



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

# Access to essential services for low-income people

## Belgium

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## Summary

In Belgium, the concept of 'essential services' is only used in the context of the public security of network and information systems. It covers the following sectors: energy, transport, financial services, healthcare, drinking water and digital infrastructure.

There is no general definition of 'low income' used to facilitate access to all essential services. Each of the services has its own definition of low income, sometimes established at regional level. Often even the concept of low income is not used, but the regulations refer to different categories of people with a specific social status that frequently is connected to a modest or low income.

With regard to *water*, 'protected clients' enjoy a number of in-kind services to improve their access to water. Flanders has a social tariff for beneficiaries of certain social benefits; in the Brussels Capital Region and Wallonia, public social welfare centres (PSWCs) can grant financial support from a social fund. Until recently, only Wallonia had a guaranteed provision of water through prepayment meters; Flanders is now introducing this measure. Special procedures are in place to avoid disconnections. Regular information campaigns are organised to inform people about tariffs and services.

To improve access to *sanitation* for people with low income, many municipalities grant financial support to buy waste bags. Flanders grants a tax reduction for wastewater management, for people who enjoy the social tariff for water.

For *energy*, social tariffs are automatically granted to certain categories receiving social benefits. A guaranteed minimum supply is managed with the help of power-limiting devices. A number of subsidies and services exist to improve energy efficiency, but take-up by vulnerable tenants is low. Public service obligations by energy suppliers include prepayment meters and special mediation procedures to avoid disconnection. Financial support can be granted by PSWCs through a social energy fund.

The national rail company and regional bus companies provide reduced tariffs to people benefiting from 'enhanced reimbursement status'. PSWCs and social NGOs actively inform people about the availability of the tariffs. In Wallonia, PSWCs can offer *transport services* to low-income people.

Regarding access to *digital public services*, a federal website has been developed to facilitate access to public administration websites. All regions have launched action plans to ensure access to the right online information, and a social tariff with a moderate reduction on commercial prices is available to various groups of low-income people in all regions. Local authorities offer support to improve digital literacy.

There are no specific measures in place to facilitate access to *basic banking services*.

Federal and regional plans to fight poverty are explicitly aimed at improving access to certain services by citizens, especially the most vulnerable. These services include energy and water, where further reforms are planned. Flanders has also adopted a specific action plan on energy poverty. In Wallonia, the anti-poverty plan also identifies measures to improve e-inclusion, and mobility for vulnerable people.

Rising *energy* prices constitute a major barrier for low-income people in accessing energy. There is a strong relationship between income poverty, housing poverty and energy poverty. The number of protected clients on the social tariff for electricity and gas has increased significantly; the social tariff does not cover all low-income people. Notwithstanding automatic granting of the social tariff, non-take-up stands at 10%. Non-take-up of subsidies for 'rational energy use' (energy-saving measures) is a particular issue among low-income people. Collective meters and central heating systems create additional barriers to accessing affordable energy. Prepayment meters used in cases of payment default often lead to auto-disconnections. Local advisory committees (LACs) have developed mediation procedures to avoid disconnections. There are good-practice

guides to improve their functioning. Platforms for dialogue between energy suppliers, PSWCs, administrative bodies, social NGOs and people experiencing poverty have formulated recommendations for future policy development, to improve effective access to affordable energy for low-income people.

## 1 Overview of national/subnational measures aimed at supporting low-income people in accessing essential services

According to Principle 20 of the European Pillar of Social Rights (EPSR), everyone should have “the right to access essential services of good quality, including water, sanitation, energy, transport, financial services and digital communications”. Moreover, support for accessing such services should be available for those in need.<sup>1</sup> The importance of ensuring access to essential services is also well established globally in the framework of the United Nations 2030 Agenda for Sustainable Development and its 17 related Sustainable Development Goals (SDGs) which was endorsed in 2015 by all UN countries including all EU countries.<sup>2</sup> This report investigates the extent to which Principle 20 of the EPSR has already been implemented in the six services under scrutiny in Belgium. The group of “those in need” is restricted in the report to people on a low income and low-income households.

### 1.1 Definition of ‘essential services’

In Belgium, there is no clear definition of essential services – either at federal or at regional level – that is consistently used to describe the services that are deemed necessary to support the social inclusion of people in society and/or in the labour market. However, the Belgian law transposing the EU Directive 2016/1148, on network and information systems, uses the concept of essential services with regard to services that are considered of general interest for public security. These services are: energy (including electricity, oil and gas), transport (including transport by air, rail, road and water), financial services (including financial institutions and trading platforms), healthcare (including hospitals and private clinics), drinking water and digital infrastructure<sup>3</sup>.

### 1.2 Definition of ‘low-income people’ used in the context of access to services

There is no general definition of low income used in Belgium to identify measures to facilitate access to the essential services mentioned in Principle 20 of the EPSR (see above). Each of the services has its own definition of low income, sometimes established at regional level. Even the concept of low income is often not used, with regulations referring to different categories of people with a specific social status that is frequently connected to a modest or low income. The fact that social status is used to grant certain services at a lower price could cause a disincentive to work. The new Flemish government is therefore planning to grant services on the basis of low income. However, there is no indication yet that this will also apply to the services dealt with in this report.

For **transport**, people who are eligible for ‘enhanced reimbursement status for healthcare’ are granted specific advantages. This status covers low-income people, on top of a number of categories of beneficiaries of certain schemes (including people on minimum income or guaranteed minimum pension, and people on certain benefits for

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<sup>1</sup> The EPSR was jointly proclaimed by the European Parliament, the European Council and the European Commission on 17 November 2017. For more information on the EPSR, see:

[https://ec.europa.eu/commission/priorities/deeper-and-fairer-economic-and-monetary-union/european-pillar-social-rights/european-pillar-social-rights-20-principles\\_en](https://ec.europa.eu/commission/priorities/deeper-and-fairer-economic-and-monetary-union/european-pillar-social-rights/european-pillar-social-rights-20-principles_en).

<sup>2</sup> The SDGs and their targets seek to realise the human rights of all, by promoting an integrated notion of sustainable development aimed at creating synergies between economic, environmental and social policies and objectives. For more information on the SDGs, see: <https://www.un.org/sustainabledevelopment/sustainable-development-goals/>.

<sup>3</sup> Wet van 7 april 2019 tot vaststelling van een kader voor de beveiliging van netwerk- en informatiesystemen van algemeen belang voor de openbare veiligheid, annex I. [http://www.ejustice.just.fgov.be/cqi\\_loi/change\\_lg.pl?language=nl&la=N&cn=2019040715&table](http://www.ejustice.just.fgov.be/cqi_loi/change_lg.pl?language=nl&la=N&cn=2019040715&table).



disabled people). The income ceiling is €18,855.63 per year, with an extra €3,490.68 per additional household member. For pensioners, people with disabilities, surviving spouses, civil servants on sickness leave, single-parent households, unemployed people or people in incapacity to work, it is €19,566.25 per year, plus €3,622.24 per additional household member (amounts since 1 July 2019).

Since the completion of liberalisation of the market for **gas and electricity** in 2007, a *federal law* defines the concept of 'protected residential consumers with low income or precarious situation' on the basis of social criteria. These protected consumers have the right to access electricity and gas at a 'social tariff'. The status of protected consumer is granted to a household if one of its members belongs to given social categories: people receiving minimum-income benefits from public social welfare centres (PSWCs); people receiving an income-replacing benefit, or integration support for people with disabilities, from the Federal Service for Social Security; older people receiving an income-guarantee benefit for the elderly, or support for help by others granted by the Federal Pension Service; and people living in particular social dwellings with gas heating. These benefit levels differ widely. The label 'protected consumer' is granted on the basis of the income of one of the household members and therefore does not reflect the global income of the household. It does not include people whose income from other similar benefits, or from work, is comparable. The category of protected consumers does not cover the whole group of people living on an income at or below the at-risk-of-poverty (AROP) threshold (i.e. €1,187.17 per month for single persons and €2,493.17 per month for a household of two adults and two children<sup>4</sup>). The Federal Ombudsman for Energy estimates that the social tariff should be granted to around 1 million households, compared with around 400,000 households who were actually eligible in 2018. The eligibility criteria also exclude households who live in buildings with a centralised heating system that are not social dwellings, notwithstanding the high share of households on modest incomes who are not equipped with individual electric meters. The regions of *Wallonia* and *Brussels-Capital* have broadened the criteria to households engaged in a debt settlement process or receiving budgetary guidance, but subject to a limit on the amount and duration of power supplies (the support ceases once the customer has paid off their debt to the supplier). *Flanders* applies the federal definition, but adds those people who benefit from care support for the elderly, provided by the Flemish social protection scheme.

Since 2014, **water policy** has been a regional competence in Belgium. There are 38 important companies involved in the production and distribution of water, which often have different policies, especially with regard to pricing. Regulations and practices are also different between the three regions. For water, since the introduction of a new tariff structure in *Flanders* in 2016, a social status of protected client has been introduced, for whom specific measures exist to improve their access to water. A number of people receiving particular benefits, who can therefore be considered as being on a low income, are considered as protected clients. These consist of people in receipt of: minimum income; income guarantee for older people; benefits for disabled people granted by the PCSWs; a number of income-replacing or integration-oriented benefits for disabled people granted by the federal service for social security; and benefits granted by the federal service for pensions, or a care budget granted by the Flemish agency for social protection.

In the case of **sanitation**, the definition of low-income people who may have access to subsidies for waste management or free waste bags differs quite markedly between municipalities. People who are entitled to the social tariff also enjoy a reduced tariff for taxes on wastewater treatment<sup>5</sup>.

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<sup>4</sup> EUROSTAT, 17 December 2019.

<sup>5</sup> <https://www.vlaanderen.be/sociaal-tarief-en-vrijstelling-van-de-heffing-op-de-waterverontreiniging>.

For **digital services**, the yearly income ceiling for receipt of a small reduction on the commercial prices is €19,566.25 for people on minimum income, or low-income elderly people, and €18,736.66 for low-income people with disabilities.

There is no definition of low-income people as far as access to **basic banking services** is concerned.

### 1.3 Measures for facilitating access for low-income people to services

#### 1.3.1 Access to water

In all three regions, identification of protected clients (and in Flanders of those who can enjoy the social tariff) is done automatically: the federal and regional agencies inform the water companies who are the beneficiaries of the benefits that give access to the status of protected client. Protected clients can access a number of *in-kind services* that can improve their access to water provision. They can ask for a free-of-charge water scan, to improve the sustainability of their water consumption and to detect possible leakages. They can ask the water company to read the water meter if they face difficulties doing this themselves. To ease the payment of their bills, they can request monthly payments; no extra costs are due for reminder letters, and a tailor-made payment plan can be put in place in case of payment problems, with monthly repayments.

In Flanders, protected clients are subdivided in two groups: people entitled to the social tariff, and those who pay the normal price. Only people living on the minimum income or on benefits for disabled people, and pensioners living on a guaranteed income for the elderly, are granted the social tariff. They receive a reduction of 80% on their water bills. The number of those on the social tariff is considerably smaller than the number of protected clients: in 2018 there were 184,523 protected clients of whom 157,842 enjoyed the social tariff<sup>6</sup>.

People who do not have an individual water meter cannot access the social tariff, but they can request compensation. *Wallonia and the Brussels Capital Region* do not have social tariffs that are comparable to the social tariff in Flanders. In Brussels, water charges are related to the size of the household and the volume of consumption only. Brussels is planning to introduce a social tariff on the model of Flanders in 2021. In Wallonia and in the Brussels Capital Region, municipalities can grant certain households financial support for the payment of water bills – such as large households, pensioners and people on the minimum income – from a social fund for water financed through a small contribution per cubic metre of water consumption.

The social tariff for water in Flanders is very effective. Without this tariff, 37 to 40% of the target group would have payment problems; with the tariff, the figure is close to 0% (Vanhille *et al.*, 2018). Anti-poverty organisations complain that the number of clients on the social tariff does not cover the number of people at risk of poverty (16.4% of the population in 2018). There are clear indications that a greater number of protected clients who do not enjoy the social tariff face payment problems: protected clients without the social tariff are more likely to receive payment reminders from water companies (23.9% compared with 17.9% for clients on the social tariff); they are more likely to receive a notice of payment default (11% versus 7%); they are more often put on a payment plan by the LACs (0.9% versus 0.5%); and they are more likely to be disconnected (1.7% versus 0.7%)<sup>7</sup>. The Flemish ombudsman, in a report on water and energy, pleaded for the extension of the group of beneficiaries to all those who qualify for access to the social energy fund: in terms of the whole of Belgium, this would cover around 1 million vulnerable households, corresponding broadly to the number of

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<sup>6</sup> Vlaamse Milieumaatschappij (2019), Statistieken – Toepassing algemeen waterverkoopreglement – jaar 2018, <https://www.vmm.be/publicaties/statistieken-toepassing-algemeen-waterverkoopreglement-jaar>.

<sup>7</sup> *Idem*.

households at risk of poverty and social exclusion (19.8% of the total population in 2018). Equally, the extension of the social tariff to all households living in social housing would drastically reduce the number of households with payment problems (Vanhille *et al.*, 2018).

In the Brussels Capital Region, there is no *guaranteed provision* of water. In Wallonia, prepayment meters can be installed that guarantee access to a limited provision of water<sup>8</sup>: this applies to households in payment default. But the implementation of these 'smart budget meters' is far from satisfactory: vulnerable households point to the fact that a minimum provision of water does not allow them to live in dignity. From 2020, water flow limiters can be installed in Flanders to avoid disconnection.

Procedures for disconnecting clients who are in payment default also differ between the regions in Belgium. In Flanders, it requires a decision of an LAC, composed of social workers from the PSWCs and representatives of the water companies. The practices of these LACs are subject to criticism and could be considerably improved. A participatory research project (Van Lancker, 2017) reveals that there are significant differences in the attitudes of LACs: some are more inclined to advise disconnection, whereas others prioritise protection of vulnerable clients. Some LACs do not actively invite clients in payment default to appear before them and explain their problems; or they fail to organise a social investigation before the LAC meets. However, the efforts of civil society organisations and PSWCs have resulted in a considerable decrease in the number of disconnections. In Wallonia, disconnections are subject to approval by a judge. Many judges refuse disconnections because they consider them an infringement on human dignity.

People who are disconnected from the water network should in theory have access to public water provision, through fountains or public water pits. But in Belgium, there is only a small number of public water places available.

In all three regions, regular *information campaigns* are organised by the regional water regulation agencies, to inform people about special tariffs, services and methods to save water. However, low-income people are difficult to reach. PSWCs, social NGOs and anti-poverty organisations therefore actively seek to inform people about their rights through their own networks.

### 1.3.2 Access to sanitation

In Belgium in 2017, 87.98% of the population is connected to wastewater treatment plants<sup>9</sup>. In Flanders, people on low income who are entitled to the social tariff, or who receive compensation payments, also enjoy a reduced tariff (20% of the normal tariff) for wastewater treatment. Many municipalities grant subsidies to buy waste bags, or distribute free waste bags, especially for people on low income.

### 1.3.3 Access to energy

Energy competencies in Belgium are shared between the federal state and the regions. The federal state is responsible for large-scale energy infrastructure, gas and electricity planning, tariffs and taxes, nuclear energy and off-shore wind. The regions are in charge of the local distribution and transport of gas and electricity, as well as energy efficiency and renewable energy. Measures to ensure access to energy in Belgium focus on energy prices and on safeguards against disconnection. A system of *in-kind benefits* (a free 100 kWh per household plus 100 kWh for every household member) that existed in Flanders was abolished in 2016; this was because the measure was considered to be insufficiently

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<sup>8</sup> Prepayment meters require payment before use (frontloading). Consumption stops once the credit is used up, but in certain cases, a guaranteed minimum delivery can be ensured

<sup>9</sup> <https://ec.europa.eu/eurostat/databrowser/view/ten00020/default/table?lang=en>

targeting the most vulnerable consumers, and the cost was covered through increases in general electricity prices. However, abolishing the measure did not cause a reduction in electricity prices.

There is a *reduced social tariff* at national level, which can be complemented at regional level for specific categories of people. The social tariff is a measure to help people belonging to certain categories, mentioned above, to pay their electricity and/or gas bills. The tariff is for the whole territory of Belgium, regardless of the provider or network manager. The tariff is calculated twice a year by the federal regulator for energy (CREG), on the basis of the lowest commercial energy prices. For electricity, the social tariff varies depending on whether the household has a single meter (day meter), a double meter (day and night meter) or only a night meter. For gas there is only one tariff. The social tariff is granted automatically, based on the administrative data held by the relevant federal or regional services. This automatic grant system is important to secure take-up of the social tariff.

In all three regions, there is provision for a *minimum supply* of energy, regulated using power-limiting devices. For gas, due to technical reasons, this is done by using prepayment meters. Certain prepayment meters for electricity do not have power-limiting devices. In these cases, people often disconnect themselves, because the minimum delivery of electricity is not guaranteed.

*Measures to improve the energy efficiency* of buildings are highly effective in the fight against energy poverty, since people on a low income often live in old worn-out dwellings that are energy-inefficient. For the same reason, the risk of payment problems is highest for households in dwellings that are not energy-efficient (Verbeeck *et al.*, 2019). Although in Flanders the number of poor households living in more energy-efficient dwellings increased between 2013 and 2018 (from 45% to 65%), the proportion of them with payment problems (measured on basis of the housing quote of 30% of household income or on the budget methodology) remains much higher than among other households. In *Flanders*, protected consumers have the right to certain *services and subsidies* from distribution system operators, such as: a free-of-charge energy scan; a discount for the purchase of an energy-saving washing machine or fridge; a subsidy when installing a condensing boiler; several insulation subsidies for private rented dwellings; and an interest-free energy loan for investment that makes the dwelling more energy-efficient. Some of these measures, such as the energy loan or energy scan, are also granted to households with a low income (a maximum of €25,000 per year during the three years before the request; households with a gross taxable income of €11,763.02 per year, plus €2,177.65 per household member). A basic supply of gas can be granted to people with a low income (not subject to a specific income ceiling), after a social enquiry by the PSWC to check whether they suffer from energy poverty<sup>10</sup>. Under the MEBAR regulation<sup>11</sup> issued by the Walloon government, grants for energy-saving investment may be made by PSWCs: the eligibility criteria state that a household's income should not exceed the level of the minimum-income benefit plus 20% (i.e. €1,285.80 per month for a single-person household).

However, subsidies to improve energy efficiency often are not taken up by the households that most need them. An estimated 97% of energy subsidies is granted to households that do not belong to the category of vulnerable households, due to the high investment costs that are required<sup>12</sup>. Research shows that the measures that are in place in Flanders to improve energy efficiency, through subsidies and tax credits, do not reach vulnerable tenants, who would need financial support for pre-financing. Problems with split incentives in the private rental market mean that landlords do not get the benefit of

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<sup>10</sup> The following elements, at least, have to be taken into account: energy poverty risk (e.g. the fact that a budget meter has been installed only just before the winter and no reserve could be built up); type of dwelling; whether or not the applicant has a right to the social tariff for energy; and the applicant's financial situation.

<sup>11</sup> Energie pour ménages à bas revenus.

<sup>12</sup> SERV (2019), p. 12.

savings from greater energy efficiency, whereas tenants do not invest in dwellings that are not their property (Goedemé *et al.*, 2017).

Energy suppliers in all three regions have *public service obligations*, to prevent disconnections. These include: the possibility of concluding payment plans; rules regarding the installation of *prepayment meters*; the *minimum provision of electricity and gas*; and procedural requirements to avoid disconnection. In case of non-payment, special mediation procedures are in place involving PSWCs, with the active involvement of distribution system operators, and sometimes judicial authorities (Brussels Capital Region).

PSWCs can provide low-income people with *financial support* through a *federal social energy fund*<sup>13</sup>. PSWCs can ensure financial support for energy costs to those most in need, but they can also use it to organise debt mediation or to take measures to reduce energy consumption. However, the funding is largely insufficient, and until this year the budget had not been indexed since 2012<sup>14</sup>. This year, a one-off increase in the fund of €6 million has been agreed, but estimates by the Platform Against Energy Poverty show that 400,000 people are living in energy poverty and that an extra €30 million would be needed to enable the PSWCs to remedy all cases of energy poverty among their clients, taking into account the evolution of poverty and rising energy prices (Koning Boudewijnstichting, 2019b). Often the fund is used for general debt relief rather than for structural measures targeting energy poverty. In Flanders, the law provides for a system whereby PSWCs can grant subsidies for gas during winter to clients on a low income. However, not all PSWCs participate in this programme and take-up is very low.

*Specific income support for heating* can be granted to people who have a right to sickness and invalidity benefits and have an income below a certain threshold (€19,105.58 per year, plus €3,536.95 per dependent household member) or to people who are in debt mediation procedures and cannot pay their heating bills.

### 1.3.4 Access to public transport

For the national rail company NMBS, as well as for the regional bus companies (De Lijn in Flanders, STIB in Brussels Capital Region and TEC in Wallonia), special measures are taken to improve access to train, bus and tram services for people on a low income.

People who benefit from enhanced reimbursement status<sup>15</sup> regarding their health expenses can be granted a pass at a *reduced tariff*, for use on both trains and buses. Tariffs vary according to the transport company: for travel by rail the reduction is 50%; traveling by bus costs €44 per year in Flanders, €85 per year in Brussels Capital Region and is subject to a 20 to 25% reduction in Wallonia. In Wallonia and the Brussels Capital Region, elderly people with enhanced reimbursement status travel for free on buses. In the Brussels Capital Region, people on the minimum income can also travel for free on buses. Unemployed people looking for a job get a 75% reduction in Wallonia, pay €2 per journey in Flanders and travel for free in the Brussels Capital Region. Asylum-seekers residing at reception centres can get prepaid tickets for travel related to their application procedure.

In all regions, there are reduced prices for young people, elderly people and large households, regardless of their income.

Transport companies communicate these tariffs on their websites, to *inform* people about their rights and how to access these rights. PSWCs, social organisations and anti-poverty organisations actively promote the reduced tariffs to the people they deal with.

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<sup>13</sup> [https://www.miis.be/sites/default/files/documents/2003\\_omzendbrief\\_energiefonds\\_fr.pdf](https://www.miis.be/sites/default/files/documents/2003_omzendbrief_energiefonds_fr.pdf).

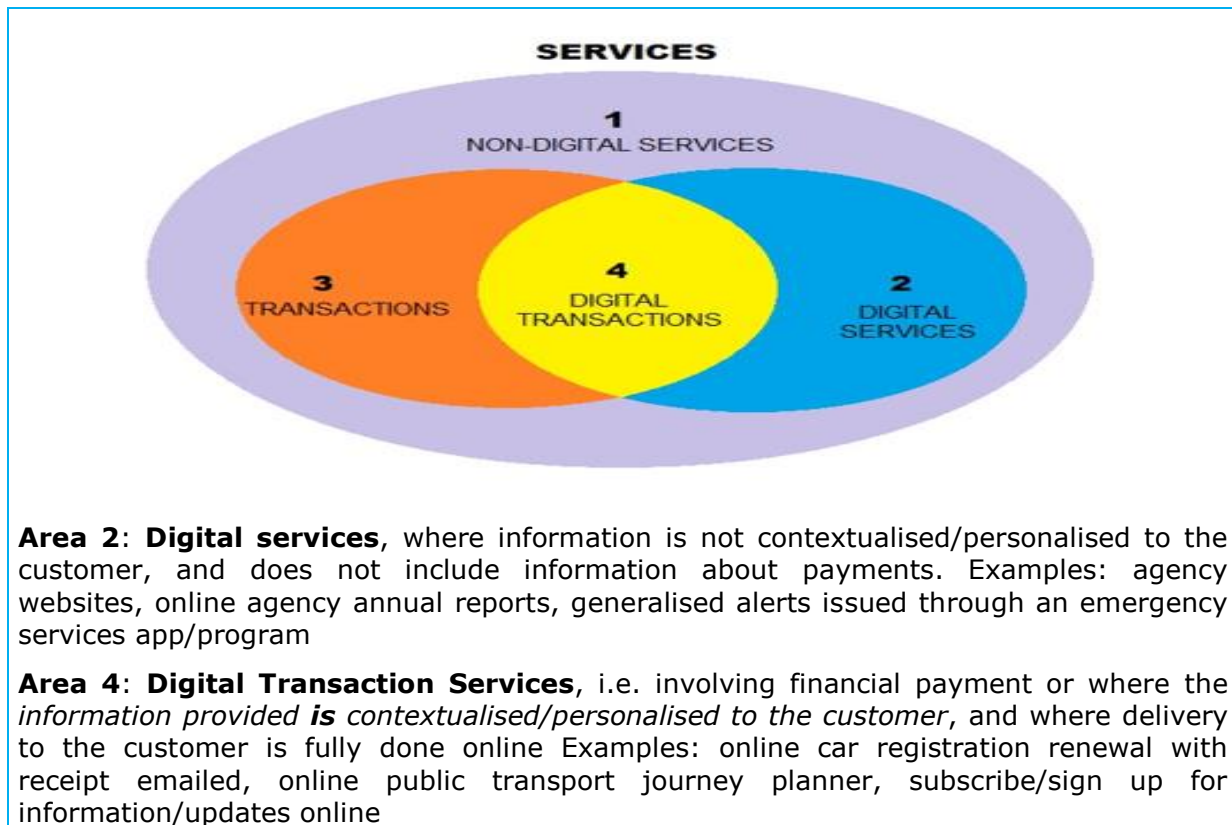
<sup>14</sup> <https://www.vvsg.be/nieuws/energiefondsen-jaarlijks-30-miljoen-extra-nodig>.

<sup>15</sup> See definition in Section 1.2.

In Wallonia, some PSWCs organise *centrales des moins mobiles* that *provide transport services* for people who cannot afford a car or to pay for a taxi.

### 1.3.5 Access to digital public services

For the sake of this section, the following definitions will be used to indicate the public services concerned:



Since December 2016, the European directive on the accessibility of public websites and mobile applications<sup>16</sup>, which sets strict deadlines for accessibility of public websites, has been in force. Public services have to make efforts to improve the accessibility of their services and ensure that every citizen can use these services. These include all federal, regional and local public administrative bodies, social security services, taxation services and public undertakings. In the transposition of the directive, Belgium and its regions have extended the obligations in the directive to cover a range of situations where private companies provide public services (such as hospitals, child care services, family services, social inclusion services, electricity/gas/postal services, and transport), and to the educational system.

The *federal Directorate-General Digital Transformation* has developed the website <https://accessibility.belgium.be/nl>, which provides tools to facilitate access by different groups in society to public websites, make all electronic documents accessible for all and ensure accessibility checks for webpages. The Belgian Web Accessibility Office has been appointed to oversee these arrangements and carry out checks on accessibility. It will regularly publish guidance on good practice.

<sup>16</sup> Directive (EU) 2016/2102 of 26 October 2016.

Telecom operators have to offer a social tariff, with a moderate reduction on commercial prices, to certain low-income groups: people on the minimum income, low-income elderly people (yearly household income below €19,566.25), and low-income people with disabilities (yearly household income below €18,736.66). Decisions on the admissibility of requests are in the hands of the Belgian Institute for Postal Services and Telecommunication. The procedure to obtain the social tariff is rather complex, resulting in low take-up.

The *Flemish government* has launched an action plan on the digitisation of its governance and service provision<sup>17</sup>. The ambition is to ensure all administrative transactions between the government and citizens take place through digital channels by 2020. It plans to closely cooperate with local authorities/municipalities that are most close to the citizens, including in terms of service provision. The action plan aims to ensure good and easy *access to the right information*, transmitted through databases that are subject to the principles that: all citizens should be informed about their rights; rights should be granted automatically where possible; governments should not ask for information that is already known to them. Information should be provided on the open data principle, with guarantees in respect of privacy. The focus is on services such as requests for subsidies and allowances, payment of taxes, handling of personal files and e-forms.

The plan also puts an emphasis on *ensuring physical access* to computers and connection to the internet – through public libraries, web-points in municipalities, hotspots in public spaces – and on *ensuring guidance* for citizens in their interaction with public authorities. The general purpose is to provide internet access to any person using these spaces, irrespective of their income. Although this provides a way for low-income people to access the internet for free, the plan does not foresee any specific measures to facilitate access by low-income people. Training is also provided to vulnerable digitally illiterate people, including young people, via centres for basic education. The Media Wisdom Knowledge Centre developed a white paper on e-inclusion in Flanders (Kenniscentrum Mediawijsheid, 2016) and runs a website on best practice at local level, as well as providing tools, conferences and publications to improve the inclusiveness of digital services. However, the centre explicitly states that ICT illiteracy is not necessarily correlated with socioeconomic vulnerability. Several municipalities and social/educational NGOs have developed tools and training to improve the e-inclusion of vulnerable people (Mariën, 2018).

The *Walloon region and the Federation Wallonia-Brussels Capital* have also developed a plan<sup>18</sup> to simplify and digitise service provision to citizens, and to intensify the exchange of information and data between administrative bodies and citizens. The plan mentions digital access to personal files, electronic requests to access services, complaint procedures, etc. The aim is to develop one-stop-shops for citizens. However, once again, this plan contains no specific measures to improve access to digital services for low-income people.

On the other hand, however, measures have been introduced that, disregarding the specific situation of people living on a low income, have increased the obstacles for these people to accessing digital services.

The mobile ID card 'itsme' is the mobile version of a physical ID document. This mobile app allows every Belgian to unequivocally prove their identity online, hence replacing card readers and the many passwords required on the internet. Itsme can be used, for example, to make a payment in a web-shop, sign an online document or access government services online. The Belgian Federal Government recognises itsme as a trusted authentication mechanism for access to its online services. However, no measures are taken to ensure access to this app for low-income people.

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<sup>17</sup> <https://www.vlaanderen.be/publicaties/vlaanderen-radicaal-digitaal-2015-2019>.

<sup>18</sup> [http://www.ensemblesimplifions.be/sites/default/files/15248-vectis\\_consult-ewbs-plan\\_es\\_2016-2020-09-bd.pdf](http://www.ensemblesimplifions.be/sites/default/files/15248-vectis_consult-ewbs-plan_es_2016-2020-09-bd.pdf).

Recently, following an appeal organised by anti-poverty organisations in Belgium, a law was annulled that introduced the obligation to make use of costly private software in order to deposit documents with the courts. This measure would have considerably worsened access to justice for low-income households<sup>19</sup>, coming on top of increases in VAT rates for lawyers' services, the introduction of a fee to access justice, measures to restrict rules on *pro deo* services, and increased cost of registry rights.

#### **1.4 Access to financial services (Directive 2014/92/EU)**

The Belgian law transposing the European directive regarding access to a payment account<sup>20</sup> originally limited withdrawals and deposits of cash to those in Belgium only. Certain banks even limited the right to basic bank services to use of their own terminals, which made it impossible to pay in shops. These limits were abolished in 2019<sup>21</sup>: the use of debit cards is now possible in the whole EU, including at terminals of other banks and in shops. The right to a basic bank service is limited to persons who are legally residing in the EU or the EEA, including consumers without a fixed address, asylum-seekers and persons who do not have a legal residence but who cannot be expelled.

To avoid people with a precarious residence status (those without an ID card or proper registration in the register for foreigners) being denied access to financial services, the National Bank of Belgium has advised banks that the identity of these persons can be verified on basis of the annexes of the residence permit, on the condition that the risk of abuse is low and the bank has taken measures to limit it. However, certain banks only exceptionally and temporarily accept the passports of asylum-seekers and refugees as a basis for granting access to basic banking services, even when this is not in line with the recommendations of the National Bank.

There are no specific measures in place to facilitate access to basic banking services for low-income people in Belgium.

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<sup>19</sup> <http://www.netwerktegenarmoede.be/nieuws/raad-van-state-vernietigt-verplicht-gebruik-van-betalende-software-door-advocaten>.

<sup>20</sup> 22 December 2017. Wet houdende wijziging en invoering van bepalingen inzake betaalrekeningen en betalingsdiensten in verschillende boeken van het Wetboek van economisch recht: [http://www.ejustice.just.fgov.be/cqi\\_loi/change\\_lg.pl?language=nl&la=N&cn=2017122214&table\\_name=wet](http://www.ejustice.just.fgov.be/cqi_loi/change_lg.pl?language=nl&la=N&cn=2017122214&table_name=wet).

<sup>21</sup> <https://www.agii.be/nieuws/wijzigingen-in-de-toegang-tot-bankdiensten>.



## 2 National/subnational policy frameworks and reforms

### 2.1 National/subnational policy frameworks

The Federal Plan to Fight Poverty during 2016-2019<sup>22</sup> was aimed at improving access to public services by all citizens, including the most vulnerable. The Federal Government said that it wanted to automatically grant the right to social tariffs (for example for energy, communication and rail transport), to people who fulfil the eligibility criteria. It also planned to better communicate and inform people about these rights, and improve digital inclusion. The broader involvement in public services of “experts by experience in poverty” should improve take-up of rights by people experiencing poverty. However, the concrete measures planned under this objective merely concern: improving the involvement of poverty experts; better access to legal assistance and to the public employment service that recruits for the federal administration; and the listing of obstacles to accessing public services. An evaluation of the plan in July 2019 indicated that the implementation of many measures was still ongoing<sup>23</sup>. A conference has recently been organised to prepare the fourth Federal Plan to Fight Poverty, but in the absence of a new government no new proposals have been launched yet.

The 1998 cooperation agreement between the federal state, the regions and the communities in Belgium sets out the core principles for anti-poverty policy that are implemented at all levels: realisation of social rights contained in the constitution (Article 23); equal access by all to these rights, including through positive action; reinforcement of the involvement of all authorities and persons concerned with the fight against poverty, including people living in poverty, in the elaboration, implementation and evaluation of poverty-reduction policies; and coordination of social integration policies at all levels<sup>24</sup>.

The *Flemish anti-poverty plan*<sup>25</sup> announced the abolition of the free kWh provision (see above) for all households and its replacement with measures that better reach vulnerable target groups to fight energy poverty. It commits the government to: adopt an energy poverty plan, including social energy-efficiency programmes, loans and subsidies to structurally reduce the energy consumption of vulnerable households; upgrading the energy-efficiency of the social housing stock; revising public service obligations and rules concerning complaints; and reforms of the tariff structure for water (see below).

The *Walloon anti-poverty plan*<sup>26</sup> dedicates a whole chapter to access to energy and water. It includes: reforms and rationalisations of financial support, to better reach vulnerable households with energy-saving investment and renovations; increased support for the energy fund disbursed by PSWCs; extending the category of protected client; and evaluating the use of prepayment meters and replacing them with ‘smart’ meters. Regarding water, it plans to optimise the use of the water fund that grants financial support to pay water bills, and to better inform vulnerable households of the modalities and implications of devices to limit water debt.

**Energy** and **water** poverty have received increasing visibility over recent years, through the action of civil society organisations (such as Samenlevingsopbouw in Flanders) and

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<sup>22</sup> POD Maatschappelijke Integratie (2016): [https://www.mis.be/sites/default/files/documents/federaal\\_plan\\_armoedebestrijding\\_2016-2019\\_0.pdf](https://www.mis.be/sites/default/files/documents/federaal_plan_armoedebestrijding_2016-2019_0.pdf).

<sup>23</sup> [https://www.mis.be/sites/default/files/documents/evaluatiebericht\\_derde\\_federaal\\_plan\\_armoedebestrijding.pdf](https://www.mis.be/sites/default/files/documents/evaluatiebericht_derde_federaal_plan_armoedebestrijding.pdf).

<sup>24</sup> 1998 Cooperation Agreement between the Federal State, the Communities, and the Regions concerning the continuation of the Poverty Reduction Policy, <http://www.combatpoverty.be/publications/Cooperation%20Agreement.pdf>.

<sup>25</sup> *Vlaams Actieplan Armoedebestrijding 2015-2019*: <https://www.vlaanderen.be/publicaties/vlaams-actieplan-armoedebestrijding-2015-2019>.

<sup>26</sup> Plan wallon de Lutte contre la Pauvreté (2018), pp. 21-28.

due to rising energy and water prices. In 2009, the federal plan to fight poverty mentioned a 'guaranteed access to energy', and the 2012 plan set the objective of increasing citizens' purchasing power by controlling energy costs. Poor access to energy has led to proposals in the Flemish Parliament for the inclusion of the fundamental right to energy in the constitution, although many argue that this is already covered by Article 23, or by international conventions such as the European Convention on Human Rights or the International Covenant on Economic, Social and Cultural Rights. Of course, such rights need to be implemented through concrete legal provisions.

In 2016, the *Flemish government* adopted an *action plan on energy poverty*, involving several stakeholders in the process. The plan is aimed at reinforcing preventive measures, in particular by lowering energy consumption. It contains 34 concrete measures, including optimising public service obligations (development of best practice for suppliers in relation to payment plans, regulation of debt collection agencies and establishment of a guarantee for an unlimited provision of 10 amps), and measures regarding insulation and renovation. The 2017 Flemish action programme to fight poverty includes the objective of seeing tangible results from the action plan on energy poverty by 2019, including on information to vulnerable consumers about energy-efficiency measures and insulation, and about protection against disconnection – by means of information campaigns, brochures and other publications. An annual progress report is published by the Court of Auditors on the plan. The 2018 evaluation report<sup>27</sup> states that, although the intentions behind the action plan on energy poverty are to be welcomed, the plan lacks concrete quantified objectives and thus results are difficult to assess. The auditors conclude from their analysis that the measures in the plan, such as insulation, energy-saving subsidies, and interest-free loans, hardly reach the most vulnerable households; energy scans are welcome but are not followed up with energy-saving measures, and prepaid meters can lead to auto-disconnection of households who do not have enough financial resources to pay their energy bill.

In relation to **other services**, the *Walloon anti-poverty plan*<sup>28</sup> identifies several measures to improve the *e-inclusion of vulnerable citizens*, by providing financial support to make available public spaces with internet access, launching special measures to improve outreach to specific target groups (such as single women, pensioners and minimum-income beneficiaries), and provide ICT training for vulnerable persons. To inform people in poverty about their rights, the Walloon government, together with anti-poverty organisations, has launched a special internet portal where citizens can find extensive information about their social rights, including with regard to public services.

The plan also dedicates a chapter to the *right to mobility of vulnerable people*. It aims to increase the visibility of, and knowledge about, preferential tariffs for public transport and the facility for payment by instalments; and to improve the services of the *centrales des moins mobiles* at the PSWCs, which provide transport for people who cannot afford a car or to pay for a taxi. The plan is aimed at increasing and improving public digital spaces that give access to ICT facilities by vulnerable people.

## 2.2 Ongoing or announced reforms

The *Walloon government* will present a new plan to fight poverty, based on the evaluation of the previous plan. The new plan will give special attention to 'access to energy and water for all', in order to allow people to cope with climate change. Insulation and renovation efforts will be oriented specifically to the most vulnerable people<sup>29</sup>.

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<sup>27</sup> Rekenhof (2018).

<sup>28</sup> Plan Wallon de Lutte contre la Pauvreté (2018), pp. 41-42.

<sup>29</sup> Déclaration de politique régionale pour la Wallonie 2019-2024, p. 49.

The government agreement of the *Brussels Capital Region* envisages the development of an action plan to fight water poverty, including the creation of a status of protected consumer for *water* with a social tariff, and broadening access to public water points<sup>30</sup>.

In *Flanders*, the government agreement indicates that the provision of benefits and support will no longer depend on the social status of the individual but rather on the income of the individual/household. This has been decided with a view to further reducing the disincentives to work. The principle has already been introduced for the social top-up of child benefits, but not yet for the services dealt with in this report. Since 1 January 2020, a new procedure has been introduced in cases of payment default on water bills. After a social enquiry by PSWCs, the LACs can decide to install a water flow restrictor by means of a digital meter or a sort of tablet, to avoid disconnections<sup>31</sup>.

In the *energy and water* sectors, debt collectors regularly sell their debt claim to (often international) debt recovery companies. Those companies use the EU payment order procedure, which is a unilateral procedure whereby the debt collector applies to the court on the basis of written evidence, and the judge decides without hearing the debtor. The latter can appeal, but only within a short time limit. This procedure is of course very complex for people in poverty and is also very costly. In the Chamber of Representatives, a law has been approved unanimously by the responsible committee that would: extend the time for repayment of debts in order to give consumers more financial space; make the first reminder letter free of charge; make debt collection conditional on an invitation to agree on a repayment plan and the intervention of mediation services; limit the extra costs for late payments; and freeze the recovery of debts for people in debt mediation procedures at the PSWC. The proposal is currently being reviewed by the State Council.

At present, no reforms are planned in the sanitation, basic financial services, transport and digital public services sectors.

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<sup>30</sup> Déclaration de politique générale commune au Gouvernement de la Région de Bruxelles Capitale et au Collège réuni de la commission communautaire commune, Législation 2019-2024, p. 99.

<sup>31</sup> <https://www.vmm.be/evenementen/archief/vormingen-lac-water-2020>.

### 3 A focus on access to energy

High and continuously *increasing prices for energy* constitute a major barrier for people living on a low income. The tariff structure is progressive: unit prices increase with higher consumption. This puts low-income households at a disadvantage, since many of them live in worn-out dwellings that consume more energy. For many low-income households, the *right to energy at fair prices* simply does not exist. Notwithstanding all anti-poverty and energy poverty action plans, several sources (CREG 2019, Coene *et al.* 2016 and 2019, SERV 2019, Steunpunt 2019) indicate that the situation is worsening for people in vulnerable situations.

In 2013, the Federal Ministry for Consumer Protection decided to freeze electricity prices for one year, but prices went up again in 2014. In 2014, the Federal Government reduced the VAT rate on electricity from 21% to 6%, as a measure intended to reduce households' energy costs, but since then the rate has been set at 21% again. A few years ago, a Federal Ombudsman for Energy was appointed to address the problems of customers with regard to access to energy. Recurring cases concern: sales practices; very expensive warrant fees for consumers with (suspected) payment problems; restrictive payment plans that require repayment within six months; lack of appeal procedures in Flanders after LAC decisions; and debt collector practices.

In 2018, a Belgian household with two adults and two children spent an average of 5% of its budget on electricity, compared with 4.36% in 1999<sup>32</sup>. For households with the same composition who are on the social tariff, this is 8%, and single parents spend as much as 21% of their household budget on energy. Between 2007 and 2018, the average price for electricity went up by 62%, an increase of 31% at constant prices<sup>33</sup>. The reasons behind these price increases are investment in renewable energy, increases in federal taxes and rising distribution costs. PSWCs report that they receive even more requests regarding energy debts from households who are not regular beneficiaries of social services. In Flanders, almost all cases of debt relief include problems with unpaid bills from utility services. Even though households can choose their energy supplier, due to the liberalisation of the energy market, comparing prices is complex for vulnerable households, clients with payment problems are dropped faster than before, and unclear guarantee policies complicate access to commercial suppliers (Pye & Dobbins, 2015). At the end of 2018, the number of prepayment meters for electricity reached 41,042 in Flanders and 70,368 in Wallonia, and for gas 27,686 in Flanders and 31,933 in Wallonia. In 2018, there were 7,086 disconnections for electricity because of payment problems in Wallonia, 4,199 in the Brussels Capital Region and 1,642 in Flanders, after a decision from the LAC<sup>34</sup>.

In its opinion on the Flemish energy poverty plan, the Flemish Social and Economic Council (SERV, 2016) points to the *strong relationship between different types of poverty*: income poverty, poverty related to the housing situation and energy poverty. Calculations show that 57% of households living in measured energy poverty are households with an income under the AROP threshold; for hidden energy poverty this figure is 44% and for subjective energy poverty 57% (Koning Boudewijnstichting, 2019a).

30% of households in housing deprivation, 70% of households with rent overburden (rent accounting for more than 30% of disposable household income), 53% of households with rent arrears and 61% of households in energy poverty, belong to the first (lowest) income quintile (Bonnard *et al.*, 2014).

<sup>32</sup> CREG (2019) p. 11.

<sup>33</sup> CREG (2019) p. 6.

<sup>34</sup> VREG (2019). Statistieken over huishoudelijke afnemers in het kader van de sociale openbaredienstverplichtingen 2018, 31/05/2019, VREG; CWaPE (2019). Rapport annuel spécifique 2018. L'exécution des obligations de service public imposées aux fournisseurs et gestionnaires de réseau, CWaPE.

Low-income households (first quintile) spend more than 10% of their income on energy; households in the first decile spend as much as 16%, compared with only 6% for high-income groups (10<sup>th</sup> decile).

As the measures to support access to energy are oriented to households that are considered as protected consumers (see above), we will focus on these clients.

According to the most recent data<sup>35</sup>, in Belgium there are 451,335 protected clients on the social tariff for electricity (up from 146,000 in 2009) – 214,739 in Flanders, 92,768 in the Brussels Capital Region and 143,828 in Wallonia. For gas, the number of protected consumers on the social tariff is 271,707 (compared with 76,000 in 2009)<sup>36</sup> – 138,543 in Flanders, 44,288 in the Brussels Capital Region and 88,876 in Wallonia. There are two reasons for this steep increase: first, the fact that the social tariff is automatically granted to people who can be identified as eligible; second, the increase in the number of minimum-income beneficiaries, especially young people, due to restrictions on access to the unemployment benefit system.

As indicated, the social tariff is granted on the basis of people's eligibility for certain benefits, which *does not include all low-income people*: those receiving other benefits, or people in work, are not eligible even though their income may be comparable. The category of protected consumers does not cover the whole group of people living on an income at the AROP threshold or below. The Federal Ombudsman for Energy estimates that the social tariff should be granted to around 1 million households, compared with around 400,000 eligible households in 2018.

Automatic granting of *social tariffs* succeeds in reaching 8 of 10 cases of people who have the right to the social tariff. A list of eligible consumers is communicated by the federal administration to the energy providers every three months. In other cases, potential beneficiaries can still apply by providing proof of their social status. However, people who, as a consequence of an LAC decision, have a prepayment meter that limits their energy consumption, pay the standard rates for energy and do not have access to social tariffs. Social tariffs are not granted to people who live in buildings with collective central heating. Social tariffs also have increased considerably recently: in 2018, tariffs increased by 53% for electricity (24% at constant prices) compared with 2007. Anti-poverty organisations in Flanders plead for the introduction of a maximum tariff per kWh for electricity or per cubic metre for gas. They also plead for extending the protected consumer category to include people in debt mediation (included in the Brussels Capital Region and Wallonia, but not in Flanders) or with a prepayment meter.

Even when PSWCs and NGOs have multiplied their efforts to inform people about their rights and to guide them to apply for certain benefits and measures, *take-up of the measures* to improve access to energy, and reduce energy consumption, remains a concern in relation to low-income people – not so much with regard to access to the social tariff, but much more for subsidies and loans.

According to SERV calculations, the federal social tariffs are not taken up by approximately 10% of all Flemish households who are eligible for the measure. The Flemish rational energy subsidies are granted to approximately 2-3% of protected consumers, whereas these represent around 10% of all households and are living in the most energy-inefficient houses. In addition, the take-up of specific rational energy measures for private tenants is limited: via the Flemish social energy policy, not even €20 million is spent on energy savings for vulnerable households who do not live in social housing<sup>37</sup>. The energy scan is the measure that is most successful, with around 25,000 scans per year, compared with more than 660,000 people living in energy poverty.

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<sup>35</sup> CREG monthly board table electricity and gas, November 2019, <https://www.creg.be/sites/default/files/assets/Prices/boordtabel.pdf>.

<sup>36</sup> CREG (2019), p. 15.

<sup>37</sup> SERV (2016).

Moreover, these scans most of the time lead to small interventions such as installation of energy-saving lights, and more structural interventions linked to insulation of the walls or roof of the house are seldom carried out. For example, there are fewer than 700 cases of 'social' insulation of roofs per year<sup>38</sup>.

An important barrier to service provision with which people living in poverty are confronted is the way in which the energy consumption of the household is measured. In buildings with collective meters for several housing units, a case-by-case distribution of costs has to be made up between tenants and house owners, which makes it difficult for individual tenants to predict the size of their bills. In cases where central heating systems are used, it is also unclear how to apply social tariffs and public service obligations.

Extra barriers for low-income people include: aggressive door-to-door sales practices; unreasonable warrants imposed by suppliers on customers who are suspected of having payment problems; lack of transparency of bills and tariffs; and unreasonably short repayment periods for people with payment problems. A particular problem concerns the practice whereby debts are sold to (mostly international) companies that use bailiffs for the recovery of the debts (see above). This can push people in poverty further into a vicious circle of financial problems.

Although PSWCs play a key role in the effective realisation of the right of vulnerable people to access energy, many anti-poverty organisations complain that PSWCs are often pushed into the role of debt recovery services for private energy companies (Van Hootegem, 2016). In Flanders and Wallonia, in cases of payment default, prepayment meters are installed. During focus group sessions, low-income households point to the fact that the use of prepayment meters often leads to auto-disconnection, especially when there is no guaranteed minimum supply. It leads to situations where the household has to make choices on where to spend money. Requests for disconnections in Wallonia and Flanders have to be made to the LACs, which are composed of social workers from the PSWCs and representatives of the energy supply companies. PSWCs are automatically informed by suppliers when a prepayment meter is installed or when a household is disconnected. Payment default procedures are different in the three regions: in the Brussels Capital region, an intervention by judicial authorities is required; in Flanders and Wallonia, households with payment problems, after the mediation process in an LAC has failed, are systematically dropped by the distribution system operator and pay a higher tariff than the social tariff; in Wallonia, households who refuse a prepayment meter can be disconnected without the intervention of any administrative committee. Prepayment meters or power limiters force households to consume according to their budget and not according to their needs. Even though prepayment meters enable households to avoid grid disconnection in most cases, the number of people who are dropped by their distribution system operator is on the rise and there are only a few people who return to the private market (Storms *et al.*, 2012). The civil society organisation Samenlevingsopbouw has invested in the development of a good-practice guide for LACs on energy; and VVSG, the Flemish Organisation for Municipalities, organises training for civil servants who work in the PSWCs and deal with procedures in the LACs.

At the initiative of the Belgian inter-federal service for combating poverty (Van Hootegem, 2016), platforms for dialogue have been organised with people experiencing poverty, anti-poverty organisations and other stakeholders such as PSWCs, energy companies, administrative bodies and ombudsmen, where experiences and views have been exchanged on many aspects of the right to energy. This process led to the formulation of recommendations for further political debate and for research.

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<sup>38</sup> Rekenhof (2018).

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## Annex

**Table A1: Essential service – Water**

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>39</sup>

Social tariff for part of consumers that have “protected consumer” status (defined at regional level), which is linked to their eligibility for certain (low) benefits

2) Measures aimed at facilitating access for low-income people to water (for hygiene purposes, cooking) in the country:

	National (*)	Subnational	
		Regional (only if <i>no</i> for national) (**)	Local (only if <i>no</i> for national) (**)
<b>Reduced tariffs</b>	No	Yes-few	No
<b>Cash benefits</b>	No	Yes-all	No
<b>In-kind benefits</b>	No	No	No
<b>Advice/training or information services</b>	No	Yes-all	No
<b>Provision of a basic/uninterrupted supply</b>	No	Yes-few	No

(\*) For each measure: Does the measure exist in the country at national level (“Yes”/“No”)?

(\*\*) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is “No”.

<sup>39</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

**Table A2: Essential service – Sanitation**

- 1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>40</sup> No definition is used
- 2) Measures aimed at facilitating access for low-income people to sanitation (i.e. systems for taking dirty water and other waste products away from dwellings in order to protect people's health) in the country:

	National (*)	Subnational	
		Regional (only if <i>no</i> for national) (**)	Local (only if <i>no</i> for national) (**)
<b>Reduced tariffs</b>	No	Yes-few	No
<b>Cash benefits</b>	No	No	Yes-few
<b>In-kind benefits</b>	No	No	Yes-most
<b>Advice/training or information services</b>	No	No	Yes-most

(\*) For each measure: Does the measure exist in the country at national level (“Yes”/“No”)?

(\*\*) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is “No”.

<sup>40</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

**Table A3: Essential service – Energy**

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>41</sup>

Social tariff for part of consumers that have “protected consumer” status (defined at federal level and complemented at regional level), which is linked to their eligibility for certain (low) benefits

2) Measures aimed at facilitating access for low-income people to energy (to light dwellings, heat or cool dwellings, or use home appliances) in the country:

	National (*)	Subnational	
		Regional (only if <i>no</i> for national) (**)	Local (only if <i>no</i> for national) (**)
<b>Reduced tariffs</b>	Yes		
<b>Cash benefits</b>	Yes		
<b>In-kind benefits</b>	No	Yes-all	No
<b>Advice/training or information services</b>	Yes		
<b>Provision of a basic/uninterrupted supply</b>	No	Yes-all	No

(\*) For each measure: Does the measure exist in the country at national level (“Yes”/“No”)?

(\*\*) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is “No”.

<sup>41</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

**Table A4: Essential service – Public transport**

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>42</sup>

People with a right to enhanced reimbursement for healthcare costs: people on minimum income or guaranteed minimum pension, persons on certain benefits for disabled people. Enhanced repayment status can also be granted on the basis of a low income, for people who are not eligible for those benefits. The income threshold is €18,855.63 per year, with an extra €3,490.68 per additional member of the household, or €19,566.25 per year, plus €3,622.24 per additional member of the household (amounts since 1 July 2019) for pensioners, people with disabilities, surviving spouses, civil servants on sickness leave, single parent households, unemployed people or people in incapacity to work. Asylum seekers can get prepaid tickets for traveling in relation to their application procedure.

2) Measures aimed at facilitating access for low-income people to public transport in the country:

	National (*)	Subnational	
		Regional (only if <i>no</i> for national) (**)	Local (only if <i>no</i> for national) (**)
<b>Reduced tariffs</b>	Yes		
<b>Cash benefits</b>	No	No	No
<b>In-kind benefits</b>	No	No	Yes-few
<b>Advice/training or information services</b>	Yes		

(\*) For each measure: Does the measure exist in the country at national level (“Yes”/“No”)?

(\*\*) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is “No”.

<sup>42</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

**Table A5: Essential service – Digital public services**

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>43</sup>

There is no definition used in this context.

2) Measures aimed at facilitating access for low-income people to digital public services (e.g. digital post, digital fiscal services, digital social security services, and digital healthcare appointments) in the country:

	National (*)	Subnational	
		Regional (only if <i>no</i> for national) (**)	Local (only if <i>no</i> for national) (**)
<b>Reduced tariffs</b>	Yes		
<b>Cash benefits</b>	No	No	No
<b>In-kind benefits</b>	No	No	No
<b>Advice/training or information services</b>	No	Yes-all	Yes-most
<b>Provision of a basic/uninterrupted supply</b>	No	No	no

(\*) For each measure: Does the measure exist in the country at national level (“Yes”/“No”)?

(\*\*) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is “No”.

<sup>43</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

**Table B1: Essential services – Summary table**

- 1) Measures aimed at facilitating access for low-income people to the different services that exist at national, regional and/or local level in the country
- 2) Broader policy framework under which all or some of these measures are organised in the country
- 3) Ongoing or announced reforms of the measures and/or related frameworks aimed at (further) enhancing effective access to the service for low-income people in the country

	1. Measures (NAT, SUBNAT, BOTH, NONE) (* )	2. Policy framework (**)		3. Ongoing or planned reforms (Yes/No)
		National (Yes/No)	Subnational (Yes/No)	
<b>Access to water</b>	SUBNAT	No	Yes	Yes
<b>Access to sanitation</b>	SUBNAT	No	Yes	No
<b>Access to energy</b>	BOTH	Yes	Yes	Yes
<b>Access to public transport</b>	BOTH	Yes	Yes	No
<b>Access to digital public services</b>	NONE	Yes	Yes	No
<b>Access to basic financial services (***)</b>	Not applicable	Yes	No	No

(\*) This column summarises the response provided in Tables A1-A5 above. "NAT" means that all the measures that exist in favour of low-income people are national measures; "SUBNAT" means that there are no national measures but some of/all the measures that exist are subnational measures; BOTH means a mix of NAT and SUBNAT; "NONE" means that there are no measures, be it at national or subnational level.

(\*\*) Is there a broader national policy framework under which all or some of these measures are organised in the country for some of/all the services under scrutiny ("Yes"/"No")? **Only if** there is no such national framework for one service **and if** the service is organised at subnational level: Is there a broader subnational policy framework under which all or some of these measures are organised for this service ("Yes"/"No")?

(\*\*\*) Open and use payment accounts with basic features (Directive 2014/92/EU).

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