



European Social
Policy Analysis
Network (ESPAN)

Access for children in need to the key services covered by the European Child Guarantee

Belgium

Anne Van Lancker

Social Europe



EUROPEAN COMMISSION

Directorate-General for Employment, Social Affairs and Inclusion
Directorate D — Social Rights and Inclusion
Unit D.2 — Social Protection

Contact: Flaviana Teodosiu

E-mail: flaviana.teodosiu@ec.europa.eu

*European Commission
B-1049 Brussels*

EUROPEAN SOCIAL POLICY ANALYSIS NETWORK (ESPAN)

Access for children in need to the key services covered by the European Child Guarantee

Belgium

Anne Van Lancker

Manuscript completed in March 2023

This document has been prepared for the European Commission however it reflects the views only of the authors, and the European Commission is not liable for any consequence stemming from the reuse of this publication. More information on the European Union is available on the Internet (<http://www.europa.eu>).

Luxembourg: Publications Office of the European Union, 2023

© European Union, 2023



The reuse policy of European Commission documents is implemented based on Commission Decision 2011/833/EU of 12 December 2011 on the reuse of Commission documents (OJ L 330, 14.12.2011, p. 39). Except otherwise noted, the reuse of this document is authorised under a Creative Commons Attribution 4.0 International (CC-BY 4.0) licence (<https://creativecommons.org/licenses/by/4.0/>). This means that reuse is allowed provided appropriate credit is given and any changes are indicated.

For any use or reproduction of elements that are not owned by the European Union, permission may need to be sought directly from the respective rightholders.

Quoting this report: Van Lancker, A. (2023) *Access for children in need to the key services covered by the European Child Guarantee – Belgium*. European Social Policy Analysis Network, Brussels: European Commission.

Table of contents

Summary	5
Introduction.....	6
1. Early childhood education and care (ECEC).....	7
1.1 Mapping accessibility and affordability of ECEC	7
1.1.1 Conditions for qualifying as a “low-income child”	9
1.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)	10
1.2 Main barriers to effective and free access to ECEC for low-income children	11
1.2.1 Financial barriers	11
1.2.2 Non-financial barriers.....	12
1.3 Free meals provision for low-income children in ECEC	13
2. Education and school-based activities	13
2.1 Mapping the main school costs in public primary and secondary education.	14
2.1.1 Conditions for qualifying as a “low-income child”	16
2.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)	16
2.2 Cash benefits whose specific purpose is to help meet educational costs	17
2.3 Main barriers to effective and free access to school-based activities for low- income children.....	18
2.3.1 Financial barriers	18
2.3.2 Non-financial barriers.....	18
3. Free meals at school	18
3.1 Mapping free provision of school meals.....	19
3.1.1 Conditions for qualifying as a “low-income child”	19
3.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)	19
3.2 Main barriers to effective and free access to school meals for low-income children	19
3.2.1 Financial barriers	19
3.2.2 Non-financial barriers.....	19
4. Healthcare	20
4.1 Mapping the provision of free healthcare services and products	20
4.1.1 Conditions for qualifying as a “low-income child”	20
4.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)	20
4.2 Cash benefits whose specific purpose is to help meet healthcare costs.....	21
4.3 Non-financial barriers to effective and free access to healthcare.....	22
5. Healthy nutrition	23

5.1	Main barriers to effective access to healthy nutrition	23
5.1.1	Financial barriers	23
5.1.2	Non-financial barriers.....	23
5.2	Publicly funded measures supporting access to healthy nutrition.....	23
6.	Adequate housing	24
6.1	Publicly funded measures supporting access to adequate housing – Housing allowances	24
6.2	Publicly funded measures supporting access to adequate housing – Social housing	25
6.2.1	Mapping the provision of social housing	25
6.2.2	Main barriers to effective access to social housing.....	27
6.3	Publicly funded measures supporting access to adequate housing – Other measures	28
References	29

Summary

On 14 June 2021, the Council of the European Union adopted a Recommendation establishing a European Child Guarantee, with a view to guaranteeing access to six key services for “children in need”:

- effective and free access to four services: high-quality early childhood education and care; education and school-based activities; at least one healthy meal each school day; and healthcare; and
- effective access to two services: healthy nutrition and adequate housing.

The purpose of the present report is to assess the extent to which low-income children in Belgium do indeed have effective (or effective and free) access to these services.

There is no legal entitlement to *childcare* in the Communities; but in Flanders and in the Wallonia-Brussels Federation, households living in deprivation are a priority group. Access to childcare is not free, except in the Wallonia-Brussels Federation for children in households who benefit from increased reimbursement of healthcare costs, but contributions are income-based and households with a low income enjoy reduced tariffs or special grants. Lack of available places, and financial and cultural barriers, constitute serious problems in access to childcare. All children are legally entitled to a place in a *pre-school* setting and participation is quasi-universal. In principle, pre-school settings are free for all children. Contributions that are not strictly linked to educational development goals should be subject to a maximum bill; but in reality parents still incur considerable costs that are not covered by the pre-school allowance (only available in one of the three Communities).

In all Communities, *primary education* is compulsory and only in principle free of costs for the materials and activities that are necessary to reach the final educational development goals. For other expenses, in Flanders there exists a maximum bill and parents with a low income automatically receive school allowances. Neither measure compensates for the actual costs, and hence financial barriers to education are still high. Free education in *secondary schools* in Flanders only refers to the absence of registration fees. In the Wallonia-Brussels Federation, in primary as well as secondary schools, the costs of most materials and activities should be covered by the schools but in practice are not. Ethnic origin and the language used at home are important disadvantaging factors. No *free meals* are provided in schools, except in some pilot projects, and the phenomenon of “empty school boxes” is a widespread problem.

Although *healthcare* in Belgium is not free of charge (except for households who are registered with a community healthcare centre, or for vaccination, infant nursing, and dental care for all children), access is in general good. The system includes several mechanisms (the increased reimbursement, the maximum bill, and the third-payer measure) that significantly improve access for children from households with a low income. Public centres for social welfare provide financial support for the least well-off households. Reference budget research shows that, taking all other minimum necessary costs of goods and services into account, the residual income is not sufficient for low-income households to buy healthy and sustainable food. Except for food banks, there are no publicly funded measures to support access to *healthy nutrition*.

Affordable housing for low-income households is crucial for making ends meet, but in Belgium access is very problematic. All regions provide *social housing*, for which in theory most households at risk of poverty should qualify, but social housing constitutes only 6% of the housing market. The main problem is the lack of social dwellings and the long waiting lists. In Flanders, criteria related to residence, knowledge of language, and registration at the public employment service add extra obstacles for vulnerable households. All regions provide *housing allowances* aimed at low-income households, but their coverage is very low.

Introduction

On 14 June 2021, the EU Member States unanimously adopted the Council Recommendation (EU) 2021/1004 establishing a European Child Guarantee (ECG).¹

The objective of the ECG is to offset the impact of poverty on children and to prevent and combat their social exclusion. To this end, Member States are recommended to guarantee for “children in need” (defined as people **under 18** who are at risk of poverty or social exclusion – AROPE):

- effective and free access to four services: high-quality early childhood education and care (ECEC); education and school-based activities;² at least one healthy meal each school day; and healthcare; and
- effective access to two services: healthy nutrition and adequate housing.

According to the ECG Recommendation, **effective access** means “*a situation in which services are readily available, affordable, accessible, of good quality, provided in a timely manner, and where the potential users are aware of their existence, as well as of entitlements to use them*” (Article 3d). **Effective and free access** means “effective access” to the services, as well as free-of-charge provision – either by organising and supplying such services or by providing “*adequate benefits to cover the costs or the charges of the services, or in such a way that financial circumstances will not pose an obstacle to equal access*” (Article 3e).

The Recommendation directs the Member States to prepare action plans, covering the period until 2030, to explain how they will implement the Recommendation.³ These plans are to be submitted to the European Commission.

The purpose of the present report is to assess the extent to which AROPE children have effective and free access to four of the six services covered by the ECG and effective access to the other two (see above). Given that the eligibility criterion (or criteria) for accessing those services in individual Member States (at national and/or sub-national level, depending on how the service is organised) is/are not based on the EU definition of the risk of poverty or social exclusion,⁴ the report focuses on access for **low-income children** to each of these services, using the national low-income criterion (or criteria) that apply (e.g. having a household income below a certain threshold or receiving the minimum income). Throughout this report, “low-income children” is to be understood as children living in low-income households.

In Belgium, four out of the six services covered by the ECG are solely regulated at sub-national level. For these services, the report seeks to provide a general picture of the (effective/free) access for low-income children in the country. In addition to this general picture, if access differs substantially across the country, it illustrates these geographical disparities by providing

¹ The full text of the ECG Recommendation is available at: https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv%3AOJ.L_.2021.223.01.0014.01.ENG&toc=OJ%3AL%3A2021%3A223%3ATOC.

² According to the Recommendation (Article 3f), “school-based activities” means “*learning by means of sport, leisure or cultural activities that take place within or outside of regular school hours or are organised by the school community*”.

³ Once they have been submitted to the European Commission, the plans are made publicly available online at: <https://ec.europa.eu/social/main.jsp?catId=1428&langId=en>.

⁴ According to the EU definition, children are AROPE if they live in a household that is at risk of poverty (below 60% of median income; hereafter AROP) and/or severely materially and socially deprived, and/or (quasi-)jobless. For the detailed definition of this indicator and all other EU social indicators agreed to date, see: <https://ec.europa.eu/social/main.jsp?catId=756&langId=en>. In 2021, EU Member States agreed a target to be reached by 2030: a reduction in the number of people AROPE in the EU by at least 15 million, including at least 5 million children.

an example of both a sub-entity in the country that performs well and a sub-entity that performs poorly.

The report is structured by service:

- effective and free access to high-quality ECEC;
- effective and free access to education and school-based activities;
- effective and free access to at least one healthy meal each school day;
- effective and free access to healthcare (e.g. free regular health examinations and follow-up treatment, and access to medicines, treatments and support);
- effective access to healthy nutrition;⁵ and
- effective access to adequate housing.⁶

1. Early childhood education and care (ECEC)

This section describes the situation regarding effective and free access for low-income children to ECEC services.

1.1 Mapping accessibility and affordability of ECEC

Table 1.1a: Accessibility and affordability of ECEC – Flanders

Childcare (usually under age 3)		Pre-school setting (usually age 3 to compulsory school age)	
Accessibility	Affordability	Accessibility	Affordability
PRIOR0	NO	ENT-ALL2.5years	FREE-ALL2.5years

Table 1.1b: Accessibility and affordability of ECEC – Wallonia-Brussels Federation

Childcare (usually under age 3)		Pre-school setting (usually age 3 to compulsory school age)	
Accessibility	Affordability	Accessibility	Affordability
PRIOR0	FREE-POOR0	ENT-ALL2.5years	FREE-ALL2.5years

Table 1.1c: Accessibility and affordability of ECEC – German-speaking Community

Childcare (usually under age 3)		Pre-school setting (usually age 3 to compulsory school age)	
Accessibility	Affordability	Accessibility	Affordability
NO	NO	ENT-ALL3years	ENT-ALL3years

Note to Table 1.1a, 1.1b and 1.1c: “ENT-ALLxxxyears” means a legal entitlement for all children from the age of xxx. “PRIOR0” means priority access for low-income children from the age of 0. “NO” in the accessibility column means no entitlement or priority for low-income children. “FREE-ALLxxx” means free for all children from the age of xxx. “FREE-POORxxx” means free for low-income children from the age of xxx. “NO” in the affordability column means not free for low-income households. If the information differs between centre-based and home-based care, the information provided applies to centre-based care.

⁵ According to the Recommendation (Article 3g), “healthy meal” or “healthy nutrition” means “a balanced meal consumption, which provides children with nutrients necessary for their physical and mental development and for physical activity that complies with their physiological needs”.

⁶ According to the Recommendation (Article 3h), “adequate housing” means “a dwelling that meets the current national technical standards, is in a reasonable state of repair, provides a reasonable degree of thermal comfort, and is available and accessible at an affordable cost”.

In Belgium, ECEC falls under the responsibility of the Communities. Belgium has a split ECEC system: childcare for those aged 0-3 and pre-school settings for those aged 2½-6.

In the *Flemish Community* (Flanders), childcare (for ages 0-3) is under the responsibility of the Child and Family (*Kind en Gezin*) public agency. The ministry in charge is the Flemish Ministry for Welfare, Family and Equal Opportunities.

In the *French Community* (Wallonia-Brussels Federation), the Minister of Childhood has full competence for early care and basic education. For children aged 0-3, the minister relies on the Office of Birth and Childhood (ONE), a public agency responsible for mother and child health and protection.⁷

In the *German-speaking Community* (*Ost-Belgien*), the Minister for Education is also responsible for childcare. Most childcare facilities are run by the Regional Centre for Childcare (*Regionales Zentrum für Kleinkind Betreuung*).

There is no legal entitlement to *childcare* in the Communities in Belgium. However, certain priority rules exist in Flanders and in the Wallonia-Brussels Federation. To receive subsidies in *Flanders* (see Table 1.1a), facilities should allocate at least 20% of childcare places to priority households⁸ with certain characteristics, amongst which looking for or being in work or training, having a low income, or belonging to a vulnerable family play a prominent role, in addition to having brothers or sisters in the childcare facility, being a foster child or belonging to a family where the parents have insufficient knowledge of Dutch.⁹

Childcare facilities receive higher subsidies if they reserve at least 30% of childcare places for vulnerable households. The definition of vulnerable households, which are part of the priority groups, is quite broad. It includes: households who need childcare to be able to search for a job, or to follow training courses or integration programmes; households whose educational level is lower than secondary school; single parents; people with disabilities or reduced self-care abilities; and finally households living on a low income (joint annual taxable income of less than €31,455 in 2022).¹⁰

In the *Wallonia-Brussels Federation* (see Table 1.1b), facilities must have 20-50% of their capacity reserved for children with special needs. In addition to the presence of siblings in the facility, priority status is given to: children with disabilities; children subject to measures of prevention or protection; and children of parents who live in socio-economic vulnerability due to their low employability.¹¹

Although childcare is not free (except in the Wallonia-Brussels Federation for some low-income parents), contributions are income-based in all the Communities in Belgium. In *Flanders*, regular contributions vary between €6 and €33.31 per day (2023 prices). Certain types of households enjoy reduced tariffs. A reduction of 25%, with a minimum tariff of €6, is applied to: children living in households where the parents are living on invalidity benefits, have been unemployed for at least six months, or have faced insolvency; and the children of employees and self-employed people who have faced an income reduction (of 50% during 12 months for

⁷ [Décret 21 02 2019 Renforcer Qualité et Accessibilité Accueil \(one.be\)](#)

⁸ [voorrangsgroepen-brochure.pdf \(kindengezin.be\)](#)

⁹ [Besluit van de Vlaamse Regering houdende de subsidies en de eraan gekoppelde voorwaarden voor de realisatie van specifieke dienstverlening door gezinsopvang en groepsopvang van baby's en peuters \(citeeropschrift: "Subsidiebesluit van 22 november 2013"\) \(vlaanderen.be\)](#)

¹⁰ [subsidies-baby-en-peuters.pdf \(opgroei.be\)](#)

¹¹ [AGCF du 02 MAI 2019. - fixant le régime d'autorisation et de subvention des crèches](#)

employees; and lower social contributions during 12 months for self-employed people¹²). Teenage mothers pay €1.89. Households on minimum income who are not in training pay €6. Those who are on the minimum income and in training, households in an integration programme, and households with a low income (not more than €18,077.77 gross household income per year) who work, pay €3.60. Asylum-seekers who receive material or medical support, and foster parents, pay €1.89.¹³

In the *Wallonia-Brussels Federation*, the parental contribution varies from €2.61 to €36.90 per day, depending on the net taxable income of the parents. Reductions exist for children in households with at least three children, single parents, brothers, and sisters. Since 2019, childcare has been free for children whose parents are beneficiaries of the increased reimbursement of healthcare costs (see Table 1.1b). Since 2008, to stimulate participation in childcare, the Wallonia-Brussels Federation has offered grants to households with low income (not more than €3,058.18 net disposable income per month): one month childcare for free for households with a net disposable income of less than €2,200 per month (two months if they have at least two children in childcare); one month free, with a ceiling of €200, for households with a net disposable income of €2,200-3,000 per month (two months free and the ceiling is €400 per child if there are at least two children attending); and one month and a ceiling of €125 per child for households with a net disposable income of more than €3,000 per month and at least two children in childcare.¹⁴

In the *German-speaking Community*, the parental contribution ranges between €1.39 (for parents with a net monthly income of not more than €495.78) and €27.10 (for parents with a joint net monthly income of €5,057.03 or more). Reductions are granted for parents with at least two children in childcare or who have at least three children.

As regards early education, all children in Belgium are legally entitled to a place in *pre-school* settings starting from age 2½ years (3 in the German-speaking Community), until they turn 6 – from then onwards, children are expected to attend primary school. Pre-school settings fall under the authority of the ministries of education of the Communities. Pre-schooling is compulsory from age 5. In Belgium, pre-schooling is quite accessible, and this is reflected in the high participation rates, of over 98%. Hence, pre-school participation is almost universal in Belgium.

In principle, registration and basic materials in pre-school settings are free of charge in Belgium. However, parental contributions are still possible for purposes not strictly linked to the educational development goals (such as cultural and sports activities), but only up to a certain ceiling. The maximum bill in Flanders in 2023 is €50; and in the Wallonia-Brussels Federation in 2023 it is €49.22 for activities in schools, including cultural and sports activities which form part of the pedagogical project, and transport. It is €109 for school trips with an overnight stay, including transport. However, the actual costs met by parents are substantially higher than the maximum bill (see Section 1.2.1).

1.1.1 Conditions for qualifying as a “low-income child”

In the *Wallonia-Brussels Federation*, childcare is free for children whose parents are beneficiaries of the increased reimbursement of healthcare costs. People can access the

¹² Self-employed people who face a significant reduction in their income can make an agreement with their social insurance fund to reduce their contributions. Their quarterly contributions can be reduced to the minimum contribution of €719.68.

¹³ [Inkomstenstarief voor ouders | Vlaanderen.be](https://www.vlaanderen.be/inkomstenstarief-voor-ouders)

¹⁴ [Intervention accueil - Office de la naissance et de l'enfance \(one.be\)](https://www.one.be/intervention-accueil)

increased reimbursement of healthcare costs on the basis of the benefits they receive (minimum income, income replacement allowance or integration allowance for people with disabilities, care budget for older people, income guarantee for older people or supplementary allowances for children with disabilities), on the basis of a specific status (orphans and non-accompanied minors), or on the basis of their income (gross taxable income of the previous year below €23,303,84, plus €4,314.18 per person in the household in 2023).¹⁵

Priority in access to childcare in *Flanders* is given to households living in deprivation (as defined by the Child and Family agency). Deprivation is measured by the regional co-ordinator of the agency, on the occasion of the birth of a child. The agency uses six criteria to determine whether a birth takes place in a deprived household. A household is defined as deprived when its score is weak on at least three out of six criteria, as follows.

- The disposable monthly income of the household is insufficient to allow it to participate in society; or the household lives on minimum income benefits, invalidity benefits or unemployment benefits (irrespective of the number of children and without counting child benefits).
- Educational level: parents did not finish secondary education, followed special needs education or have poor literacy.
- Employment situation: parents are in precarious employment such as temporary contracts; both parents (or a single parent) are unemployed or in sheltered employment.
- Low development level of children; children not attending or irregularly attending pre-school settings; or the children of parents having difficulties in caring for them.
- Housing: the household lives in an unhealthy or unsafe dwelling, the house is too small, or there is a lack of sanitation.
- Health: members in the household are in weak health; have chronic diseases or disabilities; or lack knowledge of and participation in healthcare.

1.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)

There is no free access for (low-income) children in *Flanders*. But looking at the income criterion, the priority rules are aimed at reaching some children in the AROP population, since some of the quoted benefits are below or close to the AROP threshold. One of the disposable income criteria used to evaluate the precarity of households refers to minimum income. Minimum income benefits for the head of a household stand at €1,640.83 net per month (amount on 1 January 2023), compared with the AROP threshold of €1,775.43 net per month for a single parent with one child and €2,868 net per month for a household with two adults and two children (amounts for 2022).¹⁶ In *Flanders* in 2021 there were 18,703 households with children living on minimum income.¹⁷ The minimum unemployment benefit for heads of household stands at €1,650.22 net per month (amount on 1 January 2023). In 2022, there were 26,428 heads of households in unemployment.¹⁸ The available data do not allow us to count the number of children who have priority access and the AROPE population of children in *Flanders*.

¹⁵ [AGCF du 02 MAI 2019. - fixant le régime d'autorisation et de subvention des crèches](#)

¹⁶ [Risk of poverty or social exclusion | Statbel \(fgov.be\)](#)

¹⁷ <https://stat.mi-is.be/nl>

¹⁸ [Werkzoekende uitkeringsgerechtigde volledig werklozen \(rva.be\)](#)

In 2018, in Flanders, 11.2% of children in childcare belonged to households living in deprivation, whilst their share in the total population was 13.9% (Teppers *et al.*, 2019). The use of formal childcare over the period from birth to age 3 is less frequent for children living in deprivation: 41.1% compared with 70% for children not living in deprivation (Opgroeien, 2021b).

The available data do not allow us to compare the criteria for “vulnerable households” with the AROP population, as there is no breakdown of the distribution of vulnerable households according to the different criteria.

In the *Wallonia-Brussels Federation* (see Table 1.1b), children from households who benefit from the increased reimbursement of healthcare costs have free access to childcare. Most children in households who benefit from increased reimbursement of healthcare costs on the basis of the benefits they receive (minimum income, income replacement allowance) belong to the AROPE population of children. The income threshold for increased reimbursement on the basis of low income for a household with two adults and two children is €3,020 gross per month, compared with the AROP threshold of €2,868 net per month (amounts in 2022), which means that, theoretically and after taking into account taxation, all AROP population children probably can benefit from the measure. There are no data available on the number of households with children who benefit from increased reimbursement of healthcare costs in the Wallonia-Brussels Federation.

1.2 Main barriers to effective and free access to ECEC for low-income children

1.2.1 Financial barriers

The employment situation (especially of mothers), the level of household income (higher income groups accessing childcare considerably more), and the fact that households live in situations of deprivation (and make use of childcare much less often) are the most important determinants of participation in *childcare* (Teppers *et al.*, 2019).

In 2021, in *Flanders*, 78.1% of children living in households that had their origin in Belgium, and 46.2% of children in households with an immigration background, and who are not deprived, used formal childcare facilities. For households living in deprivation, the proportions are 55% and 35.8% respectively. In the first three years of their lives, children who are not born in deprivation also use childcare more intensively than children born in deprivation. (Opgroeien, 2022). These figures indicate that there are financial barriers to accessing childcare.

The Flemish Agency for Integration (*Agentschap Integratie en Inburgering*) previously reimbursed the costs of income-related childcare for people who are following (compulsory) integration courses. Since 1 June 2020, this has no longer been the case. This causes additional financial barriers for households with a migration background (Opgroeien, 2021b).

The childcare accessibility strategy of the *Wallonia-Brussels Federation* includes a review of the rules for determining parental contributions in ONE-subsidised childcare facilities, to make childcare more accessible to low- and middle-income households and to ensure that there is equality of access for all children, with a particular focus on the most vulnerable children. Due regard will also be paid to the situation of single-parent households (Belgian Action Plan, 2022).

Regarding *pre-school* accessibility, in the *Wallonia-Brussels Federation* school equipment is supposed to be free. However, surveys reveal that parents on average had to pay €45 per

child each year. As many as 1 in 2 children had to pay for basic school materials. Parents of pre-school children on average paid €160 to cover school costs in 2021.¹⁹

In *Flanders*, pre-school settings are generally supposed to be free of costs, and any remaining costs should be limited to the maximum bill. The pre-school allowance, introduced to stimulate parents to bring their young children to pre-schooling, gives parents of children aged 3-4 a lump sum of €140.72, for two years. Starting from the 2019/2020 school year, school allowances for households with a low income²⁰ have replaced the previous scholarships and study grants for children and students in pre-school settings. The integration of the school allowance into the child allowance system contributes to solving the problem of non-take-up, through automatic granting. Households who want to benefit must have legal residence in Belgium and have a low income, and the children must attend school.

The school allowance is calculated on the basis of a points system, where the number of dependent household members is counted and children in specific situations (such as children with disabilities, or in higher education) add extra points. Every level of points has a minimum and a maximum income threshold. Households are considered to have a low income when their gross taxable income is below the maximum threshold (which varies between €25,031.23 and €107,166.14 per year for the 2022/2023 school year). Households with a gross taxable income equal to or less than the minimum threshold receive the full allowance; the amount for the full allowance for the 2022/2023 school year is €107.47.

However, the total amount of expenses for parents is higher than the education allowance for pre-schooling. Actually, study costs in pre-school settings have been calculated to be €360.62 (first year), €373.44 (second year) and €409.61 (third year).²¹ Research (Havermans *et al.*, 2019) for Flanders for 2017/2018 showed that parents spent, on average, €170 more on expenses strictly linked to pre-schooling (basic materials, such as schoolbags, pencil cases, gym materials, paper, school pictures), and €296 including transport costs. 8% of the parents in the survey also reported expenses for items that should be provided for free (especially crafts materials). 5% of parents reported expenses exceeding the maximum bill for items that are normally covered by this measure.

1.2.2 Non-financial barriers

The lack of available places and long waiting lists are known to be the most important barriers that need to be addressed regarding childcare in Belgium. Parents often need to start searching for a place in a childcare facility before the child is born.

Figures for the use of childcare facilities clearly show that children in households with an immigration background use childcare much less than children from households of Belgian origin (see Section 1.2.1). On average, the children of a mother with migrant background use childcare for 90 days less than the children of a Belgian mother not living in deprivation (188 versus 278 days). Due to the societal perception that daycare is for households where both parents work, low-income households that are also work-poor are under-represented in daycare use. Children from work-poor households have a limited access to daycare, especially if the mother is not working (Teppers *et al.*, 2019). According to a qualitative study, low-income and work-poor households with a migration background were not aware of the financial support schemes available to them (Ünver and Nicaise, 2016).

¹⁹ [Etude-coût-scolaire-2022.pdf \(liquesdefamilles.be\)](#)

²⁰ [Schooltoeslag of selectieve participatietoeslag | Groeipakket](#)

²¹ <https://www.gezinsbond.be/Publicaties/Andere/Documents/studiekosten.pdf>

The complexity of the rules related to priority groups for formal childcare in Flanders (where at least three characteristics need to be fulfilled, see Section 1.1), the absolute priority for requests for childcare related to (the search for) work, and the different definition and rules for vulnerable households, all lead to confusion over the eligibility of households for formal childcare (Opgroeien, 2021a).

1.3 Free meals provision for low-income children in ECEC

Although pre-schooling in principle is free for all children, there are no general policies regarding free meals provision for low-income children. In order to reduce the burden of ECEC-related costs for socio-economically disadvantaged households, in March 2018 the government of the *Wallonia-Brussels Federation* launched a pilot project to distribute free, high-quality meals in a series of kindergartens in low-income areas.²² The programme started from the 2019/2020 school year and had an annual budget of €2 million. The government has decided to continue and enhance its measures for the promotion of free, healthy meals based on local products in nursery education. A new call for projects was launched, targeting nurseries that are in identical socio-economic circumstances (Belgian Action Plan 2022). A total of 228 pre-school settings offered free school meals to 15,000 pupils in 2022, for a budget of €3.8 million.

2. Education and school-based activities

This section describes the situation regarding effective and free access for low-income children to education and school-based activities.

Section 2.1 maps the main school costs in public primary and secondary education, distinguishing between the following:²³

- compulsory basic school materials (schoolbag, pens, glue, scissors, etc.);
- compulsory school materials (textbooks, school supplies, notebooks, etc.);
- compulsory specific clothing (uniform, sports clothing);
- IT equipment requested by the school;
- sports equipment or musical instruments requested by the school;
- compulsory extramural activities (e.g. school trips, sport, culture) that are part of the curriculum;
- other compulsory fees or costs; and
- transport costs to or from school.

Section 2.2 briefly describes the cash benefits specifically intended to help meet educational costs.

Finally, Section 2.3 seeks to identify the main barriers that prevent low-income children from having effective and free access to “school-based activities” as defined in the Council Recommendation establishing the ECG (see “Introduction” section). Given that the distinction between these activities and some of the activities covered above – especially the “*compulsory extramural activities (e.g. school trips, sport, culture) that are part of the curriculum*” – may not

²² https://eacea.ec.europa.eu/national-policies/eurydice/content/free-and-quality-meals-will-be-served-nursery-schools-french-community-belgium_en

²³ Tuition fees charged by private schools are not covered.

always be clear-cut, the focus of Section 2.3 is specifically on school-based activities that are not part of the curriculum.

2.1 Mapping the main school costs in public primary and secondary education

Table 2.1a: School costs of primary education (free for all/low-income children) – Flanders

Basic material	Books	Clothing	IT	Sport or music equipment	Extra-mural activities	Other fees or costs	Transport
NO	NO	NO	NO	NO	NO	NO	NO

Table 2.1b: School costs of primary education (free for all/low-income children) – Wallonia-Brussels Federation

Basic material	Books	Clothing	IT	Sport or music equipment	Extra-mural activities	Other fees or costs	Transport
NO	NO	NO	NO	NO	NO	NO	NO

Table 2.1c: School costs of primary education (free for all/low-income children) – German-speaking Community

Basic material	Books	Clothing	IT	Sport or music equipment	Extra-mural activities	Other fees or costs	Transport
Not available	Not available	Not available	Not available	Not available	Not available	Not available	NO

Note to Tables 2.1a, 2.1b and 2.1c: “NO” means that most/all items in the category are not free for low-income children.

In all Communities in Belgium, primary education is compulsory and in principle free of costs. In *Flanders* (see Table 2.1a), there is an exhaustive list, approved by the parliament, of materials and activities that are necessary to reach the “final objectives” and the goals for the educational development of the children, as well as materials and activities the schools decide to use; these should be made available by schools without costs for the children. This does not mean that children receive these materials for themselves; it means that the school must have sufficient numbers to serve all children and that children can use them at home when needed for their school tasks.²⁴ Notwithstanding these legal arrangements, in practice the situation is very different.

Basic materials (such as schoolbags, pencil cases, gym bags, and cover paper) should be bought by the parents. Parents with low income should use the school allowance to pay for these materials (see Section 2.2). In the event of payment difficulties, many schools have “solidarity funds” that allow these schools to waive the contributions required from socio-economically disadvantaged households. The “sharp” maximum bill for primary schools fixes a maximum of costs that parents can be asked to assume, for materials and activities that are

²⁴ [Lijst met gratis materiaal - voor ouders \(vlaanderen.be\)](https://www.vlaanderen.be/nl/lijst-met-gratis-materiaal-voor-ouders)

not strictly linked to the “final objectives” or goals of development of children, such as visits to a theatre, daytrips, sport activities, and swimming lessons (except for the first year of primary school, where this is part of the final objectives). For the 2022/2023 school year the maximum bill is €95. There is also a “less sharp maximum bill” for trips of several days that (partially) fall within the school hours; participation here is not obligatory, and hence parents can be requested to pay. The maximum amount of this less sharp maximum bill is €480 in the 2022/2023 school year.

Notwithstanding the existence of a list of items to be provided for free by primary schools, and the fact that many additional expenses should be limited to the maximum bill of €95, parents incur considerable additional costs: in 2017/2018, parents spent on average €448.55, and €628.75 with transport costs. 44% of parents reported expenses for items that should be provided for free by the schools, especially expenses related to ICT. 13% of parents reported expenses considerably higher than the maximum bill for items that should be covered by this measure. The total costs for primary schools to be paid by parents largely exceeded the education allowance (minimum €108.78 – maximum €163.17) (Havermans *et al.*, 2019).

In the *Wallonia-Brussels Federation* (see Table 2.1b), “free education” refers not just to the absence of registration fees; it also means that schools cannot charge costs of education to parents, except for the following items – access to swimming pools and transport, cultural and sport activities, and trips of several days with the school. Schools can propose to collectively buy certain manuals, exercise books or magazines in support of a course. These costs are optional; in cases where the parents refuse to bear these costs, the school must put the materials at the disposal of the student. In practice, this is far from the reality. A survey reveals that on average parents have to pay €182 per year, including for materials that are supposed to be free of charge (Ligue des Familles, 2022)

In the *German-speaking Community* (see Table 2.1c), transport to school is free of charge for children under 12. Information about reductions in school costs could not be found.

Table 2.1d: School costs of secondary education (free for all/low-income children) – Flanders

Basic material	Books	Clothing	IT	Sport or music equipment	Extra-mural activities	Other fees or costs	Transport
NO	NO	NO	NO	NO	NO	NO	NO

Table 2.1e: School costs of secondary education (free for all/low-income children) – Wallonia-Brussels Federation

Basic material	Books	Clothing	IT	Sport or music equipment	Extra-mural activities	Other fees or costs	Transport
NO	NO	NO	NO	NO	NO	NO	NO

Note to Tables 2.1d and 2.1e: “NO” means that most/all items in the category are not free for low-income children.

In *Flanders* (see Table 2.1d), in secondary education, “free education” only refers to the absence of registration fees. Hence, unlike in primary education, there are neither free materials nor a maximum amount for parents’ contributions. If the school provides materials, products or activities, parents’ contributions have to be “reasonable” in relation to what the school offers; they should be agreed in the school councils and included in the rules of the

school.²⁵ In practice, in secondary schools, educational expenses are high and not fully covered by educational allowances (see Section 2.2). For students in the first degree, the average cost per year is €1,207.35; thus, the minimum education allowance covers only 11% of the costs, the full allowance covers less than 50%, and the exceptional allowance covers 63% (De Norre *et al.*, 2019). For students in the second degree, parents pay on average €1,181.20 per year (especially on schoolbooks, ICT, and transport). The minimum educational allowance covers 21% of the school costs, the full educational allowance 83% and the exceptional allowance 98%. In the third degree, the average school cost is €1,486.60 per year, 16% of which is covered by the minimum allowance, 63% by the full allowance, and 74% by the exceptional allowance (De Leebeeck *et al.*, 2020). Almost half of the schools in the survey had developed a special policy to reduce the costs of education, including pro-active identification of parents with financial difficulties, an explicit cost-reduction strategy, sensitisation of teachers, and the introduction of a maximum bill for expenses at school level. As many as 1 in 10 were confronted with unpaid school bills (De Norre and Groenez, 2017).

In the *Wallonia-Brussels Federation* (see Table 2.1e), “free education” in theory refers not just to the absence of registration fees; it also means that schools cannot charge costs of education to parents, except for the following items – access to swimming pools and transport, cultural and sport activities, trips of several days with the school, and the cost of lending schoolbooks, personal materials and equipment. Photocopies can only be charged for a maximum price of €75 per year. Schools can propose to collectively buy certain manuals, exercise books or magazines in support of a course. These costs are optional; in cases where the parents refuse to bear these costs, the school must put the materials at the disposal of the student. In practice, a survey showed that, excluding the cost of ICT, the average cost for a secondary school pupil was €428 per year in general schools, €627 per year in technical schools, and €689 per year in professional schools; with ICT included, the yearly costs were €665, €1,048 and €986 respectively. This shows that ICT costs are particularly high, especially since the COVID-19 pandemic, during which many schools obliged their pupils to buy a laptop, although the law provides that possession of a personal computer is optional. It is also clear that the costs of education that qualifies people for professions that are more often followed by pupils from households with modest income are much higher for those households. School trips cost on average (but with large variations) €258 per year. Although a circular letter clarifies that participation in school trips is not an obligation, most schools present it as such. But due to the prohibitive cost, 1 in 10 pupils do not participate (Ligue des Familles, 2022).

Comparable information for the *German-speaking Community* could not be found.

2.1.1 Conditions for qualifying as a “low-income child”

Not applicable.

2.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)

Not applicable: in neither primary nor secondary education is access in reality free for AROPE children, in any of the Communities.

²⁵ [Schoolkosten in het secundair onderwijs – voor ouders \(vlaanderen.be\)](https://www.vlaanderen.be/onderwijs/schoolkosten)

2.2 Cash benefits whose specific purpose is to help meet educational costs

The Communities offer means-tested school allowances, the amounts of which depend on the income level of households with a low income.

Flanders has reformed the system of child allowances (*Groeipakket*). On top of the general basic allowance and additional social allowance, the system includes extra allowances related to education.

For every child entitled to child allowances, the parents also receive a school bonus. The amount is a lump sum that differs according to age (between 0 and 24).

Starting from the 2019/2020 school year, school allowances for households with a low income²⁶ have replaced the previous scholarships and study grants for children and students. The integration of the school allowance into the child allowance system contributes to solving the problem of non-take-up, through automatic granting. Households who want to benefit must have legal residence in Belgium and have a low income, and the children must attend school.

The school allowance is calculated on the basis of a points system, where the number of dependent household members is counted and children in specific situations (such as children with disabilities, or in higher education) add extra points. Every level of points has a minimum and a maximum income threshold. Households are considered to have a low income when their gross taxable income is below the maximum threshold (which varies between €25,031.23 and €107,166.14 per year for the 2022/2023 school year). Households with a gross taxable income equal to the maximum threshold receive the minimum allowance; households with an income equal to or less than the minimum threshold receive the full allowance; households with an income in between the minimum and the maximum threshold receive a partial allowance; households with an income (from unemployment or sickness benefits, minimum income or an income-replacement income for people with disabilities) of less than 10% of the maximum threshold receive an exceptional allowance.

For example, for a household with two adults and two children, the minimum threshold is currently €27,597.38 (gross taxable) per year. The maximum threshold is €55,092.46 (gross taxable) per year. This means that when this household has an income at the level of the AROP threshold (€32,577 per year in 2021), they would receive a partial allowance.

No breakdown is available of the number of AROP children benefiting from the school allowances. Non-take-up is almost non-existent because of the automatic granting of child allowances.

The yearly school allowance varies between the minimum (€125.41), full (€195.04) and exceptional (€253.26) amounts for primary school students. For secondary school students, the amount is different for technical, professional, and general secondary education. It varies between the minimum (€242.24), full (€1,173.24) and exceptional (€1,377.56) amounts. An evaluation²⁷ after the new system had been implemented for a year and a half showed that 56% of school allowances were granted to children living in households with an income below the minimum threshold (varying, according to the total number of points, between €12,238.08 and €48,867.67 in gross taxable terms per year for the 2022/2023 and 2023/2024 school years). However, a larger proportion of school allowances than under the previous system of study grants was granted to households with a middle income (more than €40,000 in gross taxable terms per year). In addition, even the full and the exceptional school allowance did not

²⁶ [Schooltoeslag of selectieve participatietoeslag | Groeipakket](#)

²⁷ <https://publicaties.vlaanderen.be/view-file/42145>

cover all school-related expenses for children in primary and secondary school (see Section 2.3.1).

In the *Wallonia-Brussels Federation*, households with a total taxable income below a certain maximum threshold can receive study grants for students in general secondary school (€437.33 per year); the threshold varies with the number of dependent people in the household (in 2020: €36,331.50 for households with two dependent people, and €42,769 for those with three dependent people). Thresholds, as well as grants, are higher for students in professional secondary education.²⁸ Since the (gross taxable income) thresholds are higher than the (disposable income) AROP thresholds, the AROP population households may receive study grants, depending on the taxes they have to pay. However, no breakdown of beneficiaries based on income is available, or on non-take-up or over-representation. A survey also showed that knowledge about the study grants was poor: 4 out of 5 households with children who did not receive grants said that they were not informed about the system; and 2 out of 5 of these parents said they needed financial support to pay for the studies (Ligue des Familles, 2022).

Along the same lines, the *German-speaking Community* provides study grants to households with students in secondary school and whose gross taxable income is below a certain threshold (between €12,148.83 with no dependent people and €45,994.65 with five dependent people in the household, plus €5,641.57 for each extra dependent person – gross taxable income in 2020).²⁹ No studies are available that indicate whether these study grants are sufficient to cover the costs for secondary schools.

There are no cash benefits to help other groups of children to meet their educational costs.

2.3 Main barriers to effective and free access to school-based activities for low-income children

2.3.1 Financial barriers

Many schools organise school-based activities outside the curriculum, such as out-of-school care, afternoon supervision, sport activities, and extra language lessons after school. In most cases, these are not free. These costs are not covered by the maximum bill (available in Flanders).³⁰

2.3.2 Non-financial barriers

No non-financial barriers have been recorded in studies or research.

3. Free meals at school

This section describes the situation regarding effective and free access for low-income children to at least one free healthy meal each school day.

²⁸ [Allocation d'études secondaires - Allocations d'études \(cfwb.be\)](#)

²⁹ [Ostbelgien Bildung - Finanzielle Beihilfen](#)

³⁰ [Schoolkosten, maximumfactuur en bijdrageregeling in het kleuter- en lager onderwijs - voor ouders \(vlaanderen.be\)](#)

3.1 Mapping free provision of school meals

In none of the Communities is there a general right to one free healthy meal each school day. In the *Wallonia-Brussels Federation*, there is a pilot project running in several schools in socio-economically disadvantaged areas, whereby healthy snacks are distributed. 78 pre-school settings with children from a vulnerable population have distributed free meals since 2018/2019. The pilot project has been prolonged and extended from 2022 until June 2024 (10 million free meals to children in 308 pre-school settings and the first and second year of primary schools; reaching around 45,000 children, with a budget of around €25 million).

The *Flemish government* provides subsidies for primary schools and special needs education settings that distribute milk, fruit and/or vegetables to their students at least one day per week (three times per week for milk). For secondary schools, the Snack and Chill project, run by the Flemish Institute for Healthy Life, provides healthy snacks (fruit and vegetables).³¹ Several local initiatives (including in Ghent, Sint-Truiden, Kortrijk, Harelbeke, and Geraardsbergen) are running projects to provide primary schools with free meals for children in vulnerable situations.

3.1.1 Conditions for qualifying as a “low-income child”

Not applicable. The criterion used is children in disadvantaged neighbourhoods.

3.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)

The criterion used, children in disadvantaged neighbourhoods, makes it difficult to compare the population falling in this group with the population of AROPE children. However, it is clear that the pilots only cover a very small percentage of the 359,000 AROPE children in the age band for compulsory schooling: it is only in place in one Community and only in disadvantaged neighbourhoods, in the first two years of primary school.

3.2 Main barriers to effective and free access to school meals for low-income children

3.2.1 Financial barriers

There are no data available on the number of children who attend school without a decent meal. Although certain political parties in the Flemish government think that providing free meals is not the responsibility of schools, but of parents and eventually of Public Centres for Social Welfare³², the phenomenon of the “empty lunch boxes” is generally recognised as an important and widespread problem. At the request of the Flemish Minister of Welfare, the University of Ghent and the Flemish Institute for Healthy Life started research on the numbers and profiles of those concerned, and on possible ways of addressing the problem³³.

3.2.2 Non-financial barriers

Only a minority of children eat a meal offered by the school, and therefore the majority do not profit from efforts in schools to offer healthy meals. A survey by the Flemish Institute for Healthy Life showed that the provision of hot meals in schools had diminished considerably.

³¹ [Snack & Chill | Gezond Leven](#)

³² <https://daardaar.be/rubriques/opinions/pauvrete-infantile-ces-politiques-qui-rejettent-la-faute-sur-les-parents/>

³³ <https://www.vrt.be/vrtnws/fr/2023/01/26/hilde-crevits-veut-savoir-combien-denfants-sont-envoyes-a-lecole/>.

4. Healthcare

This section describes the situation regarding effective and free access for low-income children to healthcare, focusing on vaccinations, care from a general practitioner (GP) or infant nurses, specialist care, dental care (not orthodontics) and prescribed medicines.

4.1 Mapping the provision of free healthcare services and products

Table 4.1: Healthcare costs (free for all/low-income children)

Vaccination	GP	Infant nurses	Specialist care	Dental care (not orthodontics)	Prescribed medicines
ALL	NO	ALL	NO	ALL	NO

Note: "ALL" means that all services/products in the category are free for all children. "NO" means that most/all services/products are not free for low-income children.

In Belgium, healthcare for children is not free of charge, except for vaccination, infant nurses, and dental care. However, the Belgian healthcare system includes several mechanisms – such as the “increased health insurance reimbursement statute” (*verhoogde tegemoetkoming* or *intervention majorée*), the maximum billing system (*maximum factuur*), and the third-payer measure (*derde betalingsregeling*) – designed to improve access to healthcare for disadvantaged households (see Section 4.2).

Households who have registered with a service-provider employed in a primary care centre (called community healthcare centre) and funded by a fixed capitation system, do not pay for their general medical healthcare. In this system, the healthcare-provider receives a fixed salary, and the households pay nothing, as the fees are settled with the health insurance fund directly. Specifically for children, there are a few healthcare services that are provided free of charge or 100% reimbursed, such as basic dental care (except orthodontia), vaccinations and a first mental healthcare consultation.

The organisation, implementation and evaluation of the vaccination programme is at the level of the Communities, as part of preventive healthcare (regular screenings and examinations) that is provided for free in nurseries, childcare and primary schools. All vaccinations under the basic vaccination scheme are free of charge for children (except the vaccination against the rotavirus) and strongly recommended by the High Health Council (federal), while only the polio vaccination is mandatory. The vaccination rate among children in Belgium is high.

Regarding mental healthcare services, the first consultation in a community mental healthcare centre through referral by a health professional is free for children.

4.1.1 Conditions for qualifying as a “low-income child”

Not applicable.

4.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)

Not applicable: access to services such as vaccination, infant nurses and dental care is free for all children; access to GPs, specialist care and prescribed medicines is not free for (particular groups of) children, except access to general practitioners (not to specialist care and medicines) in cases where their parents are registered in a community healthcare centre.

In Flanders and Brussels in 2019, there were 88,477 patients registered in a community healthcare centre that fell under the Flemish umbrella organisation, *Vereniging van wijkgezondheidscentra*. That was only 1.14% of the population, and 8.63% of the AROP population, in Flanders and Brussels in 2019. However, the centres play a vital role in the provision of accessible healthcare services to vulnerable households. 35.77% of the patients benefited from increased reimbursement of healthcare costs. Around 7,500 were aged 0-4, 8,000 were aged 5-9, 7,200 aged 10-14 and 6,500 aged 15-19.³⁴

Comparable data could not be found for community healthcare centres in the Wallonia-Brussels Federation.

4.2 Cash benefits whose specific purpose is to help meet healthcare costs

Access to healthcare in Belgium in general is relatively good. However, there are still disparities in access between socio-economic groups. Although the EU-SILC 2020 recorded that the average rate of self-reported unmet needs for healthcare was 1.4%, it was 4.5% in the first (lowest) income quintile, although this figure had gone down from 6.7% in 2017. Unmet needs were highest among people with no or low working activity – unemployed or disabled people, and people with low work intensity.

There are a number of federal measures that provide larger reimbursements for healthcare for insured people below a specific income threshold.

First, there is a “right to increased health insurance reimbursement” statute, which provides preferential tariffs to people of specific social status: long-term unemployed people, people aged 50 and over, and people entitled to specific benefits (integration or income-replacement allowance for people with disabilities; allowance for assistance to older people; income guarantee for older people; or minimum income) or based on their gross taxable yearly income (in 2023, less than €23,303.84 plus €4,314.18 per dependent person³⁵). Since the eligibility criteria based on specific benefits refer to households with an income that actually lies below the AROP threshold, not all AROP children will be covered through the application of the benefit status criterion. But since the maximum threshold to access the system, based on low income, is higher than the AROP threshold, all AROP children should be covered through the income criterion. However, there is still a problem of non-take-up, particularly when access to the measure is granted on the basis of low income. Recently it has been decided to implement the pro-active identification of potential beneficiaries of increased reimbursement of healthcare costs. This is an important means to improve access to these benefits by the most vulnerable (Van Lancker, 2020; Van Gestel *et al.*, 2022).

Second, the “maximum billing system”, having general applicability, sets a ceiling on total out-of-pocket payments for people who fall under the increased reimbursement system. On top of this, there is maximum billing system based on income and determined per income bracket. Once this amount is reached, healthcare costs are reimbursed fully. The maximum billing system is based on the family unit, and the amount payable depends on the level of disposable income. Although this system is fairly complicated, it does not place burdens on the patient, as it is applied automatically with no additional paperwork involved. Therefore, non-take-up is non-existent. The yearly ceiling for households with a net taxable income below €12,186.41 per year is €250; for households with an income between €21,801.90 and €33,516.33 per year

³⁴ [Feiten en cijfers - VWGC](#)

³⁵ [Verhoogde tegemoetkoming: grensbedragen van de inkomsten - RIZIV \(fgov.be\)](#)

it is €732.03. This means that healthcare costs for AROP children are considerably reduced, compared with households who pay the full cost.

Third, there is a “third payer” mechanism in primary care for households who fall under the increased reimbursement system. They can visit a GP and pay a personal contribution of between €1 and €1.50. Since the third-party payment system is linked to those patients covered by the increased reimbursement, it should cover all AROP children, through the use of the income criterion. This system, which is obligatory for GPs, has substantially improved the financial accessibility of healthcare. There is no problem of non-take-up.

Finally, the public centres for social welfare (CPAS/OCMW), organised at municipal level, play a crucial role in providing financial support for healthcare costs for the least well-off patients. However, there are substantial differences in policies between municipalities. The diversity in approaches may be an additional hurdle for patients – for instance, when moving from one municipality to another – and may thus lead to geographic inequalities in access to healthcare for the least well-off (Cès and Baeten, 2020).

4.3 Non-financial barriers to effective and free access to healthcare

The complexity at all levels of the healthcare system is an important obstacle to accessing care. This includes, among other things: the administrative procedures to obtain coverage and exemptions from paying contributions; the entitlement to increased reimbursement; the choice of a contracted healthcare provider; the right to the third-party payment system; and the care trajectory and referral procedures that must be followed to benefit from reduced user charges and access to support from the CPAS/OCMW (Cès and Baeten, 2020).

Access to increased reimbursement still shows a significant rate of non-take-up, because the pro-active identification is based on old taxation data and there is a considerable non-response to the letters that are sent to potential beneficiaries.

In order to make dental care more accessible, free basic dental care for young people under 18 has been implemented by the federal government. However, it is known from administrative data that not all children make use of this policy and that socio-economic inequalities in the use of dental care continue to exist. Possible explanations include lack of information, lack of awareness of the importance of prevention, low health literacy, lack of time, or problems in pre-paying the dentist before reimbursement.

5. Healthy nutrition

This section describes the situation regarding effective access for low-income children to healthy nutrition.

5.1 Main barriers to effective access to healthy nutrition

5.1.1 Financial barriers

Research has shown that the effectiveness of social minima is weaker for households with children than for other households (Frederickx *et al.*, 2021).

In 2021, the percentage of single people unable to afford a meal with meat, chicken, or fish (or vegetarian equivalent) every second day was 6.6% in Belgium (food deprivation index, Eurostat 2021). For Belgium, qualitative and up-to-date reference budgets are available. Measuring food affordability with a residual income approach using reference budgets, taking all minimum necessary costs of goods and services into account, researchers in the EUSocialcit project found that healthy and sustainable food is not affordable for a single person receiving social assistance in Belgium, or for single people renting in either the social or private housing market (Storms *et al.*, 2023). A residual income exercise has not been done for households with children.

5.1.2 Non-financial barriers

A lack of knowledge and capabilities in relation to healthy and unhealthy food is more widespread in households in a vulnerable situation. Language barriers, illiteracy and low educational level are important obstacles to people understanding (sometimes complex) food labels. The social and cultural environment of people also plays a role. People living on a low income often live in neighbourhoods with many fast-food shops.³⁶

5.2 Publicly funded measures supporting access to healthy nutrition

The only initiatives to provide healthy nutrition are implemented via schools (see Section 3).

In addition to these specific projects, there are also institutions, such as food banks, that aim to improve access to adequate nutrition. The Belgian Federation of Food Banks (*Belgische Federatie van Voedselbanken*) was set up 38 years ago and consists of nine regional food banks, which distribute food through their network of 676 charitable organisations working with hundreds of volunteers and donors (supermarkets and producers) and in close co-operation with the CPAS/OCMW – which are in charge of identifying the households who can benefit, and setting up accompanying measures for households with children who use the foodbanks. They are financed through fund-raising and through public support from the government, which allocates money from the Fund for European Aid to the Most Deprived (FEAD) to the food banks and grants businesses a full or partial reduction of VAT for their gifts, and a tax reduction for gifts by individuals. There has been a steady increase in the number of people using food banks: in 2022, on average 193,344 people used food banks monthly, which was 18.2% more than in 2021. At the same time, the volumes donated by food-producers are diminishing. Food

³⁶ [Drempels tot gezonde voeding voor mensen in armoede | Gezond Leven](#)

banks have had to buy food to meet the demands. During the programming period 2014 to 2020, Belgium spent €88.2 million through the FEAD, of which €73.8 million was EU funding and €14.4 million national co-financing.³⁷ The total funding in the period 2021 to 2027 for the FEAD programme's successor under the European Social Fund Plus (ESF+) in Belgium is €59 million, while the FEAD received exceptional funding from the Recovery Assistance for Cohesion and the Territories of Europe of €46.1 million in 2021 and 2022.³⁸

6. Adequate housing

This section describes the situation regarding effective access of low-income children to adequate housing.

6.1 Publicly funded measures supporting access to adequate housing – Housing allowances

In Belgium housing is a competence of the regions. Therefore, we describe housing policies for the Flemish, Walloon, and Brussels-Capital regions.

Housing allowances exist in the three regions, but their coverage is quite low. In *Flanders* there are two types of housing allowance,³⁹ in the *Brussels-Capital region* two types⁴⁰ and in *Wallonia* one type.⁴¹

In *Flanders*, the Flemish rent subsidy (*Vlaamse huursubsidie*) is a relocation subsidy aimed at households moving from a house that does not meet minimum quality standards, is not adjusted to the condition of the inhabitants, or is not suitable for the transition from homelessness to a decent and adapted home. It can only be obtained by households who do not possess a house. The maximum income ceilings to qualify are the same as for social housing (see Section 6.2.1). Monthly amounts in 2023 are €177.24 plus €29.54 per dependent person.

The other benefit is the rental premium (*huurpremie*), aimed at households renting privately but who have been on the waiting list of a social housing company (SHC) for more than four years, living in a decent house (income and rent requirements are similar to the Flemish rent subsidy as well as the amount of the subsidy). In 2021, 2,021 rent subsidies (4% of tenants) and 7,295 rent premiums were granted. But there is a high rate of non-take-up for these measures (Van den Broeck and Vermeir, 2023). It is not clear how many of these subsidies and premiums went to AROP households, but given the very low total number of grants, this is not really a game-changer for these households.

In the *Brussels-Capital region* there is a subsidy similar to the Flemish rent subsidy, namely the relocation subsidy (*herhuisvestingstoelage / allocation de relogement*), which has income thresholds that give a right to different amounts of the subsidy. The income thresholds all lie below the AROP thresholds: for example, for a household with two children, the threshold is €26,531.35 joint taxable household income per year, compared with the AROP threshold of €32,577. Subsidies are between €18.44 and €285.85 per month. The subsidy is granted for

³⁷ [Algemeen | POD Maatschappelijke Integratie \(mi-is.be\)](https://www.mi-is.be/)

³⁸ [ESF+ programmes for Belgium invest EUR 1.3 billion in people | European Social Fund Plus \(europa.eu\)](https://european-council.europa.eu/media/en/press-operations/infographic-116226/image001.png)

³⁹ [Huren en verhuren | Vlaanderen.be](https://www.vlaanderen.be/huren-en-verhuren)

⁴⁰ [Huren en verhuren - Brussel Huisvesting](https://www.brussel.be/huisvesting)

⁴¹ http://lampspw.wallonie.be/dqo4/site_logement/aides/aide?aide=adel&loc=1

five years and can be renewed for five years at a rate of 50% of the subsidy of the previous period.

There is also a rental premium (*huurtoelage / allocation loyer*) for applicants for a social rental dwelling whose yearly taxable income does not exceed €25,991.73 for single parents (the threshold for increased reimbursement of healthcare costs); for other households, the threshold is €19,690.10 per year (the amount of the minimum income). Since both income references lie below the AROP threshold, not all low-income households with children are potential beneficiaries, and in reality coverage is low. The premium is €173.67 plus €43.42 per dependent child for single parents with an income that does not exceed €19,690.10 per year; €130.26 plus €43.42 per child for single parents with a total taxable income between €19,690.10 and €25,991.73 per year. For all other eligible households, it is €173.67 plus €21.71 per child. The premium is granted for five years, and renewable.⁴²

In *Wallonia*, as in other regions, there is a relocation subsidy (*allocation de déménagement*) aimed at households moving from a house that does not meet minimum quality standards, is not adjusted to the condition of the inhabitants, or is not suitable for the transition from homelessness to a decent and adapted home. This allowance includes two components: a lump sum to move (€400, increased by 20% for each disabled household member) and a rental premium, which is based on the difference between the new and the old rent with a maximum of €100 per month, and increased when there are children or disabled people (€20 per person). The subsidy is granted for two years, and renewable.⁴³ As from 1 January 2023, the region also introduced an allowance for renters in the private sector who have been on the waiting list for social housing for at least 18 months. It is aimed at approximately 12,000 households, who will be granted €125 per month, plus €20 for each dependent child, plus €40 for dependent people with disabilities, up to a maximum of €185.⁴⁴

The allowances are subject to income limits, which are increased when children are living in the household: €15,500 annual gross taxable income for single people, €21,200 for cohabitants, plus €2,900 per child or person with disabilities.⁴⁵ These income limits are below the AROP thresholds.

6.2 Publicly funded measures supporting access to adequate housing – Social housing

6.2.1 Mapping the provision of social housing

In all three regions, social housing consists mainly of two systems: SHCs and social rental agencies (SRAs). Social tenants constitute around 6% of the housing market in Flanders and in Wallonia.⁴⁶ SHCs own and let dwellings under social conditions. Income conditions and the requirement not to possess a house or land are in place. In Flanders, from 2024, means-testing will include the savings of applicants. Income thresholds are increased per dependent person. The allocation rules are mostly chronological by subscription on the waiting list, with a few exceptions. SRAs do not possess the houses they let: they rent them from owners in the private rental market at a reasonable rent (i.e. usually lower than market rent) and sub-let them to

⁴² [Allocation de déménagement-installation et d'intervention dans le loyer \(huisvesting.brussels\)](#)

⁴³ [Le logement en Wallonie](#)

⁴⁴ <https://www.rtf.be/article/le-gouvernement-wallon-donne-son-feu-vert-definitif-a-loctroi-dune-allocation-loyer-11165480>

⁴⁵ <https://www.wallonie.be/fr/actualites/allocation-pour-les-menages-en-attente-dun-logement-social>

⁴⁶ At household level in Flanders, at individual level in Wallonia (<https://www.swl.be/index.php/accueil-particulier/loyer>).

households in need of housing. They also have a larger personnel/house ratio, so they are able to offer more intensive guidance to their tenants. Their allocation system is different from that of SHCs: income and housing need are more important than the chronological order of application. Households with children get extra priority points that determine their rank on the waiting list.

In *Flanders*, the allocation rules do not give specific priority to households with children. Increased priority may be given in cases of exceptional social conditions (independent minors and young people under supervised independent living). Income ceilings for households (total yearly taxable income minus debt, 2023) are above the AROP threshold: for a single person €28,105 per year, with an extra adult €42,156 per year; plus €2,356 per year per dependent person. In reality, the net disposable income of tenants is much lower: 12.1% of tenants have an annual income between €12,500 and €15,000; 25.49% between €15,000 and €17,500; and 13.79% between €17,500 and €20,000. 48.1% of tenants are single, 24.1% have one child, 10.86% two children and 7.24% three children. On the basis of these data, it is not possible to calculate how many low-income households (below the AROP threshold) live in social housing, but it is generally known that social housing is increasingly becoming a housing solution for poor people only.

In Flanders at the end of 2021, there were 159,885 dwellings let by SHCs, and 12,987 by SRAs.⁴⁷ In 2023, SHCs and SRAs will merge. This also implies that the priority rules will change: 50% of assignments will be based on the waiting lists, 30% can be assigned to priority groups such as older or homeless people, and 20% should be used for people in acute housing need. Experts and social workers fear that the changes will be detrimental for vulnerable households.⁴⁸ Where SRAs represent less than 10% of social housing, they rent to the most vulnerable households: 87% of their tenants live on an income equal to or below the minimum income (benefits are below the AROP threshold); 77% of the tenants were homeless or at risk of homelessness. In Flanders, for each municipality a target of 9% social housing has been set to be reached by 2025. The aim is to increase the speed at which new social houses are offered (binding social objective).⁴⁹ But 4 in 10 municipalities do not meet the objective; and penalties are not imposed. Municipalities that have more than 15% social housing can no longer access the public loans that are provided to finance projects.

In the *Brussels-Capital region* there is a system of priority points,⁵⁰ including for certain types of households with children: single-parent households; households with at least one disabled person; households at risk of having children placed in care; households with at least two children and at least one of the parents younger than 35; households with at least one child not older than 6 years who suffer from lead poisoning; and households with children receiving subsidies because they have been living for at least nine years in an unhealthy house. In 2021, in the Brussels-Capital region, there were 40,347 dwellings let by SHCs⁵¹ and 7,400 by SRAs.⁵² Net taxable annual income ceilings for households who want to rent a social dwelling are: €26,400.83 for single people, €29,334.27 for households with one income; and €33,524.93 for households with two incomes – plus €2,514.36 per dependent child; and plus €5,028.72 per adult with disabilities. It is not possible to calculate how the population in social housing relates to the AROP population, but the average annual net taxable income of households in

⁴⁷ [Woningen en gronden / Vlaamse Maatschappij voor Sociaal Wonen \(vmsw.be\)](https://www.vmsw.be)

⁴⁸ “Hervorming sociale huur duwt mensen in handen van huisjesmelkers” — Achtergrond — Sociaal.Net

⁴⁹ [Bindend sociaal objectief \(BSO\) realiseren en monitoring via de voortgangstoets | Vlaanderen.be](#)

⁵⁰ [Sociale woningen | Wonen in Brussel](#)

⁵¹ [Brusselse Gewestelijke Huisvestingsmaatschappij | SLRB - BGHM](#)

⁵² [FEDAIS - Fédération des Agences Immobilières Sociales](#)

social housing is €19,554. 62.8% of dwellings are rented to households without children; 12.62% of households have one child, and 10.61% have two children.

In the *Walloon region* the social and family situation is also taken into account in the allocation of priority points (for minors in supervised independent living, and households that contain people with disabilities). 50% of vacant dwellings must be reserved for households with low income (*revenus précaires*): but 75.7% of people on the waiting lists live in precarious situations. 13.64% of the tenants receive unemployment benefits, 8.38% live on the minimum income, 18.78% receive invalidity benefits and 4.11% receive disability benefits. Most of these benefits lie below the AROP threshold. 31% of people on the waiting lists are single parents. The annual net taxable income ceilings for households wanting to rent are: €48,200 for single people, plus €2,900 per dependent child; and €58,300 for households with more than one person, plus €2,900 per dependent child. In 2021 in Wallonia, there were 102,185 dwellings let by SHCs and 1,472 by SRAs.⁵³

6.2.2 Main barriers to effective access to social housing

6.2.2.1 Financial barriers

Research based on reference budgets shows that, when households have access to social housing on top of all social benefits, social minimum incomes are just sufficient to provide decent living conditions. But for households in social housing with children in primary or secondary education, who live on unemployment benefits or minimum income, income levels are too low to be able to participate in society. In cases where households cannot access social housing, income levels always are insufficient to live on (Frederickx *et al.*, 2021).

More than 52% of households who are tenants on the private housing market in Flanders spent more than one third of their income on rent in 2018. Almost 1 in 3 had insufficient income after paying the rent. “Housing need” – defined as a lack of affordability of housing and of a deficient quality of housing – was estimated at around 30%: 21% because of affordability reasons, 11% because of the lack of quality (Winters, 2021). Prices at the bottom end of the rental market were also found to be rising faster than the average rent (Frederickx *et al.*, 2021).

6.2.2.2 Non-financial barriers

The most important barrier to social housing for children in low-income households is the acute shortage of social dwellings. In 2021 in *Flanders*, 182,000 people were registered on the waiting list, but research (Heylen, 2019) showed that around 250,000 people qualified for social housing, based on the number of people who rented on the private market and who met the eligibility criteria in social housing. To provide all of them with social housing would require more than doubling the available housing. In the *Brussels Capital region*, there were 51,615 people on the waiting list in 2021; in *Wallonia* there were 37,475 in 2020.

The policy focus in *Flanders* over many years has been on house-owners: 75% of public support goes to house-owners, 20% to social housing and only a small share to the private rental market.

New eligibility rules for social housing have been introduced: candidates have to be registered at the Flemish Employment Agency; they have to prove within two years that they know Dutch (at the relatively high A2 level). Existing tenants also have to fulfil these conditions. Breaches of the conditions can be sanctioned with fines up to €5,000. Candidates also have to prove their “local bonding”: they must be registered for at least 10 years in the municipality, of which

⁵³ [Etre candidat à un logement public \(swl.be\)](#)

five years must be an uninterrupted stay. These new rules are adding obstacles for vulnerable households to accessing social housing. The local connection rule is particularly difficult to meet for newcomers, homeless people and people who were obliged to move their home – for example because of a divorce, violence in the family or bad housing conditions.

6.3 Publicly funded measures supporting access to adequate housing – Other measures

Due to the energy crisis, in *Wallonia* evictions were forbidden, both from social housing and from private renting, during the winter between 1 November 2022 and 15 March 2023.⁵⁴

In *Flanders*, a special fund to prevent evictions can be called upon by the local CPAS/OCMW, in cases where people can no longer pay their rent. The local centre mediates to reach an agreement between tenant and landlord, including a payment plan for the rent arrears. The landlord gets part of the rent paid and the tenant cannot be evicted as long as the agreement is respected.⁵⁵

⁵⁴ [Le logement en Wallonie](#)

⁵⁵ [Fonds ter bestrijding van de uithuiszettingen | Vlaanderen.be](#)

References

- Agentschap Opgroeien (2021a), Evaluatie Groeipakket, Brussel, <https://publicaties.vlaanderen.be/view-file/42145>.
- Agentschap Opgroeien (2021b), Voorrangsregels kinderopvang, Evaluatie van de toepassing, Aanbevelingen voor beleid & praktijk, Brussel, Rapport Opgroeien.
- Agentschap Opgroeien, (2022), Themarapport Kinderopvang voor baby's en peuters, Brussel, Kinderopvang baby's en peuters | Opgroeien.
- Belgian Action Plan (2022), Belgian National Action Plan for the European Child Guarantee 2022-2030, PPS Social Integration, Anti-Poverty Policy, Social Economy and Federal Urban Policy, Brussels.
- Cès, S. and Baeten, R. (2020), Inequalities in access to healthcare in Belgium. European Social Observatory, Brussels.
- De Leebeeck, K., De Norre, J., Groenez, S. and Havermans, N. (2020), Studiekosten in de tweede en derde graad secundair onderwijs, Research paper SONO/2019/OL3.3/3, Steunpunt Onderwijsonderzoek, Gent.
- De Norre, J., and Groenez, S. (2017), Kostenbeheersing in het secundair onderwijs. Een onderzoek naar goede praktijken. Steunpunt Onderwijsonderzoek, Gent.
- De Norre, J., Havermans, N. and Groenez, S. (2019), Studiekosten in de eerste graad secundair onderwijs, Research Paper SONO/ 2018/OL3.3/1, Steunpunt Onderwijsonderzoek, Gent.
- Frederickx, M., Penne, T., Delanghe, H. and Storms, B. (2021), Doeltreffendheid van de minimuminkomens in Vlaanderen, CEBUD working paper 21.02.
- Havermans, N., De Norre, J. and Groenez, S. (2019), Studiekosten in het basisonderwijs, Research paper SONO/2019/OL3.3/1, Steunpunt Onderwijs Onderzoek, Gent.
- Heylen, K. (2019), Doelgroepen sociale huur en specifieke segmenten op de woningmarkt, Steunpunt Wonen, Leuven.
- Ligue des Familles (2022), Où est passée la gratuité scolaire? La facture salée de l'école.
- Nicaise, I. and Vandevort, L. (2019), Study on the Economic Implementing Framework of a Possible EU Child Guarantee Scheme including its Financial Foundation, Questionnaire – Belgium (Flanders).
- Nicaise, I., Vandevort, L., Juchtmans, G., Buffel, V., Ünver, Ö, Van den Broeck, K. and Bircan, T. (2019), Feasibility study for a child guarantee, Country report Belgium, European Commission, Brussels.
- Storms, B., Cornelis, I., Frederickx, M., Penne, T., Carrillo-Alvarez, E., Cusso-Parcerisas, I., Bernat, A., Mäkinen, L., Munoz Martinez, J. and Svivos, P., (2023), How can reference budgets contribute to the construction of social indicators to assess the adequacy of minimum income and the affordability of necessary goods and services, H2020 EUSocialcit project (forthcoming).
- Teppers, E., Schepers, W. and Van Regenmortel, T. (2019), Het gebruik van en de behoefte aan kinderopvang voor baby's en peuters jonger dan 3 jaar in het Vlaamse Gewest, Steunpunt Welzijn, Volksgezondheid en Gezin, Leuven gebruik-en-behoefte-aan-kinderopvang-juli-2019.pdf (opgroeien.be).

- Ünver, Ö. and Nicaise, I. (2016), *Inclusiveness of Early Childhood Education and Care: Seven Case Studies across Europe*, HIVA, Leuven.
- Van den Broeck, K. and Vermeir, D. (2023), *Non-take-up huurpremie en huursubsidie*, Steunpunt Wonen. Leuven.
- Van Gestel, R., Goedemé, T., Janssens, J., Lefevère, E. and Lemkens, R. (2022), *Improving Take-Up by Reaching Out to Potential Beneficiaries. Insights from a Large-Scale Field Experiment in Belgium*, Downloaded from <https://www.cambridge.org/core>.
- Van Lancker, A. (2020), *Making access to social rights automatic in order to reduce non-take up of benefits*, ESPN Flash Report 2020/19.
- Winters, S. (2021), *Vlaamse woningmonitor*, Steunpunt Wonen, Leuven.

Getting in touch with the EU

In person

All over the European Union there are hundreds of Europe Direct Information Centres. You can find the address of the centre nearest you at: <http://europa.eu/contact>

On the phone or by e-mail

Europe Direct is a service that answers your questions about the European Union. You can contact this service

- by freephone: 00 800 6 7 8 9 10 11 (certain operators may charge for these calls),
- at the following standard number: +32 22999696 or
- by electronic mail via: <http://europa.eu/contact>

Finding information about the EU

Online

Information about the European Union in all the official languages of the EU is available on the Europa website at: <http://europa.eu>

EU Publications

You can download or order free and priced EU publications from EU Bookshop at: <http://bookshop.europa.eu>. Multiple copies of free publications may be obtained by contacting Europe Direct or your local information centre (see <http://europa.eu/contact>)

EU law and related documents

For access to legal information from the EU, including all EU law since 1951 in all the official language versions, go to EUR-Lex at: <http://eur-lex.europa.eu>

Open data from the EU

The EU Open Data Portal (<http://data.europa.eu/euodp/en/data>) provides access to datasets from the EU. Data can be downloaded and reused for free, both for commercial and non-commercial purposes.

