



Federal Public Service
Social Security

Peer Review – Belgium

**How to reconcile family life and entrepreneurship?
A focus on Belgian self-employed persons**

20-21 June 2017

1. The current situation in Belgium
2. Policy measures
 - Maternity benefits
 - Care initiatives
3. Results, evaluation and challenges
4. Constraints, success factors and transferability

1.

The current situation in



1.1. Social statute of the self-employed

- Definition 'self-employed' person : no subordination

- Specific social security protection

- 3 different categories
 - Self-employed in main occupation
 - Self-employed in complementary occupation
 - Collaborating spouse

Obligations

- Affiliation to a social insurance fund

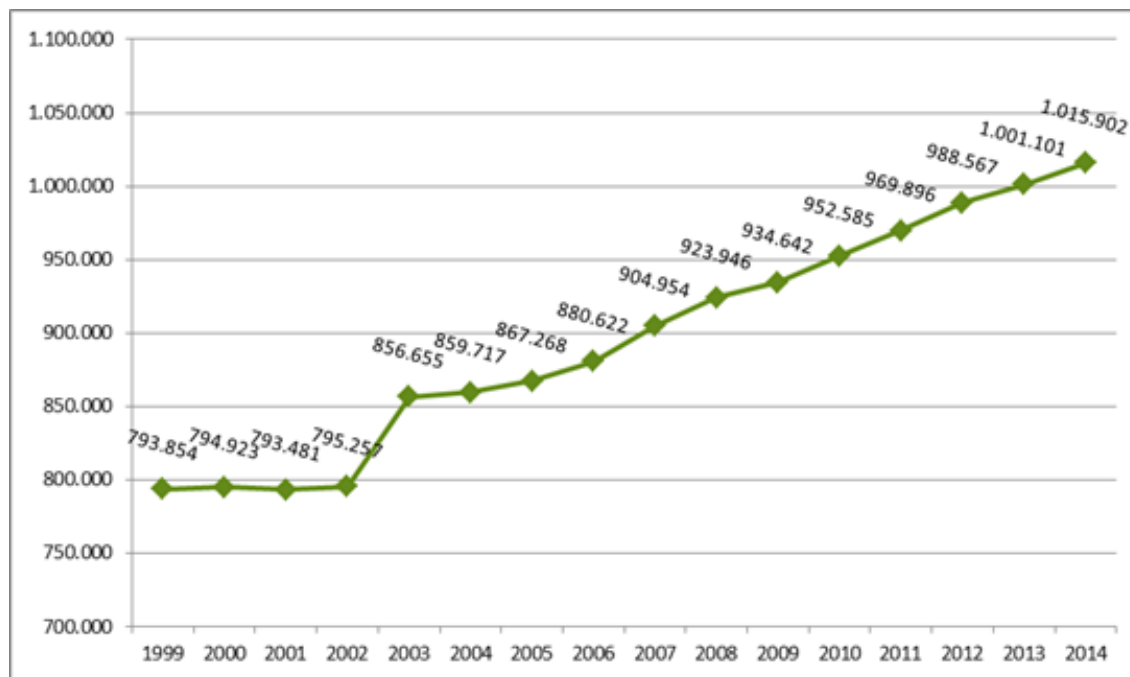
- Payment of social security contributions
 - Quarterly
 - Since 1 January 2015: two phases

Rights

- Child benefits
- Sickness and disability benefits
- Maternity insurance
- Pension
- Transitional benefits (in case of bankruptcy, ...)
- Measures improving the reconciliation of professional and private life
- Care initiatives

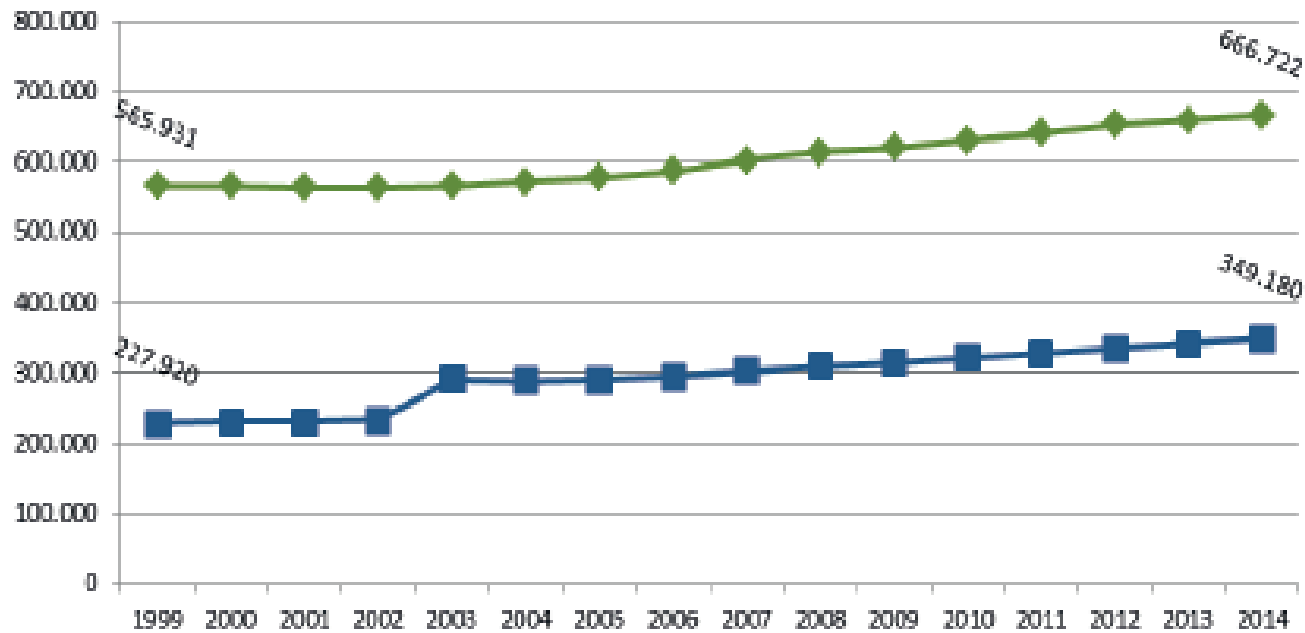
1.2. Some data

Evolution of the number of compulsorily insurable self-employed persons, Belgium 1999 – 2014
(Source: NISSE)



Evolution of the number of compulsorily insurable self-employed women, Belgium 1999 – 2014

(Source: NISSE)



Analysis

“The increase of self-employed persons is attributable to an increase in the number of self-employed women.”

However:

- ❑ In reality: increase in the category of complementary self-employed persons => self-employed women choose less often full-time entrepreneurship.
- ❑ Self-employed women are only one third of the self-employed working population
- ❑ Female entrepreneurship still has growth potential

1.3. Reconciliation of work and family life: mainly a women's issue

- Workability monitor
 - 34,6 % of the self-employed women experience a problematic work-family balance
- Field consultation
 - Balancing family and professional life is not always self-evident for the self-employed with children
- Analysis
 - The challenges of combining family and professional life are a barrier to self-employed professional activity, especially for self-employed women
 - Further development of existing initiatives

2. Policy measures

- Maternity benefits
 - Maternity leave
 - Maternity aid
 - Exemption from the payment of social security contributions after childbirth

- Care initiatives

Maternity leave

- 2 periods
 - Compulsory period: 3 weeks
 - 1 week prenatal rest period
 - 2 weeks postnatal rest period
 - Optional period: 5 => 9 weeks
 - Maximum 2 weeks before compulsory prenatal rest period
 - Optional period can be taken in periods of seven consecutive days until 36th week after compulsory postnatal rest period
 - Option: part time

- Hospitalisation of the child
- Death of the self-employed mother
- Maternity allowance
- Adoption leave

Maternity aid

- 105 service vouchers
- Means of payment for household chores
- Social insurance fund pays the part of the user

Exemption from the payment of social security contributions after childbirth

- For all births from 1 October 2016
- Quarter following childbirth
- Automatically
- All rights are maintained

Care initiatives



Informal care

- Serious illness of a relative
- Palliative care
- Disabled child

- Complete **or partial** interruption
- Monthly allowance (EUR 1.192,09 or half)
- Maximum 12 months
- Exemption from paying social contributions (after three consecutive months)

3.

Results, evaluation and challenges

Maternity benefits: early signs

- Early signs: generally positive
- Wishes of the female self-employed persons
- Flexibility of part-time maternity leave

Maternity aid: upcoming changes and challenges

- Non take-up (30%) => semi-automatic procedure
- Federalisation of competences

Care initiatives

More applications (Source: NISSE)

Former family plan (census on 31/12)												
Nature of the care	2011			2012			2013			2014		
	M	W	Total	M	W	Total	M	W	Total	W	Total	
Care for a seriously ill child	2	4	6	0	0	0	0	2	2	1	5	6
Palliative care for a child	1	0	1	0	0	0	0	0	0	0	0	0
Palliative care for a partner	0	0	0	0	1	1	1	0	1	0	0	0
TOTAL	3	4	7	0	1	1	1	2	3	1	5	6

New informal care system (census on 31/12)						
Nature of the care	2015			2016		
	M	F	Total	M	F	Total
Serious illness of a relative	1	2	3	17	22	39
Palliative care	0	0	0	0	1	1
Care for a disabled child	0	2	2	6	5	11
TOTAL	1	4	5	23	28	51

4.

Constraints, success factors and transferability

Constraints

- Budgetary constraints
- Belgian institutional framework (service vouchers!)
- Adequate (data) information flows

Success factors

- Specific nature of self-employed professional activities
- Flexibility

Conclusions

- Significant progress
 - extension of maternity leave by four weeks + part-time
 - exemption from payment of social security contributions
 - reform existing care systems for:
 - extension of the care situations
 - extension of the group of persons who can benefit from care
 - extension of financial support

Thank you!

Bedankt!

Merci!

Danke!

Gracias!

Grazie!

Tänan!

Tack!

Questions

