</td>
<td>96,2</td>
<td>2,3</td>
</tr>
<tr>
<td>6. fish or meat-dinner</td>
<td>94,0</td>
<td>94,0</td>
<td>3,4</td>
</tr>
<tr>
<td>7. bath or shower</td>
<td>92,8</td>
<td>93,9</td>
<td>9,5</td>
</tr>
<tr>
<td>8. washing-machine</td>
<td>86,0</td>
<td>91,6</td>
<td>12,2</td>
</tr>
<tr>
<td>9. pair of waterproof shoes</td>
<td>92,2</td>
<td>89,8</td>
<td>5,5</td>
</tr>
<tr>
<td>10. regular savings</td>
<td>82,6</td>
<td>84,5</td>
<td>41,9</td>
</tr>
<tr>
<td>11. telephone</td>
<td>51,0</td>
<td>64,3</td>
<td>26,4</td>
</tr>
<tr>
<td>12. car</td>
<td>46,5</td>
<td>58,1</td>
<td>27,7</td>
</tr>
<tr>
<td>13. holiday of a week</td>
<td>55,5</td>
<td>56,6</td>
<td>50,0</td>
</tr>
<tr>
<td>14. colour TV</td>
<td>39,1</td>
<td>54,5</td>
<td>17,2</td>
</tr>
<tr>
<td>15. central heating</td>
<td>39,6</td>
<td>45,2</td>
<td>38,4</td>
</tr>
<tr>
<td>16. daily newspaper</td>
<td>33,9</td>
<td>31,1</td>
<td>49,2</td>
</tr>
<tr>
<td>17. vacuum cleaner</td>
<td>-</td>
<td>79,5</td>
<td>-</td>
</tr>
<tr>
<td>18. video recorder</td>
<td>-</td>
<td>8,1</td>
<td>-</td>
</tr>
</tbody>
</table>

32. Indebtedness.

Low income families will, sooner or later, be confronted with problems in their consumption patterns. Firstly, because they want to avoid social exclusion by "keeping up with the Jones'", this is by realizing a "normal" consumption pattern as much as possible, even when they have insufficient means. Secondly, because the purchase of some goods - such as a refrigerator, a washing machine or a warm coat - can be postponed for some time, but not for ever.

Some low income families develop another consumption pattern, but others do not, or not fast enough. They buy on credit, and if their income situation does not improve, this results in growing indebtedness. This problem, which has been a topical matter in the 80's, is related with the "new poverty": the impoverishment of groups that used to live in complacent security. We never considered this phenomenon to be that important, compared to the mass of individuals and households that, even in better times, is poverty-stricken. But then, the "new poor" and their problem(s) were much more familiar to social workers and politicians than the "old poor", often coming from the same social class.

Figures from the National Bank show that the proportion of short-term loans, which mostly consists of consumption credit, has increased enormously in the last decades. In 1970, only 7.8% of all private debts were short-term credits; in 1980 this already had increased to 15.4%, and in 1991 to 20.2%. The rest are long-term loans, mostly housing loans. This means that more and more loans are used to buy consumption items. This development lies at the root of the repayment problems with which a large number of people have been confronted. This often leads to the compulsory sale of the purchased goods, after the intervention of a bailiff. In the second half of 1991, 45,382 debtors had not paid three or more installments, this is 2.6% of all debtors.

This indebtedness has led to other problems. Shortage of money often means that the household is unable to pay for its most elementary needs.

In 1990, about 690,855 proofs of defaults had to be made because of non-payment of gas and electricity supply, and 645,490 in 1991. In agreement with the PCSW, 529,086 clients were inscribed on the PCSW-lists in 1990, and 539,729 in 1991. In 1990, 358,227 reminders for interruption were given, in 1991 346,640. Supply of gas or electricity was cut off for 24,759 clients in 1990 and for 20,927 in 1991. The average debt at that moment was 18,484 BEF.

A limited supply of electricity was continued with 3,889 clients in 1991, after the installation of a power limitation device of 2 ampère. In recent years, collaboration between public utilities and the PCSW has led to a decline in the number of effective cut-offs.
4. EDUCATIONAL ACHIEVEMENT.

4.1. The global situation.

A number of statistics, such as the Population Census\textsuperscript{11}, show that the average educational level of the Belgian population has improved. Twenty years ago, over 50% of the population (aged 14 years or older, no longer attending school) had only finished primary education. In 1980 this figure was down to 43%. Noteworthy, however, is the fact that 5% of the population was unable or unwilling to mention their educational level: probably traces of a problem group that will be discussed in more detail later.

This permanent increase of the average educational level has, however, produced few results for those population groups that live in poverty and insecurity. An increase in the average educational level also means higher educational demands by the economy and by society as a whole. The new point of reference rather becomes lower secondary education - finished by more than 1/4 of the population in 1981 - and even higher secondary schooling, which some ten years ago was the educational level of 1 in 6 Belgians. The social exclusion of individuals that are unable to follow at school or are discouraged to do so, will become even sharper.

A survey by the Antwerp Centre of Social Policy (1985) shows that participation at the different educational levels differs according to socio-professional group. The participation index of all groups, which is 100 at the level of primary school, already drops to 94 at the secondary level for children of unskilled workers.

But recent research brings to light that this rather equal participation index hides other kinds of inequality. Higher professional groups are overrepresented in "general secondary education", whereas children of working-class origin are overrepresented in technical, professional and special secondary education. "Children of a blue-collar father or mother, less frequently plan to continue schooling than children with a white-collar background." Differences between white-collar and blue-collar workers proved particularly large for single wage-earner families. "If in working-class families not only financial but also socio-cultural factors curb the propensity to continue schooling, it then is astonishing that these play mainly in single wage-earner families. It is possible that having a working mother stimulates children in this respect." No gender-specific correlation was discovered, nor the much suggested positive effect of the staying at home of mothers on the intellectual development of their children. (...) In working-class families the opposite even is true" (Denys, 1990: 26-28).

At university level, the young from working-class families are next to absent. Their participation index is 3 (out of 100) for children of unskilled workers and 5 for those of skilled workers. In between lies the participation index for children of farmers: 4. In

\textsuperscript{11} Information on education from the 1991 Census is not yet published. The most recent information goes back to 1980.
comparison: the participation index for children of higher white-collar and staff personnel is 41 (Deleeck, 1989).

The relation between the educational situation of the children and the income position of the household is less outspoken than with socio-professional status of the household, but it is still clear.

<table>
<thead>
<tr>
<th>Secondary income deciles</th>
<th>Participation-indexes</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Primary education</td>
<td>Secondary education</td>
</tr>
<tr>
<td>1</td>
<td>100</td>
<td>86</td>
</tr>
<tr>
<td>2</td>
<td>100</td>
<td>93</td>
</tr>
<tr>
<td>3</td>
<td>100</td>
<td>90</td>
</tr>
<tr>
<td>4</td>
<td>100</td>
<td>92</td>
</tr>
<tr>
<td>5</td>
<td>100</td>
<td>96</td>
</tr>
<tr>
<td>6</td>
<td>100</td>
<td>98</td>
</tr>
<tr>
<td>7</td>
<td>100</td>
<td>98</td>
</tr>
<tr>
<td>8</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>9</td>
<td>100</td>
<td>97</td>
</tr>
<tr>
<td>10</td>
<td>100</td>
<td>97</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>97</td>
</tr>
</tbody>
</table>


Children from lower-class parents thus have much less educational opportunities, particularly with regard to higher education. Already early in their educational career, selection mechanisms are active that lead to educational disadvantages and to higher risks on a weaker position on the labour market. And given the fact that this position is a crucial factor in the determination of other life chances...

42. The educational level of beneficiaries of subsistence income and of other poor population groups.

The surveys of the C.S.P. confirm the well-known causal relation: the position on the labour market, and thus the income position, is largely influenced by the educational level. Poverty and insecurity are many times higher for persons whose schooling is limited to primary education than it is for other schooling levels, as is abundantly shown in the next table.
Table 13: Insecurity as a function of the schooling level (chance in terms of percentage), Belgium, 1985.

<table>
<thead>
<tr>
<th>Educational level of head of household</th>
<th>Income below the social minimum (100%)</th>
<th>Income below the povertyline (75%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incomplete primary school</td>
<td>39,6%</td>
<td>11,7%</td>
</tr>
<tr>
<td>Primary school</td>
<td>34,0%</td>
<td>10,3%</td>
</tr>
<tr>
<td>Lower techn. or professional</td>
<td>22,6%</td>
<td>4,8%</td>
</tr>
<tr>
<td>Lower secondary</td>
<td>19,4%</td>
<td>4,5%</td>
</tr>
<tr>
<td>Higher secondary</td>
<td>13,5%</td>
<td>6,4%</td>
</tr>
<tr>
<td>Higher techn. or professional</td>
<td>12,3%</td>
<td>2,6%</td>
</tr>
<tr>
<td>Higher education (non-univers.)</td>
<td>5,1%</td>
<td>2,2%</td>
</tr>
<tr>
<td>University</td>
<td>7,4%</td>
<td>3,0%</td>
</tr>
<tr>
<td>Total population</td>
<td>21,2%</td>
<td>6,3%</td>
</tr>
</tbody>
</table>

Source: CSP, University of Antwerp.

The situation is even more explicit for subsistence income beneficiaries. Although "only" 51% of them did not continue after primary school, in reality the 4% illiterate and most of the 23,5% whose educational situation is "unknown", must be added to this figure. The situation is particularly dramatic for the female beneficiaries of subsistence income.

Table 14: Educational level of beneficiaries of subsistence income by sex, Belgium, 1986.

<table>
<thead>
<tr>
<th>Educational level</th>
<th>Men</th>
<th>Women</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unknown</td>
<td>21,8%</td>
<td>23,9%</td>
<td>23,5%</td>
</tr>
<tr>
<td>Illiterate</td>
<td>5,3%</td>
<td>3,1%</td>
<td>3,9%</td>
</tr>
<tr>
<td>Without diploma</td>
<td>16,4%</td>
<td>21,0%</td>
<td>19,0%</td>
</tr>
<tr>
<td>Primary school</td>
<td>30,3%</td>
<td>33,5%</td>
<td>32,0%</td>
</tr>
<tr>
<td>Secondary education</td>
<td>25,5%</td>
<td>14,2%</td>
<td>14,9%</td>
</tr>
<tr>
<td>Higher education</td>
<td>5,7%</td>
<td>3,0%</td>
<td>4,0%</td>
</tr>
<tr>
<td>Apprenticeship</td>
<td>5,0%</td>
<td>1,3%</td>
<td>2,7%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>


The picture is the same for groups that are more or less relegated to society's margins, such as the fully unemployed. Half of them only have primary education or another weak form of schooling (apprenticeship, "other" schooling).

Excellent information has become available on the educational situation of migrants’ children, through studies made by Verlot, Van Meensel and Samoy.

A first indicator for the position of migrant children is their participation at each educational level. The higher this level, the lower the participation of migrant children. In the school year 88-89, these children had a share of 5,57% in kindergarten and 5,62% in primary schools. This participation falls to 4,18% in secondary education and to a very
low 1.57% in higher education outside university. At university level, they are next to absent.

In Special Education on the other hand, participation of migrant children is everywhere higher than in regular education. Cause of this overrepresentation are, according to Van Meensel and Verlot (1990), the selection mechanisms that refer migrants to special education because of their inadequate knowledge of the school language. Another decisive factor are cultural differences. Migrant children receive other stimuli from home than the ones desired in traditional Western education. It seems as if their lower level of hygiene also leads to a higher degree of disabled children and thus to overrepresentation in special education.

A second indicator for the position of migrants in the educational system is the learning disadvantage suffered by them. In 1980-81, relatively speaking, nearly three times more foreign children than Belgian children were one year behind in primary school and 8 times more foreigners were two years behind. Also, the percentage of those with a disadvantage of more than two years is many times higher than for Belgians.

In primary school the number of children of Belgian nationality with two years or more of retardation, has clearly fallen during the 80’s. The number of Belgian children that are one year behind seems to stabilize around 11%, and only 0.48% were two years or more behind in 1989-1990.

The picture for children with other nationalities is a completely different one. The proportion of non-Belgian children who are one year behind increased during the period 1980-90 from 28.45% (1980) to 33.55% in 1990. The percentage of non-Belgian children who are two years or more behind decreased slightly from 8.46% in 1980 to 6.56% in 1990.

However, this means that the total number of children of foreign nationality who are behind at primary school level, has increased in the 1980’s. This increase is an indication of the growing disadvantage of migrant children in primary education.

Verlot concludes: "For migrants this means that they are put in a recurrent position of disadvantage" (1990:23). This educational disadvantage at primary school level will increase the risk of serious problems in their further educational career and marginalization or exclusion on the labour market.

4.3. Illiteracy.

The definition used by "Alfabetiserings Vlaanderen" is based upon the one of Unesco. "Illiterates are persons who feel inhibited or restrained in their social functioning because they consider their reading and writing capacities to be insufficient" (Adriaensens, 1989:1). This definition is incomplete, because illiteracy is more than a problem of self-definition. It is the social context, its processes as well as its structures and the
actors within, that determines the abilities one needs to function properly in society. Many people who consider themselves as capable of reading or writing, are in fact illiterate because their "objective" capacities remain below the minimum required.

Modem "functional illiteracy" fundamentally remains an inability to read and write, be it the inability to read social signs of all kinds or to formulate one's needs and desires to the other participants in social life.

Very few figures are available on the number of illiterates in Belgium. The only empirical information comes from the Recruitment and Selection Centre of the Belgian Army. Recruits for military service are registered as "illiterate" if they lack elementary reading and writing abilities.

In 1990, 804 full or near-illiterates were counted, or 2.1% of the total number of recruits. An extrapolation on this basis for the whole population would lead to about 200,000 full or near-illiterates. But this figure is probably a crude underestimation of the real number. The sample only consists of young men of Belgian nationality who have been deemed medically fit for military service. Illiteracy among foreigners and women is probably higher. It is also higher in older age-groups. It is quite evident that, given the increase in educational levels, the real figure will be closer to 5% of the Belgian population. This means that about 500,000 persons in Belgium have serious reading and writing difficulties. Recent estimations based on surveys in schools even consider this to be an underestimation.

Causes and consequences of illiteracy are well-known from studies all over the world, so it is superfluous to elaborate on them in this national report. The direct cause is irregular school attendance but this cause is in its turn determined by a higher frequency of illnesses, by the obligation to do chores at home and by the existence of a socio-cultural gap between school and home. Its main consequence is social disadvantage and even exclusion.
5. HOUSING.

The quality of the dwellings provides a first indicator for housing deprivation. For social exclusion, the number of homeless persons is a relevant indicator.

5.1. The housing situation of lower income and professional groups.

The quality of housing still leaves much to be desired. The last survey of the "National Institute for Housing" (1982-83) showed that even in Flanders about 15% of the houses ought to be replaced or had heavy and overall defects. Another 18.2% showed heavy and limited defects. This means that all in all, the quality of nearly one out of three of the Flemish housing stock was threatened. The conclusion that De Decker (1990: 30) draws from these results is that the lower the household income, the worse the housing position. Low-income households more often live in uncomfortable dwellings that are badly isolated and have other negative characteristics. The quality of the surroundings is not even taken into account.

One could expect that social housing provides an alternative in these situations. But at 01.01.1987, about 75,000 households were on the waiting lists of social housing societies, according to the Housing Administration (De Decker, 1990: 7-8). The main reason for this is that social housing was one of the main victims of the austerity policies of national and regional governments.

The Flemish public authorities have reduced investment credits of the Housing Societies (National Housing Society, National Land Society, Housing Fund) substantially: from 17.4 milliard BEF in 1980 to an absolute low of 7.8 milliard BEF in 1989. In its annual report of 1989, the National Housing Society writes on this matter "that the present investment programmes are totally inadequate to satisfy the building and renovation needs of the accepted housing societies. Our survey shows that the Flemish Region needs 53 milliard BEF, the Brussels Region 8 milliard BEF and the Walloon Region over 15 milliard BEF. In each case about 2/3 would go to the construction of new dwellings and 1/3 to renovation of existing ones" (NIH, 1989: 9).

Finally, it looks as if social housing has become even less accessible for the lowest income groups. This is the result of a rent increase in the social housing sector which was not only stronger than that of consumption prices during the period 1984-89 but even than that of houses on the private market (CEPESS, 1990: 5). Particularly for low income families, who often are tenants, expenditure for housing puts an increasing burden on their already strained budgets.

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12 The new Flemish government has announced to increase its efforts in 1992.
52. The housing situation of subsistence income beneficiaries.

Housing is a problem for many subsistence income beneficiaries, because of the financial repercussions on their budget and because of the (bad) quality of their homes (Garcia, 1987: 75-83). It is remarkable that only 11.3% of these beneficiaries live in a social dwelling place. The lowest income groups thus face difficulties in accessing the social housing market. They are being supplanted by persons with a somewhat better income situation.

In spite of this already low average, the situation is even worse in some regions. In Wallonia, 14.1% of the beneficiaries are living in a social dwelling place, compared to 11.3% in Brussels and only 7.3% in Flanders. These differences also exist between urban and rural areas. Whereas in rural municipalities, 17.4% of the beneficiaries are living in a social dwelling, this proportion falls to 10% in small towns and to only 7.5% in large towns. Given that most subsistence income beneficiaries are concentrated in the latter type of municipalities, the inaccessibility of social housing for what should be (one of) its target group(s) really is dramatic.

Nearly 10% of subsistence income beneficiaries are living in furnished rooms, which have a low quality-price relation in spite of regulations in certain municipalities. At the time of study, 2.2% of these beneficiaries found accommodation in a sheltered home. However, the majority of the subsistence income beneficiaries rent their dwelling place. In 1986, almost 1 in 4 were living for free, often through family or friends.

Nearly half of them paid a rent of less than 5,000 BEF, another 1/4 between 5,000 and 10,000 BEF. These may look moderate rents, but for a single person living on subsistence income, this means a heavy burden on his/her budget. They are obliged to spend almost 1/3 of their monthly income on housing of poor quality. Heating or electricity are often not even included in this amount. In this respect, larger cities are once again much more expensive for subsistence income beneficiaries; housing for free is less frequent in these places and the rent is a lot higher.


We should however not be amazed by the fact that a majority of subsistence income beneficiaries are living in larger towns. One of the factors that explains this concentration is the lesser degree of social control in these surroundings and perhaps also the higher level of subsistence incomes paid by its Public Centres for Social Welfare. Within these cities there are, again, certain settlement patterns through which social marginalization is made visible.

This has particularly become clear from the atlas "Poverty in the Antwerp metropolitan" (Marynissen e.a., 1987 and 1988). In the first part of this atlas, the researchers started from the housing situation. They studied the quality of dwellings (using indicators as year of construction, comfort, lack of occupancy, condition of the façade) and the quality of
the housing environment (presence of green or street furniture, of retail business and social services and of aggravating functions). This way they arrived at a typology of a number of poor neighbourhoods, were living clearly was less pleasant.

In the second part, they took the inhabitants as their starting point. They checked where acknowledged risk groups such as the fully unemployed, public assistance clients, widows and orphans were living. They also took into account the distribution of groups with a higher poverty incidence such as unskilled workers and migrants. These groups were not living all over town but were in majority concentrated in certain neighbourhoods.

The maps show that areas with a low housing quality corresponded with the areas where these risk and problem groups are concentrated. Spatial marginalization is clearly related to marginalization in other fields. Some neighbourhoods are without a doubt poor with respect to their population and to their housing conditions, and can very well be circumscribed spatially.

5.4. Homelessness.

Homelessness can be defined as an extreme form of exclusion with respect to housing. But, just as illiteracy is much more than mere educational deprivation, homelessness is more than just housing deprivation.

Two totally different definitions of homelessness exist in Belgium. Firstly, there is a legal definition. Article 347 of the Criminal Code defines vagrants as "they who do not have a fixed residence, nor means of existence and who usually exercise no trade or profession". On the basis of this definition, the homeless are confronted with the act of 27.11.1891 (BS 03.12.1891) on the suppression of vagrancy and mendicity.

A totally different approach is used in welfare work, because of a different definition of the problem. Homelessness is defined as a condition in which persons without a permanent home, without work and/or means of existence are living and for which there is a cumulation of personal, relational and social vulnerability, so that no relations of any importance exist any longer in these three fields (Coenegrachts & Van Menxel, 1987: 2). A homeless then is someone who is in a situation of such acute need, characterized by diverse psycho-social problems and by the absence of a residence, work and/or means of existence, that s/he can no longer survive independently (Van Menxel, 1987: 6).

Only sporadically, figures on the number of vagrants that are interned in the "colonies" of Wortel, Merksplas, St Hubert and St Andries are published. In 1985, an average of 900 vagrants were living in these internment centres. On 31.12.1986, 670 vagrants were living in these institutions, 653 men and only 17 women (NIS, Gerechtelijke statistieken 1989 nr. 5). Indeed, vagrancy is almost exclusively a matter of men. According to a random picture taken on 14.7.1989, the number of vagrants had fallen to 427 interned persons. This recent fall in their number is probably due to a new policy by which they are first referred to welfare work (Neirinckx, 1989: 19-20).
At the core of this welfare work with the homeless are the so called reception centres for the homeless. In 1990, a daily average of 1,619 homeless found shelter in the more than 80 centres in Flanders, among them a higher percentage of women than was the case for vagrants.

For the Walloon centres, we only have information on the capacity of these centres: 1,200 beds for the organizations that are a member of the: "Association des Maisons d'Accueil". As a conservative estimate, we thus arrive at 3,000 homeless at least who spend the night in reception centres or who are interned*. The global number of homeless people, however, will be much higher.

A myth still in existence with respect to the homeless is that they are mostly older persons. But in 1989, the average age of clients of the homeless care in Flanders was 35 years (37.5 for men, 25.1 for women). Women were younger than men: 52% of them were not older than 30 against 45% of the men. The clientele of reception centres, which is already younger than the population of institutions* is clearly still becoming younger.

As for nationality, no figures are available. The aforementioned act on vagrancy, however, states in article 19 that the government is entitled to- "transport at any time to the frontier persons of foreign nationality who have been placed under a restriction order to be put in an institution". It is unknown if and to what extent this article is being enforced. In Flemish reception centres, 85% of the admissions in 1988 were of Belgian nationality. Under this heading of "foreign nationality", a number of political refugees are included. Not taking this group into account, the proportion of foreigners will be about 10% of the total intake.

Finally, the homeless are circulating in a kind of circuit: they travel from one institution to another. Of the 1,363 men that were interned as vagrants in 1986, only 8% were so for the first time, whereas 80% already had experienced at least 3 internments. This phenomenon is less outspoken in homelessness care in Flanders: in 1988, 60% of the clients were at their first admission. Men constitute a significant higher proportion of "regular clients".
6. HEALTH AND HEALTH CARE.

6.1. Inequality with respect to health and death.

The improvement in the general health situation of the population has not benefitted to everybody in the same degree. The existing inequalities with respect to sickness and death, the accessibility of health services and the quality of these services have not disappeared; on the contrary. These inequalities are perhaps less visible, but they still have not lost their impact.

A peculiar contradiction remains present in the field of health and health care. On the one hand, bad working and living conditions are causing a significantly worse health condition in certain population groups. But on the other hand, these population groups use the available health care services less frequently, particularly specialized care, although their objective needs for them are greater.

This statement, however, relies heavily on foreign research results, since very little information is available on the Belgian situation. What we have at our disposition corresponds with this foreign evidence.

A survey done in 1976 (!) by the Centre for Social Policy is the only one we know of which is based on a representative sample and which gives evidence on the general health situation according to income situation. The proportion of respondents that reported a mediocre to bad health condition increased with the degree of income insecurity, as is illustrated in the next table.

<table>
<thead>
<tr>
<th>Income position to the standard (100)</th>
<th>Health condition</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(very) bad</td>
<td>inbetween</td>
</tr>
<tr>
<td>&lt;100</td>
<td>12</td>
<td>19</td>
</tr>
<tr>
<td>100-200</td>
<td>6</td>
<td>13</td>
</tr>
<tr>
<td>&gt;200</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>Total</td>
<td>7</td>
<td>12</td>
</tr>
</tbody>
</table>

Available household income/social minimum, differentiated by household type.

* The question was addressed to the head of household.


Studies on the social distribution of different diseases arrive at comparable results. A study from 1983 (Elseviers & De Broe, 1986: 819-826) gives more information on the unequal distribution of the kidney disease called "analgetica-nephropathia". This disease is not hereditary, neither is it caused by immunological or infectious processes. It is a toxic nephropathia caused by a particular behavioural pattern, the end result of a long and excessive use of painkillers. From a survey of 104 polyclinical patients with analgetica nephropathia who were not yet in the terminal phase of kidney insufficiency and of 33
dialyse patients, it was concluded that this disease was very unevenly spread over the population. Mostly women from the lowest socio-economic classes, with a low educational level and employed as blue-collar workers, suffered from this disease. 86% of the polyclinical patients had only completed primary school, compared to 2% of these patients that had completed some form of higher education. 61% of them were employed in a blue-collar job, 27% was self-employed, 10% had a white-collar job and only 2% were from the liberal professions or were engaged at management level.

Also from foreign evidence, we know that mortality differs according to the income and socio-professional level (of the head of household). We can be quite certain that this inequality is also characteristic for Belgian society. However, empirical evidence on it is not available in Belgium. At present, it is even so that on the death certificate, indication of the profession of the deceased no longer is given (Deleeck e.a., 1983: 272-275).

62. Inequalities in health care.

As already mentioned, there are social differences in the use of health care. In spite of the lack of data, it is possible to give some general tendencies. One source is the family expenditure survey of 1978-79, for which the results, according to income level, are available (Deleeck, 1983: 277-285). Although total expenditure for health care increases with income, its part in total expenditure falls. It is thus a lesser burden to the household budget of higher income groups.

Also, the type of health care differs according to social class. Persons from lower socio-economic classes, persons with a lower educational level or with a lower income call more frequently on a GP. Specialists, on the other hand, are more often called upon by persons from the higher social classes.

"The general picture thus is that the higher social classes on the average not only and perhaps not mainly have quantitatively more access to health care, but that they also and perhaps mainly have better access to qualitatively better care. This access to better health care corresponds with lower mortality figures (and probably also lower morbidity figures). This proves the importance of the socio-culturally determined perception of health: the higher socio-economic classes appeal more rapidly to qualitatively better health care" (Deleeck, 1983: 285). These conclusions have been confirmed by a survey of Carrin and De Graeve from 1985, based upon older evidence from 1979.

6.3. The health condition of subsistence income beneficiaries.

Research from 1986 (Garcia, 1987: 70-74) indicates that one-third of the population living on a subsistence income has health problems. Somewhat over 5% suffers from a serious physical or mental handicap. But nearly two out of three have a satisfactory health condition. Female subsistence income beneficiaries have on average a worse
health condition than men: only 58% say their health condition is satisfactory, compared to 68% of the men.

No causal relationship between health condition and subsistence income can be deducted from these data. We do not know whether the health problems of poor people are at the root of their poverty. They could as well be one of the results of living in poverty. Both relations are probably present in social reality.
7. LEGAL POSmON AND LEGAL AID.

Few recent quantitative material is available on the unequal participation of the poor or of other deprived groups at the legal system. By and large, there are three problem fields for poor and deprived persons in their relations with the legal system:
- non-taking up of rights
- not standing up for their rights
- confrontation with legal proceedings

7.1. Non-taking up of rights.

The poor or otherwise socially deprived groups are often not or ill-informed about their rights. They lack knowledge of the complex rules and do not take up their rights. Some illustrations:
- Persons without a permanent residence are often not entitled to subsistence income.
- Entitlement to a so-called "waiting benefit" in unemployment depends upon the completion of a course or of a school year. Youngsters from poor families, however, often interrupt their studies prematurely and, as a result, lose their entitlement to a "waiting benefit".
- The social security system is based on a regular career, which means that persons with an irregular employment career run the risk of not answering the conditions of the social security system (e.g. for family allowances).

12. Not standing up for their rights.

Justice is relatively inaccessible to the poor and to other deprived groups. They appeal less frequently to lawyers or to other types of legal advice. Also, they seldom take the initiative to summon. Domont-Naert mentions three barriers that hamper the access of the poor to justice (Smets, 1989:14-16):

1. The relative high cost of legal services. Legal advice could be a partial solution to this problem, but the system of the "Office for Consultation and Defense", to which one can appeal "pro deo", still has a number of shortcomings.
2. This financial barrier is aggravated by socio-cultural elements. The stateliness and ritual character of the activities before the court create a clear distance. Moreover, one has to know the law, one's rights and the procedures. The different world and language of lawyers are other barriers.
3. Finally, there is often a psychological barrier that rests on negative experiences. Too often, meetings between the poor and the law turn out to the poor's disadvantage. Because a legal case is often felt as a threat, the poor are not inclined to take the initiative and appeal to the legal system.
7.3. Confrontation with legal action.

Again because of the lack of evidence, it is difficult to confirm that poverty and criminality are related phenomena. Nevertheless, it is certain that the poor and other deprived groups are in a very weak position with respect to legal authorities.

Some illustrations:

- sequestration of goods by bailiffs;
- 10% of internments take place with referral to the act on vagrancy (see above), although the facts leading to these internments often are rather poverty-related than of a criminal kind;
- juvenile court annually places about 15,000 youngsters, mainly from deprived families;
- former detainees are often stigmatized and their re-integration in society can be problematic.
7. LEGAL POSmON AND LEGAL AID.

Few recent quantitative material is available on the unequal participation of the poor or of other deprived groups at the legal system. By and large, there are three problem fields for poor and deprived persons in their relations with the legal system:
- non-taking up of rights
- not standing up for their rights
- confrontation with legal proceedings

7.1. Non-taking up of rights.

The poor or otherwise socially deprived groups are often not or ill-informed about their rights. They lack knowledge of the complex rules and do not take up their rights. Some illustrations:
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- former detainees are often stigmatized and their re-integration in society can be problematic.
CHAPTER 2.
CUMULATIVE DISADVANTAGE AND EXCLUSION

As we saw, data on most dimensions of disadvantage or social exclusion in Belgium are available. These data are generated by a wide range of administrations, universities, institutes,...

However, the situation with respect to cumulative disadvantage and exclusion is different. Some studies exist on a micro-level, relating the life-history and describing the life-patterns of poor or excluded people.

Studies about cumulative disadvantage and exclusion on a macro level are few. Most of them are reports investigating the relationship between two or three aspects (e.g. work and income, schooling and unemployment, housing and health, ...) and consequently already have been described and analysed.

The research Group on Poverty and Social Exclusion at the University of Antwerp (UFSIA) is developing a databank in which administrative and empirical data, of almost every dimension listed above, are brought together. One of the aims is to disaggregate these data in such a way that models on the cumulation of disadvantage and exclusion can be tested.
PART m.

POLICIES AND INNOVATORY ACTIONS.
CHAPTER 1.
GOVERNMENTAL POLICIES
ON SOCIAL EXCLUSION.

0. INTRODUCTION.

The Belgian federalization has led to a situation in which numbers of ministers and administrations in different policy-areas are more or less directly responsible for the combat against social exclusion (see I. The cast of actors).

This institutional situation, and the lack of co-ordination between the different policy-makers, creates a rather chaotic political and an even more complicated legal situation. Consequently, a general inventory of the political measures is lacking, as is a systematical evaluation of measures taken.

1. DEVELOPMENTS AT THE NATIONAL LEVEL.

The creation of the position of Secretary of State for Social Emancipation (1985), to whom attention for poverty developments was entrusted, proved that poverty had become a policy priority for the Martens VII government. One of the first initiatives of this Secretary of State, Ms. Miet Smet, was the "Interdepartmental Working Group for the Protection of the Social Security of the Disadvantaged".

During the negotiations for the next government, in 1988, attention for poverty problems remained at the focus of the political proposals. That the Secretary of State for Social Emancipation was transferred from the Minister of Social Affairs to the Prime Minister in the Martens VIII government can be considered as a token of the increased interest for poverty problems. 3

At the national level a number of initiatives were taken that aimed at improving the social position and the living conditions of the poor, such as:

- the regular and systematic increase of the residual schemes, such as the subsistence income and the Guaranteed Income for the Elderly;
- the simplification of the benefits for the handicapped;
- the accessibility of special employment programmes for certain persons entitled to the subsistence income.

^ With the new government Dehaene 1, created in 1992, we have for the first time a Minister for Social Integration, Ms. L. Onkelinx.
2. EVALUATION OF NATIONAL POLICIES.

However, all these measures should be situated within the context of governmental policies as a whole. With respect to poverty, this governmental policy had direct and indirect effects. Indirect effects, since general measures can have thorough consequences upon the living conditions and social position of the poor and on the social production of poverty.

Certain changes in entitlement conditions to unemployment benefits have led to unemployed losing their entitlement. As a result they had to apply for a subsistence income which - though increased - still remained much lower than the unemployment benefit to which they were formerly entitled.

Another example are measures of economic policy that reduced employment chances of certain groups of unskilled and low skilled workers, this "indirect poverty policy" necessitated specific programmes for training and retraining of these groups (direct policy).

The increase of the amounts in the residual schemes and the creation of specific programmes for the (long-term) unemployed and unskilled thus are part of a direct poverty policy. It is explicitly meant for the poor and population groups with a high poverty risk or it aims to improve living conditions that are typical of the poor.

Government has reserved the following amounts for the financial programmes of this direct poverty policy (residual schemes):

<table>
<thead>
<tr>
<th>Year</th>
<th>SI*</th>
<th>GIE</th>
<th>GFA**</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980</td>
<td>0,801</td>
<td>4,115</td>
<td>0,032</td>
<td>4,948</td>
</tr>
<tr>
<td>1981</td>
<td>1,070</td>
<td>4,463</td>
<td>0,045</td>
<td>5,578</td>
</tr>
<tr>
<td>1982</td>
<td>1,493</td>
<td>4,840</td>
<td>0,100</td>
<td>6,433</td>
</tr>
<tr>
<td>1983</td>
<td>1,932</td>
<td>5,360</td>
<td>0,117</td>
<td>7,409</td>
</tr>
<tr>
<td>1984</td>
<td>2,273</td>
<td>5,894</td>
<td>0,155</td>
<td>8,322</td>
</tr>
<tr>
<td>1985</td>
<td>2,352</td>
<td>6,948</td>
<td>0,255</td>
<td>9,555</td>
</tr>
<tr>
<td>1986</td>
<td>3,320</td>
<td>7,571</td>
<td>0,332</td>
<td>11,223</td>
</tr>
<tr>
<td>1987</td>
<td>3,298</td>
<td>8,617</td>
<td>0,527</td>
<td>12,442</td>
</tr>
<tr>
<td>1988</td>
<td>3,529</td>
<td>8,738</td>
<td>0,548</td>
<td>12,815</td>
</tr>
<tr>
<td>1989</td>
<td>3,632</td>
<td>9,020</td>
<td>0,591</td>
<td>13,243</td>
</tr>
<tr>
<td>1990</td>
<td>3,847</td>
<td>9,319</td>
<td>0,540</td>
<td>13,706</td>
</tr>
<tr>
<td>1991</td>
<td>9,756</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Only 50% of this amount is financed by central government. The other half (not included in these amounts) is at the expense of the municipalities.

** Guaranteed family allowance, age bonus and maternity benefit included.

That poverty has been at the focus of governmental attention does, however, not mean that governments have perceived poverty in the same way during this whole period and have formulated policy measures from the same political logic. We think that an important shift can be discovered with the coming into office of the Martens VIII government in 1988.\textsuperscript{14}

We want to formulate two hypotheses about governmental policies between 1985 and 1988. Firstly, direct poverty policy (also) has been carried out to deal with the negative impact of general policies upon the condition of the poor. Secondly, this poverty policy announced a social policy of the residual type.

However, since 1988 a reconsideration of policies has started. A number of developments indicate that this change goes further than mere words and thoughts. A halt has been called to the constant and sharp fall in social security benefits as compared to National Income per capita since 1983. This positive trend may be related to the priorities of the Martens VIII government policy statement and has certainly been facilitated by the much improved economic situation, which by itself has taken the edge of the problem.

\textsuperscript{14} And probably also with the government Dehaene I, which has been formed in 1992.
3. AT THE COMMUNITY LEVEL.

This increased interest can also be found at the level of the Communities, particularly in Flanders. This can be illustrated by a selection of initiatives. First, there was the request from Ms. Steyaert, Community Minister for Welfare and the Family, to the Social-Economic Council for Flanders to advise on a scheme of poverty proposals. Next, her successor, Mr. Lenssens asked the King Baudouin Foundation to constitute a poverty dossier (1988) on which he relied heavily for the formulation of his "Policy proposals on Poverty" (1989). On the other side of the linguistic border, V. Féaux, president of the Executive, asked J. Zwick to propose a poverty policy and coordinate it.

Particularly in Flanders, poverty policy has gained momentum. The link which often - rightly or wrongly - has been laid between interethnic conflicts and poverty has certainly played an important role in this development. The necessary financial means became available in 1989 as a result of the debt rearrangements for the main towns with financial problems, such as Liège. Consequently, Flanders was entitled to a compensation. In the so-called "St.-Catherine agreement" this money was allocated to a few large towns such as Antwerp and Ghent. In the end, some 2,2 milliard BEF have become available annually for the next ten years.

In 1989 and 1990 1,757 milliard BEF were inscribed in the budget of Mr. Van den Bossche, Community Minister of Home Affairs, as a "special credit to support municipal policies for vulnerable population groups". This fund was distributed between all Flemish municipalities, with the exception of Antwerp and Ghent. The remaining 500 million BEF went to Mr. Lenssens, Community Minister of Welfare and the Family, for projects on migrants and poverty.

With respect to the actual use made of these financial means, a number of criticisms have been made, e.g. by the Social Economic Council for Flanders. But the changes did not go into the direction they proposed. Particularly under the pressure of the municipal authorities a new compromise has been produced. The original amount of 2,2 milliard is since 1991 distributed 50-50 between:
- the Municipal Fund, with less rigid conditions to its use;
- the "Flemish Fund for the Integration of the Disadvantaged".

For the next eight years an amount of 1,12 milliard BEF will be reserved annually, by decree, to combat poverty in 15 municipalities with large concentrations of poor. These concentrations will be defined with "objective standards". In each of these municipalities it should be possible to establish acceptable programmes, since the available amount of money is between 16 and 424 million BEF.

15 In 1992, new poverty proposals were formulated on the national as well as on the regional level.
4. CONCLUSION.

The initiatives described in this report deal with the situation in 1990 and 1991, against the background of initiatives taken in the 1980's. On 24 November 1991 national elections have taken place. In the first months of 1992 new national and regional governments have been installed. This report therefor also describes the end of a government period from 1988 until 1991.

After the latest elections the problem of social exclusion received much more political attention. This became clear in the political discussions and resulted in clear statements in the policy notes. It is important to stress that we notice from 1992 on a much stronger attention for social exclusion in Wallonia.

New initiatives have been announced, or are already introduced in Parliament, but most of them will only start in the 2nd half of 1992. These initiatives will be described in our third annual report.
CHAPTER 2.
SPECIFIC POLICIES FOR THE SOCIAL EXCLUDED.

1. POVERTY AS A MULTI DIMENSIONAL PHENOMENON.

The number of specific initiatives to combat poverty has grown at the end of the 1980’s. We pay attention to two federal initiatives and a number of Flemish ones:16

- Interdepartmental Commission to combat poverty (1.1.)
- Public Centres for Social Welfare (1.2.)
- Special Fund for Social Welfare (1.3.)
- Flemish Fund for the Integration of the Deprived (1.4.)
- Special Fund for the support of local policies concerning vulnerable groups of the population (1.5.)
- Flemish Fund for Integration of Underprivileged (1.6.)
- Community development (1.7.)

1.1. Interdepartmental Commission to combat poverty.

In 1986 the national Secretary of State for Social Emancipation Mrs. M. Smet created an "Interdепарtemental Working Group for the protection of the social security of deprived persons" (Interdépartementale werkgroep voor de beveiliging van de bestaanszekerheid van de minstbedeelden). This group wrote two policy reports for the national government.

On 4 May 1990 the statute of this group was improved when they became "Interdepartmental Commission to combat poverty" (Interdépartementale Commissie voor de armoedebestrijding/Commission interdепарtementale de lutte contre la pauvreté). This Commission produced a third report published in October 1991: "Suggestions for a policy to combat poverty". The creation of the Commission reflects a political attention for the problem on the national governmental level. The Commission’s reports contain several suggestions to improve the existing policies. Some proposals of the 1987 and the 1989 reports were realized. An important number of proposals, however, were not. This report dealt especially with youngsters and poverty, legal advice, homelessness, poverty and health, child benefits and youth welfare work.

*** In the Walloon Region, a special poverty fund has been created in July 1992. This initiative will be described in the next report.

The Public Centres for Social Welfare, established by the Act of 8 July 1976 in every municipality, are the central and most important local actor in the combat against social exclusion. Since their activities are at the local level, their description and analysis provides us with a good entrance to the whole of the social welfare field in its day-to-day work.

The total number of users is not known for all Belgian municipalities. For the whole range of activities we only have information from a sample of 104 Flemish PCSW. This gives us information about the kind of problems people come to a PCSW for and the kind of assistance they receive in the end.

<table>
<thead>
<tr>
<th>Type of help</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial help</td>
<td>24%</td>
</tr>
<tr>
<td>Information only</td>
<td>6%</td>
</tr>
<tr>
<td>Administrative/social legislation</td>
<td>24%</td>
</tr>
<tr>
<td>Services at home</td>
<td>15%</td>
</tr>
<tr>
<td>Admission to homes for the elderly</td>
<td>5%</td>
</tr>
<tr>
<td>Other admissions</td>
<td>1%</td>
</tr>
<tr>
<td>Psychological-social help or advice</td>
<td>2%</td>
</tr>
<tr>
<td>Other practical services</td>
<td>3%</td>
</tr>
<tr>
<td>Several demands (including financial)</td>
<td>8%</td>
</tr>
<tr>
<td>Several demands (without financial)</td>
<td>6%</td>
</tr>
<tr>
<td>No questions</td>
<td>7%</td>
</tr>
</tbody>
</table>

Total                                               100%

Source: Lambrechts, 1990, table 27.

The PCSW are financed by three public authorities: the national government, a federalized Special Fund and the municipalities. The national government pays half of the expenses for the subsistence income. Projects of the PCSW are financed by the federalized SFSW (Bijzonder Fonds voor Maatschappelijk Welzijn, Special Fund for Public Welfare). The rest of the expenses of the PCSW are payed by the municipalities.

The money the PCSW obtain from their own activities (services that are paid for, rent, selling houses, ...), and the money some municipalities receive from certain poverty funds (FFID, see second annual report p. 37-38) are not included.

From an extrapolation it has been estimated that the PCSW received 67 milliard BEF in 1989:

^The availability of these data depends on whether the PCSW has set up a registration. This is at present obligatory in all Flemish municipalities, but the results for 1989-1991 are not yet available.
Table 18: The most important resources from public authorities for the PCSW, budget 1989, in million BEF.

<table>
<thead>
<tr>
<th></th>
<th>Flemish region</th>
<th>Walloon region</th>
<th>Brussels region</th>
<th>Belgium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Municipality</td>
<td>10.272</td>
<td>5.532</td>
<td>2.893</td>
<td>18.698</td>
</tr>
<tr>
<td>SFSW</td>
<td>1.859</td>
<td>1.226</td>
<td>276</td>
<td>3.363</td>
</tr>
<tr>
<td>Subs. inc.</td>
<td>1.658</td>
<td>1.669</td>
<td>593</td>
<td>3.921</td>
</tr>
<tr>
<td>Total resources</td>
<td>36.871</td>
<td>20.095</td>
<td>10.442</td>
<td>67.408</td>
</tr>
</tbody>
</table>


The PCSW are also responsible for:
- Special Fund for Social Welfare (1.3.)
- Subsistence Income (2.1.)
- Supplementary financial support (2.2.)
- Alimony (2.3.)
- Employment based on art. 60#7 (3.4.)

Finally, they have an important role in the so-called poverty funds.

(Bijzonder Fonds voor Maatschappelijk Welzijn, BFMW)

The national SFSW provided extra financial support for the activities of the Public Centres for Social Welfare (PCSW) in every municipality. Not all activities of the PCSW were financed: the SFSW was based on the principle of financial stimuli for certain activities and was therefore an instrument to influence the local political priorities in the PCSW. The Act of the 16th of January 1989 transferred these national means to the Regions (Agten, 1991:43-45).

The Flemish Government decided on the 6th of February 1991 to change the criteria of the SFSW for the period 1991-1995. The amount of the Fund to be used to combat poverty was raised from 53 to 63% (Kabinet Welzijn en Gezin, 1991: 52), so as to guarantee the continuation of the poverty projects of the FFID (Flemish Fund for the Integration of the Deprived) (see 2.1.4.) and the Special Fund (see 2.1.5.) after 1992.

At the same time the percentages for expenditure subsistence income, for "other" financial aid and on social employment have been increased (art. 60#7 of PCSW act).

The total budget of the SFSW was 1.787 million BEF in 1991, of which 63% is reserved for projects to combat poverty.
This is one of the measures indicating a growing political interest, certainly in Flanders, to combat poverty. However, the total amount of the SFSW has not grown, which means that at the same time less money is available for other purposes such as the building of homes for the elderly or of hospitals. Within the same budget, priorities thus have changed. It is too early to make an evaluation of its effects on the combat against poverty by the local PCSW.

The changes in these criteria of the SFSW are related to the creation of, and the changes in, the poverty funds. The creation of these funds at the end of the 1980’s is specific for Flanders: the Walloon Region only has taken a similar initiative in 1992. These extra funds explain why the public discussion on poverty has developed much stronger in Flanders in the period from 1989 to 1991 compared to Wallonia.

1.4. Flemish Fund for the Integration of the Deprived.(FFID)
(Vlaams Fonds voor Integratie van Achtergestelden, Fonds Lenssens)

For this Fund, all Flemish municipalities could introduce projects on the integration of migrants and deprived people. The projects were managed by local NGO’s, Public Centres for Social Welfare or municipal administrations. These projects should improve the living conditions of the target groups with an integrated approach in a short period of time (one to three years). The total budget was 500 million BEF in 1989, and the same goes for 1990.

In 1990, a total of 118 projects were selected and received subsidies for a maximum period of 30 months. 29 of the projects were introduced by local authorities and 85 by Public Centres for Social Welfare. About 30% of the projects were based on a partnership with NGO’s.

According to the SERV (Social Economic Council of Flanders) the structural framework was missing at the local level to organize a policy to combat poverty. The theoretical knowledge on processes of (combating) exclusion at the local level was underdeveloped. The project-method made it impossible to develop a long-term policy. There was a lack of coordination between the municipalities, with some projects working in the opposite direction of regional policies. Finally, the Fund created parallel financial support instead of raising the normal social budgets (SERV, 1990:6-7). The Fund was often used as an excuse not to increase these budgets and even to reduce them.

A number of these projects will come to an end in 1992, except those that find other financial sources. These must be found on a local level. The budgetary problems of most municipalities or other political priorities, will render this very difficult, even with the new criteria of the Special Fund for Social Welfare. In 15 municipalities there is of course the possibility to be accepted as a FFIU-project (1.6.).
1.5. Special Fund for the support of local policies concerning vulnerable groups of the „population.
(Bijzonder krediet ter ondersteuning van het gemeentelijk beleid t.a.v. zwakke bevolkingsgroepen, Fonds Van den Bossche)

All Flemish municipalities, except for Antwerp and Ghent, received a certain amount of money they could spend on a limited number of projects as listed by the Flemish government to combat poverty and to support vulnerable groups. The projects could be managed by the municipality, by Public Centres for Social Welfare or by local NGO’s. The budget was 1,757 milliard BEF yearly for 1989 and 1990.

There were questions about the exclusion of Antwerp and Ghent, with the largest concentration of vulnerable groups, of the Fund, and about the budget for smaller, rather rich municipalities.

The analysis of the SERV (Social Economic Council of Flanders) was the same: there was a lack of structural framework on the local level to realize a policy to combat poverty. The theoretical knowledge on processes of (combatting) exclusion was missing. The project-method made it impossible to develop a long-term policy. There was a lack of coordination between the municipalities. Some projects worked even in a direction opposite to regional policies. Some municipalities used the budget for other purposes. Finally the Fund created parallel financial support instead of raising the normal social budgets (SERV, 1990:6-7). The Fund was often used as an excuse not to increase these budgets and even to reduce them.

A number of these projects will come to an end in 1992, except when they find other financial sources. These must be found on a local level. The budgetary problems of most municipalities or other political priorities, will render this very difficult, even with the new criteria of the SFSW. In 15 municipalities there is of course the possibility to be accepted as a FFIU-project (1.6).

1.6. Flemish Fund for Integration of Underprivileged (FFIU).
(Vlaams Fonds voor Integratie Kansarmoede, VFIK)

After the first evaluations of FFID (1.4.) and of the Special Fund (1.5.) the Flemish government decided to stop these funds and to concentrate the financial means in 15 municipalities in Flanders: Antwerpen, Beringen, Genk, Gent, Hamme, Hasselt, Leuven, Lier, Lokeren, Maasmechelen, Mechelen, Sint-Niklaas, Temse, Vilvoorde and Willebroek. These municipalities were chosen on the following criteria:
- the relative number of people living on subsistence income (higher than the Flemish average and at least 75 persons);
- the relative number of immigrants (higher than the Flemish average and at least 75 persons).

These 15 municipalities have to produce a policy plan. This has to be translated in a annual "project-plan", describing what sort of projects they want to realize with the
money coming from FFIU. These projects can be introduced by the municipalities, by their Public Centres for Social Welfare or by NGO’s (maximum 20%). The projects can be realized in all sectors confronted with poverty or integration. The project plan has to be accepted by the Flemish Executive before the cities receive their means.

From 1991 to 1998 the annual budget is 1.2 Milliard BEF. Thus the original budget of the predecessors FFID (1.4.) and the Special Fund (1.5.) was reduced, but at the same time the criteria of the SFSW (1.3.) were changed.

It is still too early for a detailed evaluation of the results of the FFIU. Nevertheless, a first evaluation is possible.

> Positive are the extra-means to combat poverty and to stimulate integration projects.
- The "project-method" makes it possible to specialize on specific problems.
- The extra financial means caused a lot of discussion in the 15 municipalities about how to combat poverty or exclusion.
- The financial means specially reserved for such policies were, however, reduced from FFID and the Special Fund in 1989 and 1990 to FFIU from 1991 on.
- At the end of 1991, most of the cities still have not received the money for that year. This will be payed in 1992. Most of the projects worked out in 1991 will only start half 1992. Expectations in the cities were high, but the long procedure by the Flemish government creates frustration: a lot of discussion and paperwork, but the projects still have not started.
- Working with projects in a limited time-period remains a problem. This creates problems as far as building up experience and the continuation of good projects is concerned. Critics say that it would be better to raise the normal budget for combating exclusion than to create temporary funds with extra-work and extra' bureaucracy.
- The FFIU is, as the FFID, limited to Flanders.

1.7. Community development.

The money that goes from the poverty funds to the NGO’s has been an extra stimulus for community development in Flanders. Community development has been working on several topics in the 80’s. In 1989 44% of the projects dealt with the housing situation and deprived neighbourhoods. 20% of the projects dealt with (un)employment, another 20% with welfare. There has been a shift in priorities from environmental topics (neighbourhood, traffic, street renovation) to more social topics (poverty, immigrants, unemployment) (Lammertyn, 1990, 424-434).

The Flemish government agreed on 26 June 1991 on a new Decree on the Community development, formalizing its evolution towards social development. The main difference between welfare work and community development lies in the more structural approach of community development, realized in well-defined projects, whereas welfare work focuses on individual situations. The budget was 113,5 million BEF in 1990 and 120
million BEF in 1991. The new Decree has not changed the budget, but, as already mentioned, the poverty funds provided extra means for well defined projects.

It is still too early to evaluate the new Decree. However, it mainly formalizes existing arrangements.
2. INCOME.

In 1990, the fundamental change in the Belgian income tax-system had its effect on low-income households. The most important one was the increase of the tax free minimum income from 120,000 BEF a year to 165,000 BEF. Although this tax-reduction had an effect on all the incomes, two-income households from the higher income range gained most from it.

We focus on income sources of the low income families:
- subsistence income (2.1.)
- supplementary financial support (2.2.)
- alimony (2.3.)

2.1. Subsistence Income.

At the end of the 1980's the level of the subsistence, income has been raised several times with 2%; on top of the consumer price index. Furthermore, a new category for single parents was created in 1987. In the period 1987-1992 the subsistence income for this category has been raised from the amount for a "single person" to the amount for a "couple". The national government has spent some 3,9 milliard BEF on subsistence income in 1990. This is only half of the budget for subsistence income, since the local authorities finance the other half.

The annual extra of 2% was a matter of "direct" poverty-policy and was taken partly as a compensation for "indirect" measures. The rise in subsistence income reflected the governments social concern and was the most visible measure for the population. At the same time savings in the social security system continued, pressing people to call on the subsistence income after having lost their normal social security benefit. The 2% extra, though positive, was not part of a coherent poverty policy of the government. Furthermore, the 2% extra could not avoid that from 1986 to 1989 National Income per capita increased faster than the subsistence income. However, the upgrade of the single parents-category was an important improvement.

22. Supplementary financial support.

One of the important differences between the subsistence income and the supplementary financial support is the virtual absence of regulation of the latter. The local PCSW decides who gets what and how much.

The supplementary financial support is based on art. 60 par. 3 of the Act of 8th of July 1976 on the PCSW:

"The PCSW provides material help in the most appropriate way."
This material help is mostly given in the form of extra financial support. There is no regulation on the ability or the willingness to work, as there is for the subsistence income. The only criterion used is the actual need for help of the client. The application of this criterion is not regulated by formal norms.

It thus should not be surprising that there are large differences between the PCSW and between the different types of clients within PCSW. This is the main conclusion of Dirk Luyten in an article with the eloquent title "Not all poor are equal before the PCSW" (Luyten, 1991).

Based on a sample from 1989 in 47 Flemish PCSW, with 462 persons receiving financial support, he concluded that, despite the fact that the actual law is based on other principles, the ancient division of the poor in those who are unable to work, those who can not find a job and those who are unwilling to work, is still being used by social workers.

This hidden classification is present in the level of supplementary financial support. Three variables have been analysed. Older people have less difficulty in obtaining a higher income than younger people. The greater the health problems, the easier it is to receive a higher total income. And finally, but less significant, is the influence of sex: female clients have more chance of receiving a higher income.

Luyten concluded that poor who are unable to work (because of bad health and/or of old age) receive more easily extra financial support of the PCSW compared to poor who are able to work (in good health and/or young). The traditional criterion of ability to work still is an important element in the decisions of the PCSW on providing financial support, even if the legislation uses other criteria. It is clear that there is an important social control function of the PCSW, forcing people to look for a job.

2.3. Alimony by PCSW.

After a divorce, 18% of the ex-husbands does not pay alimony to their former wife and/or child(ren), in 24% of the cases it is payed irregularly. For low-income single parents - especially on subsistence income - such an irregular alimony can cause serious financial problems.

Since 8 May 1989 a new bill provides two new rights to the single parent with children: she (or he) can obtain a cash advance from the Public Centre for Social Welfare (PCSW), at present limited to 4.000 BEF a month for each child. Furthermore, the person can claim legal support in order to obtain payments of the arrears of alimony (Vanholder, 1991). This new regulation provides an important support for single parent-families confronted with non-payment of alimony for the children.

On a colloquium on 31 January 1990 some criticism was formulated by social workers from Public Centres for Social Welfare. They claimed that the act imposed a lot of extra
paperwork for a rather small amount of money. Few people were using the new legal possibilities. Therefore the system was made less rigid in 1991. The number of beneficiaries has risen since 1989.

Table 19: Children benefiting from cash advance alimony from a PCSW, Belgium, 1989-1991.

<table>
<thead>
<tr>
<th>Number of children</th>
<th>1989 (sept.-dec.)</th>
<th>1990 (complete)</th>
<th>1991 (jan.-nov.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flanders</td>
<td>99</td>
<td>342</td>
<td>923</td>
</tr>
<tr>
<td>Wallonia</td>
<td>170</td>
<td>369</td>
<td>865</td>
</tr>
<tr>
<td>Brussels</td>
<td>12</td>
<td>30</td>
<td>8</td>
</tr>
<tr>
<td>Belgium</td>
<td>281</td>
<td>741</td>
<td>1,869</td>
</tr>
</tbody>
</table>

Source: Secretary of State, 1992.
3. EMPLOYMENT.

There are general employment schemes and there is vocational training.

Already in the sixties the national government had set up a programme for stimulating the employment of unemployed. Since then several programs have been set up. The most important were:

- Employed Unemployed (TWW) (1963)
- Special Temporary Labour Force (BTK) (1977)
- Programme to stimulate employment in the non-public sector (1982)
- Employment of unemployed for certain projects of economic expansion for small and medium-sized companies (1982)
- Training for the young (1983)
- Interruption of professional career (1985)

Some of these initiatives offered a very bad social statute to the unemployed who were working in these jobs. Since 1986, a new system of "subsidized contractuals" (the so-called GESCO’s) is gradually replacing the socially less acceptable schemes such as TWW, BTK and DAC.

During the last years most of these initiatives were also accessible for persons on a subsistence income. Nevertheless, several studies show that the most excluded and marginal groups among the unemployed (and among the subsistence income beneficiaries) do not get access to these schemes, because less powerless unemployed take their place.

Together with the general employment schemes a number of programmes have been created for the promotion and organization of:

- the professional réadaptation of involuntary unemployed;
- the accelerated professional schooling of adults, by creating specific centres or by accepting and subsidizing centres which have been created with this purpose.

The organization of professional training has changed drastically because of the devolution of national responsibilities to the Communities and Regions and it is now organized by the Regional Labour Exchange Offices. In general, training can take place in a centre for professional training, in a traditional educational institute or in an enterprise.
We will describe in some detail the following initiatives:
- The 0,18%-measure
- The 0,25%-measure
- The Work-Training Convention
- Employment by the Public Centres for Social Welfare
- Schakelopleiding
- Jobclubs
- Training and employment projects for low skilled long-term unemployed
- Cooperative Association of Social Workshops
- Weer-Werk
- Actions Intégrées de Développement - AID
- Entreprises d’Apprentissage Professionel - EAP
- Programme plus

Two remarks should be made on this topic:

1. These schooling and training programmes do not always lead to a better social status. Once the programme has been completed, the participants are often not even entitled to unemployment benefits.
2. This field is developing very fast. New initiatives are constantly being taken, by all kinds of organizations: community development, local and regional authorities, social organizations such as labour unions. On a local level, there can be large differences with respect to their implementation.

3.1. The 0,18%-measure.

The central interprofessional agreement of 03/11/1988 between the social partners (employers, labour unions and government), contained the recommendation to spend 0,18% of the wage mass on training and employment measures for high-risk groups among the unemployed. The money thus made available could be spent in two ways:

1. Representatives of employers and trade unions could elaborate initiatives and projects through sectoral and even company agreements and use the 0,18% money to finance these initiatives.
2. In absence of such an overall or specific effort, a corresponding contribution should be paid to the 'Interprofessional Employment Fund' (IEF). The resources collected in this fund would be used to finance initiatives that aim at the reintegration of the risk groups into the labour market.

This Interprofessional agreement was valid for the years 1989-1990. The 0,18% measure applied to all sectors of the Belgian economy.
The agreement contained a very precise description of the target group. By the term risk group was meant:
- the long-term unemployed: persons being full time unemployed for more than one year.
- The low-skilled unemployed, having no certificate of higher secondary level.
- Persons re-entering the labour market, having no access to unemployment benefit payments and being jobless for at least three years.
- Persons who have been living on a subsistence income for a period of at least 6 months.
- The unemployed older than 50.
- The disabled.
- Young people who are submitted to a system of part time compulsory education (between 15 and 18 years).

The resources made available by the 0.18% measure amounted in 1989 to 2 milliard BEF. Most of the economic sectors developed their own employment and reintegration projects. About three quarters of the money provided by the 0.18% measure was used to finance these initiatives.

They consisted mostly of establishing a system of employment premia or of creating a training centre to facilitate the recruitment of high-risk group members in the economic sector concerned. Setting up employment and reintegration projects proved to be easier in the industrial sectors with a majority of blue-collar workers. The development of such projects in the tertiary sectors, with a majority of white-collar workers, was much more difficult. The description of the target group was generally felt to be too narrow.

A lot of sectors did not manage to create their employment initiatives. They contributed their financial share to the Employment Fund. At the beginning of October 1990 the resources of the Employment Fund amounted to 919 million BEF. But until that date those resources were not used to finance reintegration or employment projects. Since then projects were set up, but it is too early to give a description or evaluation.

3.2. The 0.25%-measure.

The 0.25% measure forms part of the Interprofessional Agreement, concluded on 13 November 1990 and officially signed on 27 November 1990. It is the continuation of the 0.18% measure on a modified and extended basis, and this in three ways. First of all, the financial contribution to be paid by the economic sectors has been increased to an amount equal to 0.25% of the total wage mass. Secondly, the description of the target group has been extended. It now also includes some categories of employed persons. Thirdly, 0.10% is reserved for the most vulnerable members of these high-risk groups.

The efforts can take the form of new or renewed initiatives in the fields of employment and training. Besides the particular effort for the most vulnerable groups, it can also involve positive action for women or transitional systems for older workers.
The Interprofessional Employment Fund will participate in collective projects for high-risk groups and in individual projects to employ high-risk individuals. In the latter case the IEF will subsidize a reduction of the wage cost when employing disabled persons, long term unemployed or persons re-entering the labour market. The reduction will depend upon the duration of the unemployment period. In the case of collective projects the IEF will intervene in projects exceeding the overall effort, in projects of sectors and companies that have contributed to the IEF in the absence of a collective agreement, and in projects of positive action for women.

The Interprofessional Agreement is valid for the years 1991 and 1992, and it applies to all sectors of the Belgian economy.

The description of the target group has been changed in two ways. In the first place, some categories of employed persons were added to the list of high-risk groups. Secondly, this group was divided into two subgroups: 0.10% of all funds has to be spent on those categories that are considered to be the most needy. The rest of the money has to be used for categories whose situation is less serious.

The 0.10% subgroup consists of most categories that were already part of the target group of the previous 0.18% measure:
- the long-term unemployed: persons who have received unemployment benefits for an uninterrupted period of at least one year.
- low-skilled unemployed and employed persons, having no certificate of higher secondary education or above.
- persons re-entering the labour market, having no access to unemployment benefit payments or to reintegration allowance and being without work for at least three years.
- the disabled.
- young persons falling under compulsory part-time schooling (between 15 and 18 years).

The second subgroup consists inter alia of:
- all unemployed aged 50 and above.
- all employed persons aged 50 and above, who are confronted with the threat of collective dismissal, restructuring of their industry or introduction of new technologies.

It is still too early to give an evaluation of this initiative or to compare it to the 0.18% measure.

33. The Work-Training Convention.

The Work-Training Convention is a legal arrangement that offers employers and low-skilled employees, aged between 18 and 25, the possibility to conclude a special kind of labour contract. This labour contract combines a part-time job with attending courses in
a "Centre for Part Time Education" or in a "Centre for Education of the Self-Employed" so as to improve educational qualification. The contract must be concluded for a period from one to three years. The employer is exempted from the payment of certain social security contributions. The type of contract contained in the Work-Training Convention has been made possible by the Royal Decree n°495 of 31/12/86 which came into force on 1/1/1987. The Work-Training Convention applies to the whole of Belgium.

As from October 1989, some non-profit organizations and the sheltered workplaces may also benefit from the system. Some employers, however, are excluded from the system (when indebted to the National Social Security Office or when they do not satisfy the requirements laid down by Royal Decree nr. 230 on the hiring of trainees' from the ONEM (the National Employment Office)).

The definition of who is low-skilled is fairly large: not holding a university degree, a certificate of higher education or of higher technical education. In 1989, the age limit was lowered to 15/16 years (at the end of full-time compulsory education) if apprenticeship is not organized in the sector.

Only a small number of persons works under a Work-Training contract: in October 1990, 1245 persons were involved. The overwhelming majority are female and younger than 21 years (A. Rea, 1991: 41). It is felt that the procedure for concluding a Work-Training contract is too bureaucratic and too little information has been given on the possibilities of the convention.

3.4. Employment by the Public Centres for Social Welfare.

Article 60 par. 7 of the Act of 8 July 1976 on the PCSW says that "when a person has to prove a period of employment in order to become fully entitled to certain social benefits, the PCSW will take all necessary steps to provide him with a job, even if this means that the PCSW itself has to act as his employer for the period referred to".

This form of employment by the PCSW is called "social employment". Since 1983, it is financed by the Special Fund for Social Welfare. The Flemish Executive has decided to allocate 15% of this fund to art. 60 par. 7, for the period from 1989 to 1993. Moreover, since 1985 the Department of Public Health has been subsidizing the subsistence income paid to persons during their time of social employment. The program is applied in the whole of Belgium, although there is a difference in financial support for the PCSW in Flanders and the Walloon region.

The measure was intended to reintegrate subsistence income recipients into social security, which has succeeded well. Moreover, for some years now more and more PCSW use this measure to offer training, schooling and guidance to their clientele, so as to improve their chances on integration into the labour market (Van de Velde, 1990, Garcia, 1990). But, as is often the case, these additional efforts meet with financial restraints.
3.5. Schakelopleiding (Transition Training).

Schakelopleiding (Transition training) is directed at those who find it impossible to participate immediately in the traditional vocational training and schooling programmes. They are recruited through the placement services of the VDAB (the Flemish Labour Exchange Office). The motivation of the potential trainee is the most important selection criterion. The target group consists of unqualified long-term unemployed persons who receive full benefits and of people living on a subsistence income. Their schooling level should not be higher than primary school or lower secondary vocational education. They must be between 18 and 40 years old.

The first project of this kind started as early as 1983. Since then it has spread over 27 centres and is at present organized by the "Flemish Labour Exchange Office". Its goal is to increase the capacities, skills and motivation of its clients, so as to improve their autonomy and social resistance and thus enable them to integrate into the traditional professional schooling and training programmes and/or in jobs.

During one cycle of fourteen weeks (30 hours a week), a group of 35 participants receives an intensive training. This training encompasses three main elements: vocational training, education in basic skills (mathematics and language) and training in social skills and attitudes. Recently, the vocational part of the training has become more important.

In 1990 about 2200 jobless persons participated in a transition training cycle. Two thirds of them were female. An evaluation of the results of the "Schakelopleiding" during the period from August 1989 to June 1990, showed that 43% of the participants became fully integrated into the labour market after having finished their training cycle. Another 11% got a job on a temporary basis. But only 13% of the participants continued their vocational training in one of the traditional training programmes (Geers, s.d.:ll). This last figure was felt to be a problem. Even after having attended a transition training cycle, participation in one of the traditional training programmes seems to remain beyond the possibilities of the target group members. At present, the VDAB is working on a new model to facilitate admission to vocational training courses in the secondary sector for persons who have completed Transition Training courses.


Jobclubs is also an initiative of the VDAB (the Flemish Labour Exchange Office). The objective of the Jobclubs programme is to help long-term unemployed find a suitable job in the shortest possible time by organizing their "job-hunting" more efficiently. Participation in a Jobclub involves two phases. In a first phase a group of 12 to 15 participants receives a very intensive job-application training. This training phase takes eight days half time. Participants are taught how to look for vacancies in the newspaper, how to write an application letter, how to compose a curriculum vitae...
In the second phase of the programme the Jobclub members start intensive and systematic job search activities. For this purpose the jobclub provides them with all means and equipment they need (phone, typewriter, newspapers...). During this phase the participants must be present in the Jobclub centre for four days half time each week. They have to apply for at least ten vacancies every day (40 vacancies each week).

The first Jobclub was set up in autumn 1987. In 1990 there were 18 jobclubs operating within the Flemish community, each consisting of 12 to 15 members. A new group is recruited every three weeks.

The initiative is directed at long-term unemployed persons (being unemployed for more than one year). Besides being long-term unemployed, Jobclub members are a rather heterogenous group of people. About one third is low-skilled and 73% is female.

Between October 1987 and October 1990, 4,720 persons participated in the Jobclub programme. 57% of them found a job within a period of two months after having started the programme. 64% found a job within the year (Geers s.d.: 14).

3.7. Weer-Werk ("Work-Again").

Work-Again is the third initiative of the VDAB (Vlaamse Dienst voor Arbeidsbemiddeling; the Flemish Labour Exchange Office). It provides vocational orientation and guidance in order to give long-term unemployed persons -and most of all the rather problematic ones- access to stable and lasting employment. Work-Again operates on an individual, permanent and voluntary basis:

- Individual: in a preliminary interview a professional job counsellor explores the individual situation of the Work-Again participant: what are his possibilities, interests and weak points concerning the labour market? The interview results in an action plan. The concrete content of this action plan depends on the specific situation of the participant. It can contain such steps as vocational training, social employment, systematic job search activities.

- Permanent: execution of the action plan is continuously supervised by the professional job counsellor. This implies regular meetings between him/her and the Work-Again participant. This follow-up is carried out particularly during transitional periods, at the end of training or at the end of a period of work.

- Voluntary: all the jobless are informed about the existence of the Work-Again programme. Nobody is obliged to participate and non-participation involves no penalty whatsoever.

The process consists of the following phases: analysis of the target group so as to determine their needs with respect to employment, schooling and training; information and motivation; a preliminary interview; orientation and counselling. It results in a "reintegration protocol", signed by the professional counsellor and his client. This protocol is a written and concise report on the action plan and expresses the (moral) engagement of both parties. The process closes with a follow-up, during which period the...
counsellor stays into contact with the client and with the organizations (firms or educational institutions) to which he has sent his client.

To give the participants the opportunity to gain some real work-experience a special kind of social employment has been created for Weer-Werk: the Weer-Werk-GECO (GECO=gesubsidieerdep contractueel/"subsidized contractual").

The Weer-Werk initiative has been approved by a decision of the Flemish Executive on 19 April 1989. The starting up of Weer-Werk passed through three phases. During the first phase (pilot phase) in 1989, four Weer-Werk teams were at work in four different towns. During the second phase in 1990 (extension phase), the number of teams was increased to 12. In 1991, the programme has been generalized. In this final phase, Weer-Werk teams will be operating in all Flemish cities. The goal is to reach about 10.000 persons each year. During the generalization phase (1991) the Work-Again budget amounts to more than 1078 million BEF.

Weer-Werk is directed at long-term unemployed persons (being unemployed for more than one year) and at people receiving a subsistence income. On a local level, associations and organizations that are close to the target group are informed of and, if possible, involved in this recruitment.

During the pilot phase in 1989, about 1296 persons participated in the Weer-Werk programme. 33% of this group of people found a job. Another 24% started a vocational training cycle. Up to November 1990, a total number of 4033 persons has participated in the Weer-Werk programme.

The available figures also indicate that the hard core of the jobless was reached through Weer-Werk: 33.9% of the participants were unemployed for more than 5 years; 62% have a certificate of at most lower secondary school; the overwhelming majority of the participants (about 71.5%) is female.

The social employment part of the programme has not yet been very successful: up to October 1990, only 207 persons have been employed as a Weer-Werk GECO (De Wulf, 1990).

3.8. Training and employment projects for low-skilled long-term unemployed - Kelchtermans projects.

Mr. Kelchtermans, minister of the Executive of the Flemish community, decided to create a budget for training and integration projects directed at low-skilled, long-term unemployed people. The Kelchtermans financing scheme was made available for the first time by a Royal Decree of 19/2/87, which provided 300 million BEF for initiatives of NGO's. Most initiatives were co-financed by other institutions, for instance by the
European Social Fund. An important part of this budget was used to subsidize professional field workers. All kinds of NGO’s could apply for such subsidized professionals: local branches of the Belgian labour unions, community work organizations, NGO’s dealing with migrant workers.

Those organizations set up a wide range of training and integration programmes: social employment projects, application training schemes, basic skills training, vocational education programmes. Thus, these so called Kelchtermans projects are not characterized by a specific working method but rather by the common source of their financing. For the period 1989-1990, thirty projects were subsidized by the Kelchtermans financing scheme. They were all located in the Flemish community. They reached approximately 2800 participants.

The general description of the target group is rather loose. The various organizations each adopt their own specification. Some projects are directed at low-skilled long-term unemployed people. Others are especially directed at long-term unemployed women. Various projects aim at the social reintegration of unemployed migrant workers. One project is directed at unemployed coalmine workers.

3.9. Cooperative Association of Social Workshops.
(Samenwerkingsverband van sociale werkplaatsen)

A social workshop is a local non-governmental organization that tries to provide employment for people who are not likely to find a job on the regular labour market. This is done by the setting up of a production process for socially useful goods and services. The social employment thus created, can serve two purposes. It can be a schooling and training device that helps to improve the vocational qualifications of the participants in order to give them a better chance on the regular labour market. But the social employment can also be an objective of its own: a number of people will never have a chance on the regular labour market. For this group the social workshops can remedy the negative social and psychological consequences of long-term unemployment.

The first social workshops were set up at the beginning of the 1980’s. In 1988, eleven workshops decided to cooperate. They created the ‘Samenwerkingsverband Sociale Werkplaatsen’ (Cooperative Association of Social Workshops). Nowadays, the Cooperative Association counts fifteen member organizations, all located within the Flemish community.

The social workshops are small-scale initiatives. The number of participants varies between 10 and 30 persons. The total number of persons reached each year by the organizations of the Cooperative Association amounts to one hundred. An assessment of the results of the workshops is very difficult because reintegration of the participants into the labour market does not constitute the only objective of the Social workshops.
There is no official description of what should be the target group of a social workshop. Most participants are older than 29. Of course, the participants are jobless. They are mostly living on social security payments or on supplementary benefit payments. The overwhelming majority is male. They are low-skilled: 66% does not have a certificate of higher secondary education. Most of them have experienced a very long period of unemployment. A lot of participants are confronted with additional personal problems like alcoholism or psychiatric complications (De Geest en Verheyen 1990: 10-19).

The "Cooperative Association of Social Workshops" has not yet received any official recognition. They are not entitled to any subsidy from the national or federal government. Most workshops try to be self-supporting by selling the products and services they produce. The annual turnover varies from some hundred thousands to one million BEF. But the proceeds are not always sufficient to cover the expenses. Therefore many workshops must rely on private gifts or subsidies from the local authorities to survive.

3.10. Actions Intégrées de Développement - AID (Integrated Actions of Development).

AID is a network of 13 local non-governmental organizations offering vocational training through social employment in a workshop or on a construction side. Reintegration into the labour market is not the only objective of AID. Also important are the sociological and psychological dimensions of integration.

The first AID projects were set up in 1985. There are now 13 AID centres in Brussels and the Walloon region. The target group is defined in a rather loose way as socially deprived people. Most participants are young: only 12.5% are over 25 years. Their educational level is very low. Most participants are still entitled to unemployment benefit payments (unlike the EAP participants).

Each year the AID reach between 400 and 450 people. 9% of this group does not finish the programme. Of those who do finish the programme, 46% find a job. Another 8% participate in further vocational training programmes after having finished the AID programme (Lefebvre, 1991: 14).

3.11. Entreprises d’Apprentissage Professionel - EAP.
(Enterprises of Vocational Training).

The EAP are non-governmental organizations dealing with the social and economic reintegration of young people between 18 and 25 years living on the very margin of society. The most important characteristic of the EAP is the strong link between economic and even commercial activities on the one hand and social and educational activities on the other. The EAP establish their own small enterprise where the participants can gain real working experience.
Some EAP conclude agreements with existing enterprises so that participants can be employed as a trainee. The participant and the EAP conclude some sort of labour contract. The duration of this contract amounts to a maximum of 18 months. The participant receives a pay for his work. The Executive of the French-speaking Community has exempted the EAP from a number of social insurance contributions.

The activities of the EAP were officially recognized by a Decree of the Executive of the French-speaking Community on 23 January 1987. In 1991, 36 EAP's were officially recognized by the Belgian French-speaking Community.

The EAP direct their activities at young people between 18 and 25 years who are in a situation of multiple deprivation: they are jobless, they are not entitled to unemployment insurance payments, they do not have a certificate of at least lower secondary school level.

Clear figures on the global budget of the EAP are not easy to find. From 1987 on (year of the official recognition), the EAP receive a government subsidy which covers their working costs. From 1989 on, the EAP got the permission to employ 50 subsidized professional workers. The subsidy amounts to 590.000 BEF for each professional worker. The EAP are also subsidized by the European Social Fund.

In the French-speaking Community some 50.000 young are eligible for the EAP. The EAP manage to reach about 15% of this group. It is very difficult to give one global figure indicating the success of the EAP programmes: the working methods and concrete objectives differ too much among the various EAP (Drèze, Droesbeke, 1991: 10).

Problems arise as a consequence of the special character of the labour contract that is concluded between the EAP and the participant. This labour contract does not entitle the participant to unemployment insurance benefit payments after he has finished the programme. If the former participant does not find work soon after the end of the programme, he will be in the same marginal position as he was before.


Within the framework of 'Programme Plus' - a long-term programme for the "revitalization of Wallonia" - the regional Walloon Executive has adopted a decree to promote the employment of unemployed who are difficult to employ, through the granting of an employment subsidy (Decree of the Walloon Executive, 12.12.90, Moniteur Belge 05.03.91). The maximum period of this subsidy is four terms and its payment is subject to a number of conditions on job creation and of the maintaining of these additional jobs for at least two years. Public authorities, educational institutions, enterprises without industrial or commercial purposes and interim offices are not eligible for a "plus" subsidy.
The target group consists of individuals and legal entities who have a place of business and who offer permanent employment to a person both registered and residing in the Walloon Region who is either an unemployed person receiving a full unemployment benefit but who is not "available for the labour market" (older unemployed person) or a job-seeker registered at FOREM who meets one of a series of criteria with respect to age (between 18 and 25 of age or over 40 years), long-term unemployment, minimum wage earner, reduced ability to work, compulsory part-time education, part-time employment, employment in a sheltered workplace, following vocational training.
4. INDEBTEDNESS.

With respect to this problem, two measures have been taken. The first one is an agreement between gas and electricity companies and the PCSW, allowing the latter to assist their clients in case they are unable to pay their bills. This measure has led to a decrease in the number of cut-offs, although the annual number remains fairly high: 25,000. Regular and minimal provision with gas and electricity has not yet been legally accepted as a fundamental social right.

Another, very limited, measure was an increase with 3,000 BEF of the protected part of the wage in case of wage seizure (KB 27/11/1989, BS 13/12/1989).

Apart from these two smaller measures, the Bill on consumer-credits was enacted by the national Parliament on 16 May 1991. It intends to regulate more strictly consumer credit in order to counter excessive loans. The bill introduces an harmonization of the Belgian regulation according to the EC-regulations. It provides better protection for the consumer taking up loans and it tries to avoid indebtedness. Since low-income households are more vulnerable to situations of indebtedness, the legislation could have positive effects.
5. EDUCATION.

The extension of compulsory education till the age of 18, introduced by the Act of 29.06.1983, has influenced the educational landscape thoroughly. Perhaps the main reason for this extension was the high degree of youth unemployment. The positive effects would be at least twofold. Since the level of unemployment is related to the educational level, it could lead to better chances on the labour market for the low-skilled. Secondly, the number of unemployed and thus the costs of unemployment would be reduced by withholding young persons longer from the labour market.

However, the extension of compulsory education has created problems for the low-skilled and so-called "school-weary" young. Therefore, programmes have been set up in which youngsters over 15 years, can combine part-time education and part-time training with workshop experiences. 90 centres for part-time education have been planned (48 in the Flemish Community, 40 in the French Community and 2 in the German Community). The programme of these Centres consists of general education - social and personal education included - and preparation for an occupation. A part-time pupil can be employed with a part-time labour contract or with a half-time traineeship, or he can be employed in the industrial apprentice system or in a contract-work training. Though this system has been created explicitly for the low-skilled and for youngsters with a problematic educational career, it not always succeeds in giving them an efficient training.

A particular problem group are those migrants who belong to the low-skilled because of their linguistic and cultural characteristics. The additional courses in Dutch, included in the school programme since 1984, led to victimization. Besides, no curriculum or a sufficiently developed method are available (Verlot, 1990: 122-123). The most extensive measure for migrants in primary education is the assignment of extra teachers to schools with more than 30% migrant pupils. Finally, some experiments have been set up in the context of a programme for bicultural education ("Elkaar Ontmoetend Onderwijs"), which is an implementation of the Directive of the European Community of 25.07.1977 on the education of migrant workers' children.

In 1991, a positive educational action was developed in Flanders to improve the educational results of immigrants and other youth with schooling problems. In Wallonia there has been an intensive debate on the reorganization of the educational system. These evolutions will be described and evaluated in the 3rd Annual Report.
6. ILLITERACY AND BASIC EDUCATION.

The two main organizations that work on illiteracy are "Basiseducatie" (Basic education) in Flanders and "Lire et Ecrire" (Reading and Writing) in Wallonia. The latter groups some 150 projects in the French-speaking region; 61 temporary employed persons (1988) coordinate the activities of 500 voluntary workers for 2,100 participants in reading and writing groups.

The Decree of the Flemish Community of 12/7/1990 on Basic Education finalized a reorganization and better coordination in adult education. The local "Centres for Basic Education" are obliged to cooperate with the local public authorities, since one third of the board members of the local centre are to be appointed by the local authorities.

With an annual budget of 68 million BEF (1990) the organizations try to reach illiterate and low-skilled adults, as well as Belgian-born immigrants and refugees.

The new Decree on Basic Education had problems from the start, mainly because the budget was too small to finance all activities that were required of the local centres.\textsuperscript{18} The number of working hours done by the centres is much higher than the number financed by the Flemish authority. Only 72.5% of the actual work was financed in the school year 1990-1991 (De Jong, 1991). The employees are often employed in lower-paid schemes.

A first evaluation of the organizational restructuring, however, was rather positive.

In the context of the "International Literacy Year" of the United Nations (1990) "Alfabetisering Vlaanderen" (now called "Basiseducatie Vlaanderen"), "Lire et Ecrire" and the King Baudouin Foundation have set up a large-scale information and sensitization campaign on illiteracy. The Flemish Community Minister for Education has given an extra 22.2 million BEF to this initiative and a Steering Committee has been created which has elaborated a five points action plan: research, sensitization, prevention, improvement of literacy projects (e.g. teaching migrants to read and write in their language) and "global education".

\textsuperscript{18} The budget will be increased in 1992.
7. HOUSING.

There are several ways in which social exclusion with respect to the housing situation can be combatted:

- the construction of public housing (which is called "social housing" in Belgium) (7.1. and 7.5.);
- the renovation of houses and of whole dilapidated neighbourhoods (7.2. and 7.4.);
- the subsidization of private housing construction (7.3.);
- the adaptation of the rent legislation to the needs of the (weaker) tenants (7.6.);
- the provision of furnished rooms to specific problem groups (homeless,...) (7.7.).

7.1. Social (or Public) housing.

Public investing in social housing always has been an instrument to regulate the economic development rather than to combat exclusion. The promotion of ownership was seen as the ideal solution for housing problems. This policy was coordinated by national housing societies. After the federalization these national organizations have been transferred into regional umbrella organizations.

Most investments have been used to stimulate private ownership: 75% of the means in Flanders and 52% in Brussels were used for this purpose in 1988. Investments in rented houses were of secondary importance.

The budget for investments decreased from 17,4 milliard BEF in 1980 to 7,8 milliard in 1989 in Flanders and from 2,5 milliard BEF in 1980 to 1,3 milliard BEF in 1989 in Brussels. The reason for this is that all local social housing societies have serious financial problems due to the huge investments made in the 60's and 70's. The result is that at present social housing societies can not meet the demand. In January 1987, about 75,000 households were on the waiting lists of social housing societies.

It looks as if social housing recently has become even less accessible for the lowest income groups. Most houses are occupied by the (lower) middle classes and not by low income families, thus the conclusions of a recent survey (Kabinet Smet 1990). Furthermore, the rent-increase in the social housing sector was not only stronger than that of consumption prices during the period 1984-89, but even than that of houses on the private market (CEPESS, 1990: 5).

As a reaction against the exclusion of the lowest income groups in social housing, non-governmental organizations have set up "social renting offices" in the 80's. These NGO's

19 In 1992, the new Flemish government announced a serious increase in the investments in social housing.
buy or rent houses to provide dwellings for low-income groups at reasonable prices or they negotiate between the landlord and the tenants.

12. Revaluation areas.

Revaluation areas were introduced in Flanders in 1983. Although the regulation changed several times, the principle has remained. The aim is to promote the development of certain well-defined older areas in small municipalities and in cities. Renovation and construction activities in re-evaluation areas are subsidized by the regional government. Local authorities as well as private persons can benefit from this subsidies.

This regulation stimulated the renewal of houses and streets in older parts of cities. However, the budget was insufficient to satisfy all the needs for a global renovation of the problem areas. These budgetary problems have led to the introduction of a new regulation: the "deprived housing areas".

7.3. Renovation premium (Flanders).

As for housing policies in general, a series of new measures has been introduced recently, particularly in Flanders. Three former premiums - building premiums, purchase premiums and sanitation premiums - were grouped and coordinated, with respect to the income thresholds. In 01.01.1988 the former "renovation premium" was given another form. It is paid out to private persons who build, buy or renovate a dwelling in a so-called "revaluation area" (accepted before 06.06.1988). The owner or the tenant of the dwelling are entitled to introduce a demand, but few tenants use this opportunity.

7.4. "Deprived housing areas".

"Deprived Housing areas" are created to tackle the bad housing situation in certain areas and the social deprivation and exclusion which is caused thereby. "The acceptance and delimitation of deprived housing areas" was approved by the Flemish Executive on 4 April 1990. This programme has two aims. The first one is to stimulate private persons to invest in these areas through an acquisition premium. The other one is the creation of opportunities for alternative financing of social dwellings. This is done through a building subsidy with rent compensation guaranteed by the Flemish Region.

These decisions, however, were only temporarily ones: they were valid till 30.06.1991, after this date an evaluation has to take place. The measure will probably not be continued, although alternative measures have not been worked out yet.

The target group consisted of (poor) people living in deprived areas. In reality, this target group was not reached, or was touched by unwanted consequences. This was already foreseen by its first critics: "The fairly large definition of the areas and the lack
of financial means could lead to a very limited implementation of the initiatives. Another danger is that the high rent and the abolition of the income threshold could mean that the present inhabitants will have to leave their homes, as a result of the already mentioned mechanism of "social displacement" (Bosschaert, 1990: 59-60).

Later evaluations confirmed these first criticisms. Mainly the middle-class-citizens have benefitted from the "housing deprivation areas"-regulation and not the low-income families. A number of original inhabitants was obliged to look for another dwelling. The quality of the new dwellings was insufficient.

Another point of criticism was with respect to the price ticket of the programme. Calculations have proven that even if the alternative financing for social housing was cheaper for the government during the first years, in the long run it will be more expensive than the traditional financing.

The overall evaluation thus is a negative one, as is stated by reports of housing specialists, the social partners and even the Kredietbank (Heughebaert, 1991; Maes, 1991).

7.5. Social housing in deprived neighbourhoods.

The Flemish government sponsors social housing in deprived neighbourhoods, constructed by social housing societies, municipalities or Public Centres for Social Welfare. The "deprived housing areas" (see 7.4.) are defined as deprived neighbourhoods, as well as other parts in cities where many houses remain unoccupied, have become dilapidated, or where concentrations of poor can be found. Their aim is to renew older parts of town, and not to create new social housing areas outside the towns, as was the policy in the last decades. The houses should be let for a period of at least 30 years. One out of three dwellings go to the very low income groups and to people living in the neighbourhood.

A first budget of 500 million BEF was provided to Antwerp and Ghent in 1990. In 1991, 500 million BEF was available in Antwerp and Ghent, 1 milliard BEF for deprived neighbourhoods in Flanders, except Antwerp and Gent.

It is positive that more money is spend on social housing. Nevertheless, we must stress that the budget for social housing in Flanders was cut very strongly in the 80's (see First Annual Report, part II, 5.1.). This extra money is not enough to compensate for the decrease in investments in the normal social housing sector (see 7.1.). The "normal" budget for social housing remains insufficient.

Positive, however, is the accent on the renewal of older neighbourhoods in the cities instead of building new houses outside the cities.
7.6. Rent legislation.

Housing security is largely determined by rent legislation. The so-called Act Gol of 29.12.1983, which set the level of the rent and the length of contracts free, was replaced in 1989 by a new act which offered better protection for tenants, particularly against arbitrary termination of the contract.

From 28/2/1991 on, another law regulates all rent-contracts for private dwellings used as main residence in Belgium. The standard contract to let a dwelling is a so-called "3-6-9"-contract, this means that houses and apartments are let for a period of 9 years, with the possibility for both parties to terminate the contract after every period of three years.

This possibility for the landlord to terminate the contract and raise the rent has led to an increase in dislodgement in Belgium, especially in the cities. The new rent legislation was meant to support the position of the (more vulnerable) tenants. In the end, after much lobbying by the landlords, the situation of the tenants is surely no better, and maybe even worse than before. Social exclusion on the housing market stays a reality.

Especially in those dilapidated neighbourhoods where renovation leads to "social displacement (or dislodgment)", rent legislation should guarantee the weaker parties on the housing market some housing security. The new law provides less protection for tenants. In fact, the landlord can terminate the contract at any time, provided he pays a compensation to the tenant. A second disadvantage were the temporary provisions during 1991 which were used by landlords to raise the rent for many contracts. As a result the rent increased much faster than the other consumption prices.

7.7. Furnished rooms.

A number of towns in Flanders have introduced a regulation on "furnished rooms", which for the most are rented for a few months by individuals at the margin of marginality. It is not unusual that very high prices are paid for what often are rooms with no conveniences and a minimum of furniture. These regulations mainly introduce minimum norms for the quality of these rooms. A very active and well-organized working group on "Furnished Rooms" has played an important role in the decision-making process on this problem.

"Social rent offices", who intervene or mediate on the rent market in favour of deprived groups, are also working in the same direction. They guarantee the house owners that the lodgers will pay the rent and that their office will take care of a follow-up of the families. This way, "social rent offices" try to help excluded families (e.g. migrants) to get a home on the private renting market.
7.8. Vagrancy.

During the period that is discussed in this report, vagrancy still was a penal offence, in spite of repeated promises to depenalize the act. The government policy statement of 10.05.1988 mentioned that attention would be paid to "the study of the problem of the homeless and of the Vagrancy Act". The "Interdépartemental Working Group for the Protection of the Social Security of the Disadvantaged" insisted in her first (1987), in her second (1989) and in her third (1991) report on "the degree in which the act could be abolished and replaced by social measures which better respond to the present social context".

Attention for the problem of homelessness is not absent from the welfare sector. In the French-speaking part of Belgium, the coordination is done by the "Association des Maisons d'Acceuil".

In Flanders the Decree of the Flemish government of 4 April 1990 introduced a new, and better, financing of about 80 organizations that provide a home for the homeless. These "Centres for Residential Social Work" have been split up in 4 categories: general relief, relief for women and children, crisis relief, sheltered relief. The budget was raised in 1990 to 190 million BEF. The Decree was not the start of a new initiative, but a restructuring, which was appreciated by most of the organizations.

Nevertheless, the organizations keep complaining about a lack of means. The number of social workers in each organization is too small to provide the necessary support. Furthermore, a lot of them are employed in special employment programs, with a worse social statute than regular employees.

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20 In 1992, Ms. L. Onkelinx (National Minister of Social Integration) introduced a bill in Parliament to abolish the law on vagrancy. We expect this bill to be adopted in the second half of 1992.
CHAPTER 3.
POLICIES FOR SPECIFIC GROUPS

If policy measures had a special impact on certain groups, we described their situation when dealing with that specific dimension of social exclusion. The main accent in this report was on these dimensions, and not on the different population groups as such.

However, the situation of certain problem groups, such as migrants and political refugees, is so specific and has given so much rise to public and political attention that we will pay extra attention to them.

1. MIGRANTS.

In this part we pay attention to:

* Law on racism (1.1.)
  - Naturalization (1.2.)
  - Local integration centres (1.3.)
  - Educational measures (1.4.)

1.1. Law on racism.

The law against racism and xenophobia was enacted on the 30th of July 1981. Its intention was to stop racial discrimination and racist acts or propaganda in Belgium.

The law on racism has hardly been applied in Belgium. There are several reasons for this. The first one is that the law can not be used for the two main fields where racial discrimination takes place: the labour market and the housing market. A second one is that it is almost impossible to penalize people who publish printed matter containing racist propaganda because this offense touches upon one of the fundamental freedoms: freedom of speech.

The main problem is that the courts are not willing to condemn people for racist acts. In 1988, 83 complaints were registered, leading to only one condemnation. As a result, immigrants or associations of immigrants abstain from appealing to this act. This means that in reality racist acts remain unpunished in Belgium, thus adding to the more structural forms of exclusion.

In July 1991 national government changed the legislation on naturalization. From 1992 on, third generation migrants (born in Belgium and with one of the parents born in Belgium) automatically receive the Belgian nationality. Children born out of a mixed marriage (one of the parents has the Belgian nationality) also obtain the Belgian nationality. For other migrants the naturalization procedure became easier, especially for children and youngsters.

Having the Belgian nationality is important because it guarantees political rights for ethnic minorities. Immigrants still have no right to participate in Belgian elections, not even local ones, if they are not naturalized. Once they have the Belgian nationality they have the same rights and duties as other citizens. If naturalized, they can apply for a job in the public sector as well.

The main effect of this new legislation is situated in the future. In the short term, only a small group will benefit from it. But naturalization is only a solution to some formal elements of discrimination; it does nothing for daily-life discrimination or for racist acts.

1.3. Local integration centres.

On 18 July 1990, the Flemish government decided to restructure the subsidized non-governmental organizations working with migrants. Three levels of organization were admitted. At the community level VCIM (Flemish Centre for Integration of migrants) was made responsible for the coordination of the sector. At the regional level four Regional Integration Centres (RICs) have been recognized. Finally, at the lowest local level, 21 Local Integration Centres (LICs) were admitted.

The budget for categorical immigrant policies in Flanders was 116.5 million BEF in 1991, 48 million BEF more than the budget in 1990.

The restructuring improved the relations in the network of organizations. The extra financial means made it possible to elaborate local structures. Most local integration centres are not new projects: they are only recognized and financed by the new regulation. The regional and local integration centres are often responsible for projects of the special poverty funds that have been discussed above. The reason for this has already been given: the present increase in attention for problems of social exclusion and poverty is largely due the increased tension between ethnic communities.
1.4. Educational measures (Flanders).

The need for specific educational measures is biggest in Flanders, for two reasons:

(a) compared to Wallonia, a larger number of non-European migrants with an insufficient educational career is living in the larger cities of Flanders;
(b) if they already have some knowledge of a language, it is certainly not of Dutch (or one of its local variants).

1.4.1. Lessons for adaptation to the teaching language.
(Leergang voor aanpassing aan de onderwijstaal)

The Royal Decree of 30.08.1984 provided some support for learning Dutch to foreign children in primary school. For every ten pupils belonging to the target group the school could organize three extra hours a week to improve the pupils’ knowledge of the Dutch language. In this way it should be possible to improve their results and diminish the still increasing number of repeaters among non-Belgian children in primary school.

The target group consists of pupils in primary education, not having the Belgian nationality, not having Dutch as their native language and missing the basic knowledge of Dutch necessary to attend school. 46 Million BEF is available for an equivalent of 62 full-time teachers in 1990 (Kabinet Welzijn, 1991: 10). During the school year 1988-1989 only 39% of the Flemish primary schools with more than 10% non-Belgian children were using this possibility.

There are two important shortcomings. First of all, ethnic minority children who already have the Belgian nationality are not included. However, their linguistic problems often remain, even after having obtained the Belgian nationality. Secondly, it is doubtful whether three hours a week are sufficient to learn Dutch, especially since there is still no specific theory of education to teach Dutch to migrants in Flanders (Terkessidis, Van de Velde, 1991: 154-161).

1.4.2. Education: the 30% measure.

The most important initiative in Flanders in the 80’s was the possibility for primary schools with more than 30% of immigrants to engage additional teachers for extra support. In most of the schools concerned the classes are split up into smaller groups for several hours a week in order to enable more personal contact between pupils and teacher to improve educational results.

The target group consists of children attending a primary school with more than 30% non-Belgian children. A budget of 101 million BEF was available in 1990, through which 137 teachers could be employed (Kabinet Welzijn, 1991: 10). During the schooling period 1988-1989 75% of the 92 schools with more than 30% foreigners were involved.

The most important criticism on this initiative deals with the social statute of the additional teachers. They are engaged as "Subsidized contractuals": temporary contracts
in a lower paid employment scheme. Young teachers without professional experience
often get the jobs, but quit from the moment they can get a "normal" job. As a result
there is hardly any build-up of experience in the schools. Another problem is the very
arbitrary way in which the 30% threshold was chosen (Terkessidis, Van de Velde, 1991:
154-163).

1.4.3. Elkaar ontmoetend onderwijs, EOO.
(Meeting each other in school)
EOO has grown out of the EC-experiments in Limburg, but has been extended to the
whole of Flanders. Apart from the normal curriculum, the pupils attend lessons in their
own (foreign) language for a few hours a week. Attention is paid to elements that link
the different cultures. The projects consist of education for foreign speakers (onderwijs
aan anderstaligen), education in their own language and culture (Onderwijs in eigen taal
en cultuur, OETC) as well as cross-cultural education (intercultureel onderwijs). Schools
can call on foreign teachers to develop the intercultural program. The first projects
started in 1982. In the period 1988-1989 only 47 schools were participating in the
projects: 9% of the schools with at least 5% immigrants. The project has failed to
stimulate participation.

The main problem is that the foreign teachers have to come from the pupils’ countries
of origin. They are only allowed to stay in Belgium for a maximum period of six years. A
serious integration is therefore impossible. The Flemish teachers often do not trust their
foreign colleagues. They fear that the foreign teachers will introduce political propagan-
da from the countries of origin, something which is beyond their control and opposite to
the aims of EOO (Terkessidis, Van de Velde, 1991:157-165).

1.4.4. Intercultural workers in health care.
(Interculturele medewerkers in de gezondheidszorg)
The introduction of "intercultural workers in health care" aims at improving the
communication in health care between the medical staff and patients belonging to ethnic
minorities. These workers have to inform the medical staff about cultural (or religious)
aspects of health care or medication of ethnic minorities and inform the patients on the
Belgian system of health insurance. A special training program has been created for
these workers. The first period started in 1991 and ends in 1993.

The target group consists of patients of ethnic minorities and involved medical staff in
Flanders. The budget for 1991 was 1.6 million BEF, used for coordination and 25 full-
time assistants (in the employment scheme of subsidized contractuals).
2. ASYLUM SEEKERS.

Two recent phenomena have led Belgian government to reconsider existing legislation: the increasing number of asylum seekers and the very negative reaction of the Belgian population. Two aspects should be distinguished: the possibilities to enter Belgium and the reception of the asylum seekers.

2.1. More rigid legislation.

The Immigration Act of 15/2/1980 was changed a first time on 14 July 1987. This reform was meant to discourage economical refugees and reduce the delays in the procedure, in order to stop the increase of asylum seekers. However, the number of asylum seekers kept on growing.

The procedure is as follows: a first step is that the asylum seekers claim the statute of political refugee in Belgium. This claim has to be accepted, or the potential refugee must leave the country immediately. In 1991 this phase took about 8 months on average. During this period most asylum seekers stay in transition-homes or special centres.

If their claim is accepted, a detailed investigation starts on whether the person can be recognized as a political refugee or not. In the latter case the candidate must leave the country. This stage takes 4 to 5 years. During this period asylum seekers look for residence. They apply for financial assistance at a Public Centre for Social Welfare (PCSW). The amount they receive is roughly the same as the subsistence income, but its legal status is much weaker. The PCSW can help the refugees to find a home or can provide a dwelling place.

The new Act of 18 July 1991 is more rigid and intends to simplify and quicken the procedure. The most discussed element is the so-called "two times 5%"-measure. For asylum seekers coming from certain countries the "normal procedure" is no longer applicable. These countries are the ones from which more than 5% of the new asylum seekers in Belgium are coming but from which less than 5% is recognized (e.g. Ghana, India, Pakistan and Poland). Because their chance of receiving the statute of political refugee is so minute, they must present more evidence than other asylum seekers to claim their statute.

The recent changes contain positive elements: a faster procedure reduces the long delays. The negative consequence is that for some countries exclusion has increased. The changes are clearly an attempt to discourage people from coming to Belgium. This was criticized by NGO's working with refugees and by Amnesty International Belgium. The first data confirm a diminishing number of new refugees in November and December 1991.
22. Reception centres and dispersion.

To cope with the growing number of asylum seekers, new reception centres were opened in the late 80's. In order to avoid concentration in a few overcrowded reception centres, the Secretary of State, Ms. M. Smet, ordered the Public Centres for Social Welfare to provide a residence to asylum seekers. Each Belgian municipality should have one asylum seeker for every 1,000 inhabitants.

The deconcentration temporarily solved the overcrowding of the centralized reception centres. In 1991, however, these centres were once again confronted with too many refugees. At the local level not all municipalities were cooperating. In June 1991, 67 Public Centres of Social Welfare of the 308 Flemish municipalities reported that there were no asylum seekers on their territory. Most of them were small villages.

On the other hand, larger cities such as Antwerp refused new asylum seekers on their territory, because they had already more than 1 asylum seeker for 1000 inhabitants. Asylum seekers were no longer welcome, formally because of the financial burden, in reality because town authorities feared increased racial tensions. Indeed, this regulation has led to very emotional and racist discussions in a number of (small) municipalities, which were extensively covered by press and television and (mis)used in the political debate.

2.3. Stronger repression of illegal immigrants.

A number of asylum seekers have already been living in the country for some years and they often have integrated fairly well in local community before hearing that the decision with respect to their statute of political refugee was negative. The only alternative left for them is to stay illegally.

As an answer to the public's growing real or imaginary fears a more repressive attitude towards illegal immigrants is requested. They should be forced to leave the country. The number of illegal immigrants in Belgium is estimated 100,000 on a population of 10 million people. Recently, increasing numbers of illegal immigrants or economic refugees have been coming in from Eastern Europe.

This attitude of public authorities could result in diminishing solidarity, more police-control on foreigners and growing racism.
CHAPTER 4: GLOBAL POLICY EVALUATION.

Looking back at the period that is covered by this report, it becomes clear that 1990 and 1991 have been years of gestation. The eighties, a decade of increasing problems of poverty and social exclusion and of decreasing political attention for the outsiders, were followed by two years during which a large number of initiatives have been taken. However, a general policy to combat social exclusion has yet to be developed.

Although it still is too early to have evaluation studies covering programmes and specific initiatives started during this period, some statements already can be made.

Some policies were successful, such as the "Work Again Action" or the "Employment by the Public Centres for Social Welfare". Others can already be described as failures, not sufficiently having realized their aims, such as the "Deprived Housing Areas". Some even have created new forms of exclusion - even if the opposite was meant - such as the new rent legislation. Finally, measures have been set up of whom it was known that they would lead to more and further exclusion. We have discussed the matter of asylum seekers and of "abnormally long" long-term unemployed. However, most measures can not be classified under one or another heading: they had both positive and negative aspects.

In this chapter we will try to summarize the overall development of the national and federal policies to combat social exclusion in Belgium. These developments have not always been the result of planning or of a global long term policy. The developments reflected in the different initiatives have, however, some common characteristics.

1. INCREASING ATTENTION FOR PROBLEMS OF EXCLUSION.

At the end of the 80's there was a growing attention for problems of exclusion (however defined) and poverty. This attention was partly caused by the electoral success of the extreme-right parties on the basis of an anti-immigrant programme. Their success was explained as a reaction against a situation of poverty and deprivation in inner-city areas. As a result the traditional parties started to pay more attention to social exclusion.

However, the policies to combat poverty and exclusion are still of secondary importance compared to the dominant political topics such as the budgetary deficit, the economic development, the position of Belgian firms in international economy, and finally the next steps in the federalization process.
2. INCREASING COMPLEXITY.

The combat against poverty and social exclusion in Belgium must be organized in an increasingly complex political context.

A first reason for this complexity is the process towards a federalized State. Policies have been developed, or are to be developed by a good many more actors than before: national government, the Flemish government (which fortunately integrates the Community and the Region), the government of the Walloon region, the government of the French-speaking Community, the government of the Metropolitan area of Brussels. There is hardly any coordination between the different levels.

A second reason was typical for Flanders: the technique of creating special "Funds". The traditional regulations remain intact, but Funds are added that deal with specific aspects of the social problem. The Funds are created on a temporary basis to finance well defined projects. We discussed the "Special Fund for Social Welfare", the "Flemish Fund for the Integration of the Deprived", the "Special Fund for the Support of Local Policies concerning Vulnerable Groups of the Population", the "Flemish Fund for Integration of the Underprivileged" and the "Fund for Social Housing in Deprived Neighbourhoods".

Working with such Funds certainly has its advantages. It enables flexible working with short-term projects in order to realize clear and specified goals. The creation of a Fund is also a politically interesting method: it is visible for the population that new initiatives have been taken.

But there are quite a number of disadvantages. The creation of several funds renders the financing of initiatives chaotic. NGO's almost need a full-time employee to prepare the proposals to receive money from the different Funds. And the public authorities and public administrations are losing their overview of the field. Furthermore, there is a lack of coordination between the different initiatives. And perhaps the most important failure: there is no guarantee for the continuity of projects, or for the use of accumulated experience. Long term political strategies hardly exist.

We mentioned that the existing regulations have remained intact. This is not totally true. The formal dispositions have not changed, but the financial means allocated to these programmes and policies often have been frozen with reference to the increased means of the Funds.

3. INCREASING REGIONAL DIFFERENCES.

At the same time the gap between the regions in Belgium is widening. Policies to combat social exclusion are developed at a different speed in Flanders and in the Walloon Region. In the latter, very few initiatives have been taken in 1990 and 1991.
Combatting poverty or social exclusion was not that much of a priority in the Walloon Region.

In Flanders, a large number of reforms were set up at the end of the 80's. We discussed the reorganization of Basic Education, the new Decree on the homeless, on community work, ... Though not perfect, most of these reforms improved the former situation of the NGO's and increased their budgets.

During the negotiations for a new government for the Walloon region in January 1992, there was a growing attention for the combat against poverty in the Walloon region as well.21

4. MORE RESPONSIBILITIES AT THE LOCAL LEVEL IN FLANDERS.

Another consequence of the creation of special Funds is that the implementation of programmes has increasingly become a responsibility of the local level: the cities and municipalities. The Special Fund for Social Welfare, the Flemish Fund for the Integration of the Deprived, the Special Fund for the Support of Local Policies concerning Vulnerable Groups of the Population and the Flemish Fund for Integration of Underprivileged: they are all financing projects at the local level.

The local authorities, of course, should know the local needs better than national authorities. But the actual decentralization has led to a lack of coordination: local policies are not always consistent with other, national or regional, initiatives. Furthermore, the necessary expertise is missing in a lot of municipalities. Local authorities may also be tempted to divert the means of the Funds from their real targets and use them for destinations that are electorally more rewarding. They are much more under the direct pressure of the electorate than national authorities.

In the Walloon region the situation is different because the Public Centres of Social Welfare enjoyed much larger autonomy than in Flanders.

5. AN INCREASING THOUGH STILL SMALL BUDGET

With the creation of several special Funds and with a number of new Decrees on social services, the budgets for policies to combat social exclusion have increased in Flanders. However, the NGO's are still complaining about a lack of means to secure professional work and continuity. As a whole the budget for social services seems to remain insufficient to solve the problems, despite attempts to invest more money in the social sector.

^ These intentions are being realized in 1992, as is shown by the special programme to combat social exclusion adopted by the government of the Walloon Region on 16 July 1992.
This is, of course, partly the result of increasing awareness, of more professionalization and of self-contained organizational developments. But it is also a reflection of more needs.

6. LACK OF A POLITICAL STRATEGY.

The administration of the Royal Commissioner on Migrants’ Policies has produced more than 3,000 pages of very detailed and highly praised reports, dealing with specific long-term policy proposals. So far, the majority of the suggestions remain unrealized. The measures taken are not always part of a long-term strategy.

The combat against poverty in Flanders was based on a report discussed in the Flemish Parliament in 1989. The main idea in it was the need for an integrated approach to combat poverty.

However, it is not clear if these documents are used by the Ministers in the development of their policies. The political consensus to combat exclusion exists in texts, but is not always clear in the actual policies of the departments.

7. LACK OF INSTRUMENTS FOR EVALUATION.

Finally, we must repeat the conclusion of our own first annual report: there is insufficient information on social exclusion and poverty. This lack is not only there with respect to empirical data but perhaps even more with respect to their analysis and their interpretation in terms of a coherent theory. The regular publication of a Yearbook on poverty and social exclusion (Vranken, Geldof, 1992) could contribute to an improvement in this situation. Furthermore, there are insufficient means for a serious policy evaluation at the national and regional levels.
SUMMARY AND CONCLUSIONS.

In the first part of this report we identified the different actors that participate in the definition and implementation of policies with respect to social exclusion. The progressing federalization of the country, however, means that an important amount of responsibilities has been delegated to the regional levels and that, consequently, very diverse policy measures have been taken in the course of recent years.

In the second part, we tried to present a general picture of social exclusion in a number of important sectors of Belgian society. Such a systematic description did not exist until now for Belgium. In writing this inventory, it became clear that for some sectors there are either very few social indicators (e.g. on morbidity and mortality) or no indicators at all (e.g. on legal help). For a number of other aspects of social life, such as housing, the available figures are fairly dated. The income situation of the household, on the other hand, is very well documented.

Finally, in part three, the most important policy measures have been described and analyzed. Again, very few studies exist that describe the policies with respect to one or other of these fields. The far-reaching redistribution of responsibilities did not facilitate a detailed description. "Privileged witnesses" to evaluate these policies were hard to find at this stage of the project. This was not only because they had to come from the different parts of the country and from the different levels of political decision-making, but also because of a rapidly changing social, political and institutional context.
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