

### What is poverty?

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

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

### Characteristics of poverty

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

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

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

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

### Participating in society

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

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



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

# POVERTY AND LIVING CONDITIONS

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

## Social exclusion in multiple life domains

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

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

## Shame and scarcity

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

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

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



[Netwerk tegen armoede](#): Inzichten in armoede. Vzw De Link. [Visie op armoede](#) Poverty and social exclusion. [Yearbook 2018](#) Mullainathan, S., & Shafir, E. (2013). *Scarcity: Why having too little means so much*. New York, NY, US: Times Books/Henry Holt and Co.

## Child poverty: statistics

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

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

## Children's rights and poverty

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

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

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

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

## Instruments

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

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

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



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



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

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

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

## How is the poverty line calculated?

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

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

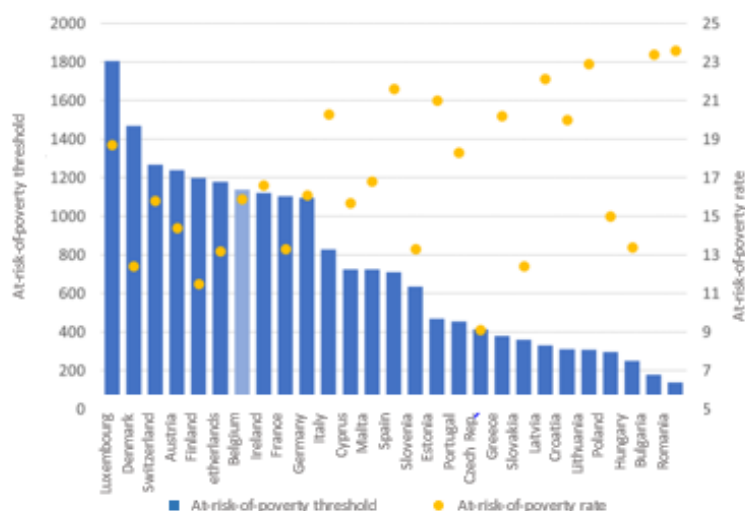
The family income is divided by the equivalent household size. Then **60% of the median standardised family income is taken** (*median = the income that lies exactly in the middle of the income distribution*).

## 1,139 euros

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

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

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



## Living a dignified life?

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



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

## Human dignity

Human dignity is a juridical key concept. It is the base of the Universal Declaration of Human Rights, the European Social Charter, the social constitutional laws in the Belgian constitution and the OCMW law.

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

It is the **assignment of every OCMW**, and in addition to every local government, to **realise a dignified life** for every inhabitant. The community puts maximum effort into equal access to the social constitution (art.23 constitution), such as the right to a dignified income. To answer what a dignified income means, and how much it is, reference budgets for social integration can provide one.

## Reference budgets

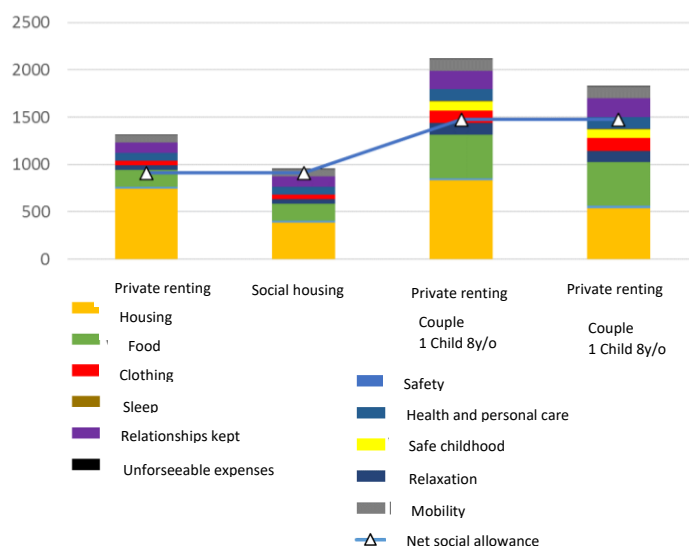
Reference budgets are priced baskets of goods and services that get used as a standard to decide the minimum requirements to lead a dignified life.

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

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

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

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



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



Are you curious about your family's reference budget?

[www.cebud.be/budgetcalculator](http://www.cebud.be/budgetcalculator)



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



### Reference budgets

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

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



### REMI-tool

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

1

REMI is a useful standard when assessing living conditions in terms of human dignity. REMI supplies the social workers with a scientific framework to establish a diagnosis of the needs of every specific client situation with common criteria. By doing this, intolerable differences between and inside the OCMWs can be averted.

2

The detailed output of REMI gives members of the Bijzonder Comité voor de Sociale Dienst (special committee of the social services) a structured survey of the minimum costs needed for a household to live a life in dignity. The survey demonstrates which efforts the client and the OCMW can make to be able to pay for these costs. These efforts may include raising incomes, lowering expenses and/or providing additional support.

3

Thanks to REMI there is more uniformity when a proper income research is conducted to obtain the right to social care. It is a guideline on drawing up a file on the financial situation of a client.

4

REMI can be used as an educational instrument. It helps the person seeking help to gain a greater understanding of the necessary expenses of their family, which is an important condition to properly manage the household budget.



[www.cebud.be/referentiebudgetten](http://www.cebud.be/referentiebudgetten)

## What?

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

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

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

## Where to?

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

## By whom?

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



## Steps

A social research consists of several steps:

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



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

## The right to social integration

The right to Social Integration (RSI) is the final element of our social security. It is intended for anyone who has insufficient means of subsistence and has no or only limited entitlement to an income from employment, unemployment, illness or disability.

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

*"Every person has the right to social integration. Under the conditions stipulated in this law, this right can consist of an employment and/or a social allowance which may or may not be accompanied by an individualised social integration contract (ISIP). It is the task of the public social welfare centres to ensure this right." (art. 2 Law of 26 May 2002)*

## Employment

The mission of providing employment of the OCMW can consist in offering a full-time job or in developing an individualised path for social integration that leads to employment in the long term.

## Social allowance

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

To be entitled to a living wage, they must meet certain legal requirements.

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



The social allowance (as from 1/9/2018) is:  
 € 607.01 per month for a cohabitant;  
 €910.52 per month for a single person;  
 €1254.82 per month for dependant children.

## ISIP

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



PPS Social Integration: Information on social allowance [www.mi-is.be](http://www.mi-is.be)



## Definition

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

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

## Characteristics

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

- ⊕ Outreach work starts by making contact with people in their own environments. ‘**Actively seeking contact**’ instead of ‘waiting’ is the basis of every outreach practice.
- ⊕ Outreach focuses on specific, usually **vulnerable, target groups**. It is about connecting with people who, despite supposed needs, have no (positive) contact (anymore) with social services and who do not ‘ask’ for help either.

- ⊕ Outreach work is an **active, unsuspecting and often unsolicited approach in people’s own environments**. Outreach work not only meets people’s potential needs, but also aims to stimulate positive connections with social services and with their own network as well.
- ⊕ Entering into a **working relationship** with people is a priority in outreach work.
- ⊕ At an institutional level, outreach practices also play a role in the search for **more comprehensive and coordinated aid and care**. More integrated support can be achieved through cooperation between different sectors. The role of the outreach worker is often that of mediator, advisor or case manager, and always that of an intermediary.



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



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