



Federal Public Service
Social Security

EVOLUTION OF THE SOCIAL SITUATION AND SOCIAL PROTECTION IN BELGIUM IN A COMPARATIVE PERSPECTIVE 2025

THE GOOD, THE BAD AND THE AVERAGE:
THE INCONSISTENT POSITION OF BELGIAN POVERTY
INDICATORS IN THE EUROPEAN LANDSCAPE'

Evolution of the social situation and social protection in Belgium in a comparative perspective - 2025

The good, the bad and the average: The inconsistent position of Belgian poverty indicators in the European landscape

Evolution of the social situation and social protection in Belgium in a comparative perspective - 2025

Key messages

- The overall share of people at-risk-of-poverty or social exclusion (AROPE) in Belgium (18,2%) remains below the EU-27 average (21,0%). However, Belgium's position is inconsistent in the European landscape when looking at the three sub-indicators of the AROPE. Belgium has become the second-best performer in the EU as regards the risk of monetary poverty (AROP), but Belgium ranks last on the quasi-jobless household (QJH) indicator. The share of people facing severe material and social deprivation (SMSD) remains close to the EU-27 average.
- Belgium has seen the largest reduction in the AROP-rate of all European countries between EU-SILC 2019 and EU-SILC 2024 (-22,3%). This reduction went hand in hand with one of the largest increases in effectiveness of social protection (+ 26,2%). In fact, the monetary poverty risk is reduced by half because of social transfer (excluding pensions in EU-SILC 2024: - 52,7%). This is a much stronger poverty reduction than the EU-27 average where it is about a third (34,4%). The AROP in Belgium for individuals relying on particular benefits (e.g. pensioners, unemployed or other inactive who are not unemployed) remains above average. Compared to other countries, however, the AROP for these particular groups tends to be lower in Belgium. This is also the case for QJH, where the entire household typically depends on (a combination) of social benefits as the main income source.
- Quasi-jobless households have less overlap with the other sub-indicators in Belgium (38,8% has no overlap), compared to the EU-27 average (29,3%). In other words, the problem of QJH remains a specific and structural challenge for Belgium (see also part 2 of [last year's report](#)). While Belgium has the highest QJH-rate in Europe, the gap with other countries has declined since 2019. The QJH-rate deteriorated again recently for Belgium (EU-SILC 2024: 11,3%, compared to EU-SILC 2023: 10,5%).
- Looking at the various items of the material and social deprivation indicator, Belgium performs better for most of them compared to the EU average. This suggests that the various items are more clustered for particular groups in Belgium. For most items, the Netherlands performs even better than Belgium. If we could derive one lesson from the Netherlands, it could be that the collaboration of various institutions have helped to prioritise targeted interventions to support purchasing power in the broad sense for low-income households. This in addition to a social income protection system with an above average effectivity of social transfers.
- In Belgium, one in ten people AROPE simultaneously face AROP, QJH and SMSD. This is higher than in the neighbouring countries (the Netherlands: 6%, Germany: 7% and France: 8%) or the EU-27 (6%). Hence, Belgium needs to pay attention to all sub-

indicators and their overlap, more than in other countries. It is necessary to better understand the distinct profile of the population that belongs to one of the sub-indicators and the people that simultaneously experience several (sub-)indications of poverty or social exclusion.

- Overall, the Belgian case shows that strong social protection pays off in the fight against poverty. But to get the most vulnerable groups on board the dual challenge remains to strengthen income protection and at the same time ensure that jobs end up in families where no one is currently employed.

Introduction

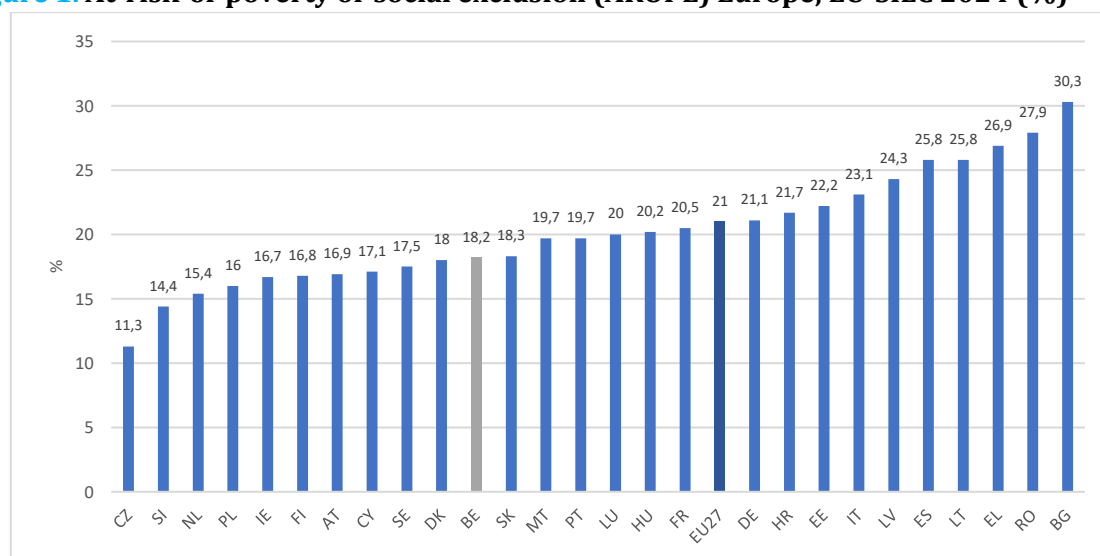
In this report, we put the position and progress of Belgium on the EU-2030 poverty target in a comparative perspective to identify where Belgium performs better or worse. The report consists of four parts. First, we compare Belgium's performance on AROPE and its sub-indicators, highlighting strengths (AROP), weaknesses (QJH), and average performance (SMSD). For both the headline indicator and the three sub-indicators, we first show the levels observed across all EU countries based on the most recent EU-SILC 2024 data. Then we look at the evolution of each indicator over time for Belgium, its neighbouring countries, and the EU-27 average. The second part examines the differences in overlap of the indicators, which may inspire a further focus for policy makers. Thirdly, we look more closely at Belgium's SMSD outcomes by focusing on the separate items and compare the scores to other countries. We pay particular attention to the Netherlands which has a low SMSD-rate. In this third part, we also show the degree to which needs for medical examination remain unmet by income level. Finally, we analyse the poverty reducing role of social transfers comparatively, looking at poverty risks before and after transfers, poverty among QJH households, and the AROP by activity status.

1. International comparison of AROPE & sub-indicators

1.1 AROPE: Belgium dives further below the EU-27 average

According to the latest EU-SILC 2024 figures¹, 21,0% of the EU population – approximately 93,3 million people – were at risk of poverty or social exclusion in the EU. The at-risk-of-poverty or social exclusion (AROPE) rate varies significantly among member states (see figure 1). Overall, the AROPE ranges from 11,3% in the Czech Republic to 30,3% in Bulgaria. With an AROPE of 18,2%, Belgium performs better than the EU average (21,0%). Among its neighbours, Belgium outperforms Germany (21,1%) and France (20,5%), but ranks below the Netherlands (15,4%). The differences in the AROPE in the EU-27 are related to diverse socio-economic landscapes.

Figure 1. At-risk-of-poverty or social exclusion (AROPE) Europe, EU-SILC 2024 (%)

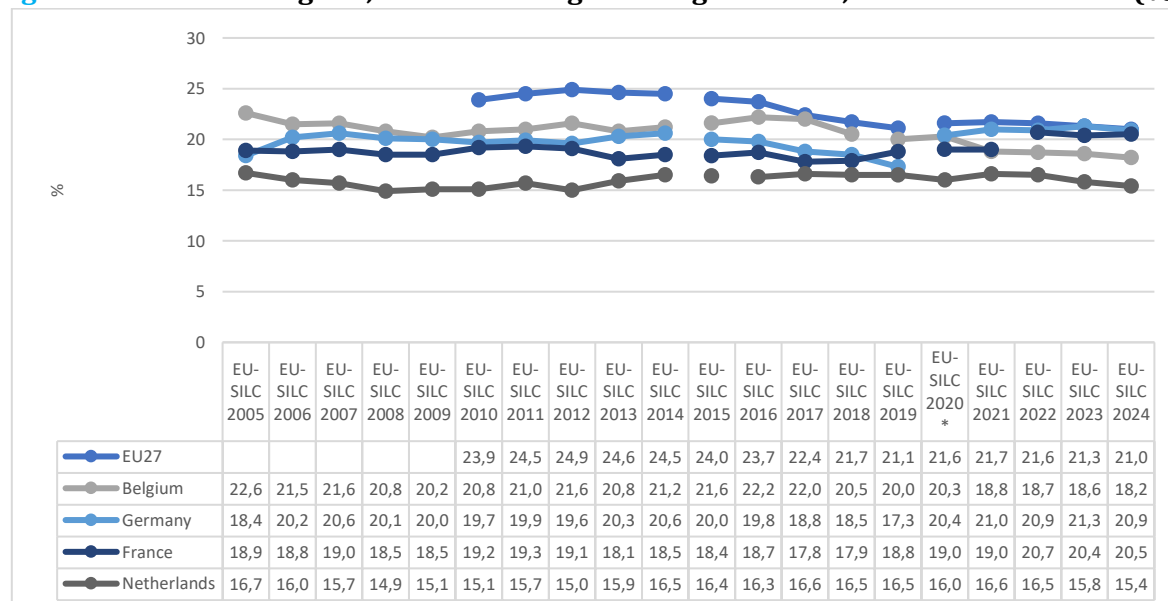


Source: EU-SILC, Eurostat ; Statbel. **Note:** break in time series in 2024 for HR and provisional for LT.

¹ The [EU-SILC](#) survey gathers statistics on income and living conditions in Europe, aiming to *collect timely and comparable cross-sectional and longitudinal data on income, poverty, social exclusion, and living conditions*.

In the EU-27 on average, we see for the AROPE a slight decrease of 0,3 percentage point compared to the figures of 2023 (see figure 2). However, compared to 2019 this is only a decrease of 0,1 percentage point. Belgium continues on its positive trajectory to reach the EU-2030 target (see also the [The previous report](#)). We observe a further reduction of 0,4 percentage points in the AROPE with EU-SILC 2024 compared to the previous year. In both Germany and the Netherlands, we see a similar reduction, with figures decreasing from 21,3% to 20,9% for the former and from 15,8% to 15,4% for the latter. In France the AROPE did not decrease (+0,1 percentage point). Compared to 2019 we only observe a reduction in the AROPE-rate in Belgium (-1,8 percentage points) and the Netherlands (-0,9 percentage point).

Figure 2. AROPE in Belgium, EU-27 and neighbouring countries, EU-SILC 2005-2024² (%)



Source: EU-SILC, Eurostat ; Statbel. **Note:** break in times series in 2015 due to new definition of AROPE; break in time series in 2020 for EU-27 and Germany ; in 2020 and 2022 for France ; in 2016 for the Netherlands and in 2019 for Belgium.

Overall, we see that Belgium is on a positive trajectory towards the EU-2030 poverty target and performs better than the EU-27 average. In [a previous edition of the international comparative report](#), we noted that this favourable evolution is mainly due to a decrease in the monetary poverty risk (AROP) and in the share of (quasi-)jobless households (QJH). Tracking the levels and trends of each of the sub-indicators remains essential because each of them captures distinct and often non-overlapping dimensions of poverty or social exclusion. As the AROPE indicator is composed of three sub-indicators, in what follows, we present a comparative analysis of the three sub-indicators separately: at-risk-of-poverty (AROP), severe material and social deprivation (SMSD), and quasi-jobless households (QJH). For each of these, we first show the levels observed across all EU countries in 2024. Then, we focus on the evolution of each indicator over time for Belgium, its neighbouring countries, and the EU-27 average.

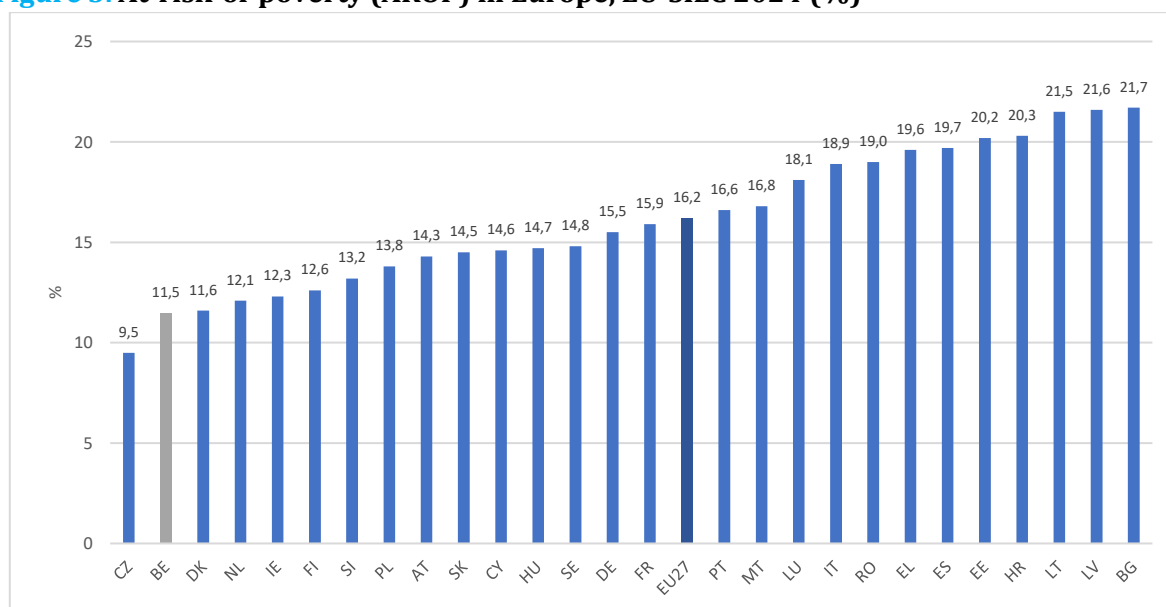
² 2005-2014: old definitions of AROPE, QJH and SMD ([see box 1 in part 1 of the Monitoring Report](#)) ; From 2015 : new definitions of AROPE, QJH and SMSD (see box 1, part 1) ; Year 2020 is followed by an asterisk because the results of the BE-SILC 2020 are difficult to compare to those of the previous and next years because of the impact of COVID-19 on the fieldwork. For a summary of the methodological section of part 1 of the April 2022 Monitoring report, see annex 1.

1.2 AROP: Belgium performing second best in 2024 and made the most progress since 2019

Firstly, the at-risk-of-poverty indicator (AROP) reflects the share of the population with an income below the national poverty threshold (set at 60% of the national median equivalized disposable income). Figure 3 shows the AROP rates across all EU countries based on the most recent available EU-SILC 2024 (income year 2023).

The lowest AROP rate is again observed in the Czech Republic at 9,5%. Belgium follows, with the second lowest rate at 11,5%, positioning it well below the EU-27 average (16,2%). At the other end of the spectrum, the highest AROP rates are recorded in Bulgaria, Latvia, and Lithuania, all exceeding 21%, reflecting more persistent challenges related to income poverty in those countries.

Figure 3. At-risk-of-poverty (AROP) in Europe, EU-SILC 2024 (%)

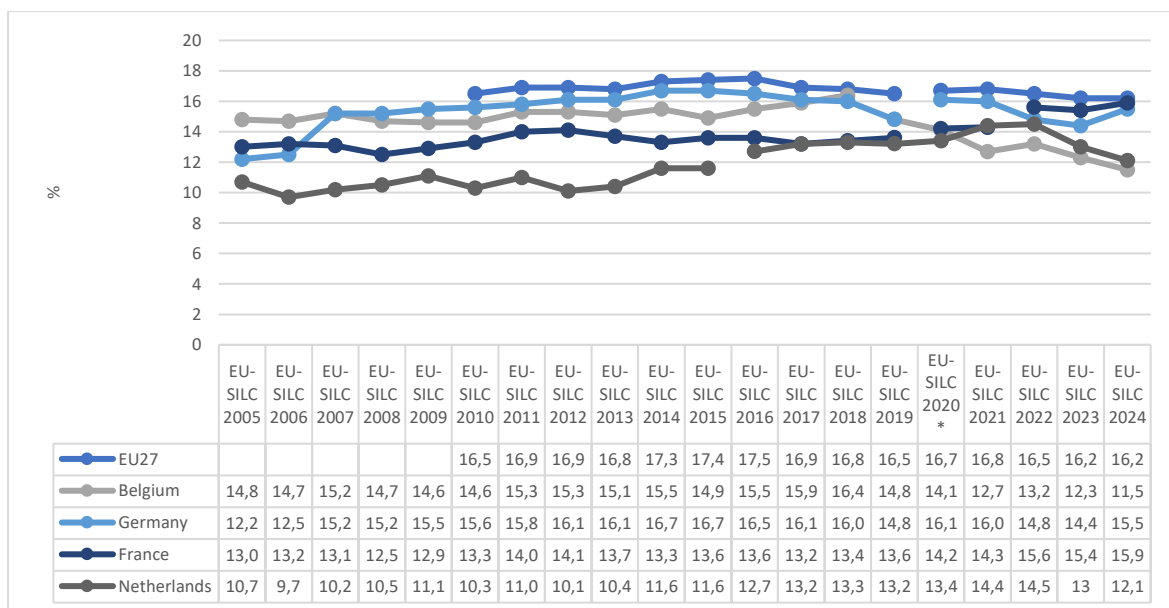


Source : EU-SILC, Eurostat. **Note:** break in time series in 2024 for HR and provisional for LT.

Figure 4 shows how the AROP indicator has evolved over time in Belgium, its neighbouring countries, and the EU-27 on average. When looking at the evolution over time, the most notable trend for Belgium is the continued decline in its AROP rate since 2019, in contrast to the EU-27 average, which has remained stable at 16,2% (figure 4).

In the Netherlands we observe a similar decrease in recent years, while in France (+0,5 percentage points) and Germany (+1,1 percentage points) the AROP-rate increased in EU-SILC 2024 (income year 2023) compared to EU-SILC 2023 (income year 2022). Belgium not only outperforms all of its neighbouring countries but has also made significant progress in reducing income poverty.

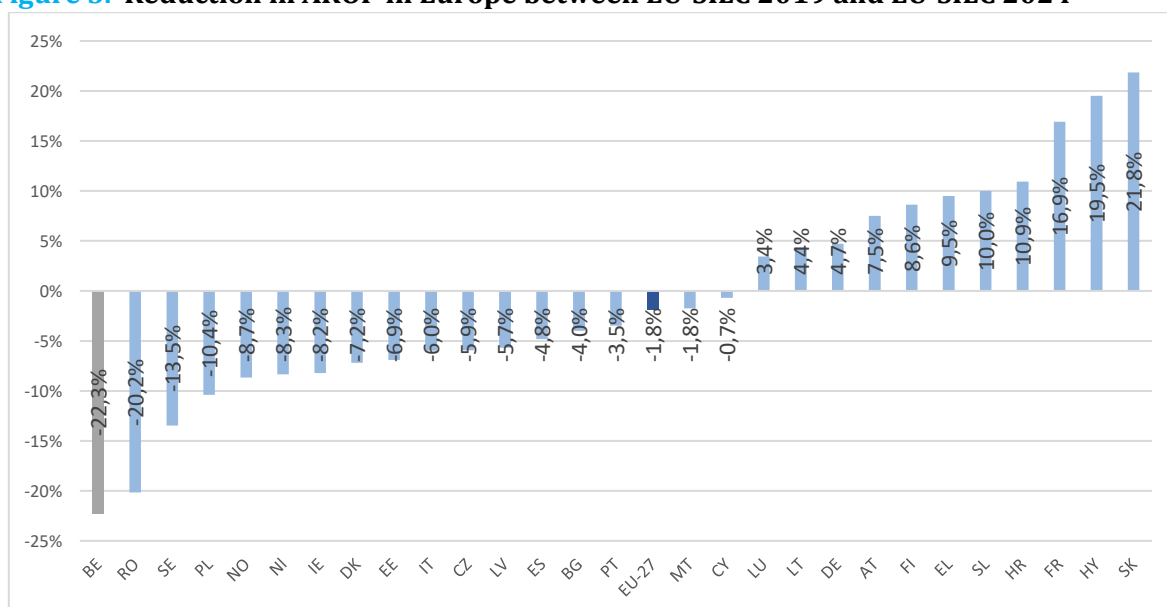
Figure 4. AROP in Belgium, EU-27 and neighbouring countries, EU-SILC 2005-2024 (%)



Source : EU-SILC, Eurostat ; Statbel. **Note:** break in time series in 2020 for EU-27 and Germany ; in 2020 and 2022 for France ; in 2016 for the Netherlands and in 2019 for Belgium.

Looking more closely at the changes in AROP since EU-SILC 2019, the reference for the EU-2030 poverty target in figure 5, we see that Belgium has seen the largest reduction in the AROP-rate of all European countries (-22,3% based on EU-2024 data). Conversely for various countries, we observe an increase, which was the highest in Slovakia (+ 21,8%).

Figure 5. Reduction in AROP in Europe between EU-SILC 2019 and EU-SILC 2024



Source : EU-SILC, Eurostat. **Note:** break in time series in 2020 for EU-27, Denmark, Ireland, Germany, in 2020, 2021 and 2022 for Luxembourg, in 2020 and 2022 for France, in 2023 for Croatia, in 2024 for and provisional for LT,

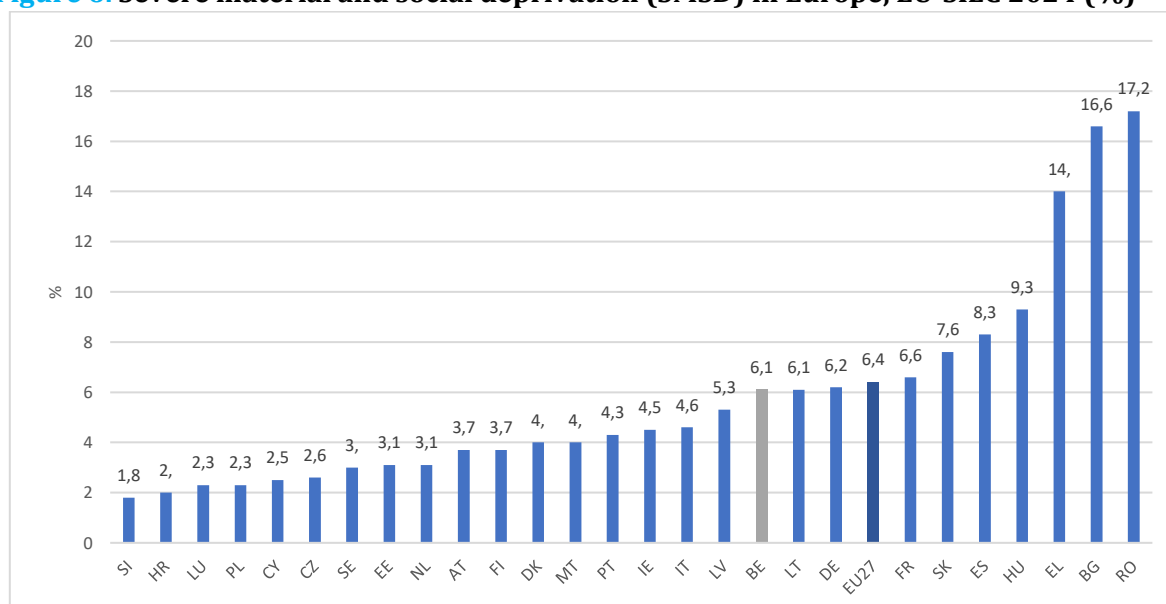
1.3 SMSD: Levels in Belgium remain close to the EU-27 average

We now turn to the second sub-indicator of AROPE: the Severe Material and Social Deprivation (SMSD), which captures the share of the population experiencing deprivation of essential goods and social activities (see glossary for more detail).

As with the previous sub-indicator, we begin by presenting the EU-SILC 2024 levels for all EU countries (figure 6). The lowest SMSD rates are observed in Slovenia (1,8%), Croatia (2%), and Luxembourg (2,3%), indicating better living conditions and a more widespread access to basic material and social needs. At the opposite end, Romania (17,2%) and Bulgaria (16,6%) show the highest levels of SMSD.

Belgium has an SMSD rate of 6,1%, which places it just below the EU-27 average of 6,4%. This contrasts with Belgium's stronger position in the AROP indicator, where it ranked second best. The comparison suggests that while Belgium performs well in terms of income poverty, material and social deprivation remains a more pronounced challenge.

Figure 6. Severe material and social deprivation (SMSD) in Europe, EU-SILC 2024 (%)

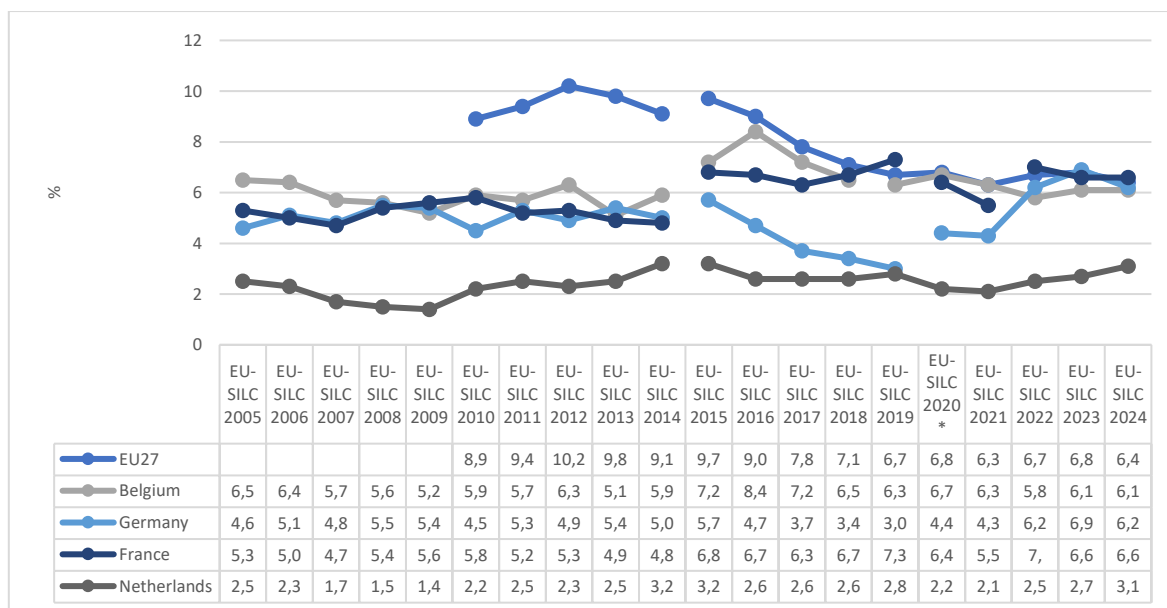


Source : EU-SILC, Eurostat. **Note:** break in time series in 2024 for HR and provisional for LT.

As with the previous sub-indicator, we now show the evolution of SMSD for Belgium, its neighbouring countries, and the EU-27 average (figure 6). We observe variation in the trends over a longer period. The EU-27 average steadily declined from 9,7% in 2015 to 6,4% in 2024, reflecting gradual improvements in living conditions across the EU on average the last decade.

Yet, in comparison to 2019 (the reference of the EU-2030 target), little progress has been made in the EU-27 in general and in Belgium in particular. Belgium's SMSD rate has been more stable over time, fluctuating moderately between 5% and 7% between 2015 and 2024. Germany has seen a notable increase in SMSD in recent year, resulting in a similar rate (6,2% in 2024) as in Belgium. France has also experienced a gradual increase, reaching 6,6% in 2024. Meanwhile, the Netherlands continues to report the lowest levels of deprivation among Belgium's neighbours, remaining well below 3%.

Figure 6. SMSD in Belgium, EU-27 and neighbouring countries, EU-SILC 2015-2024 (%)



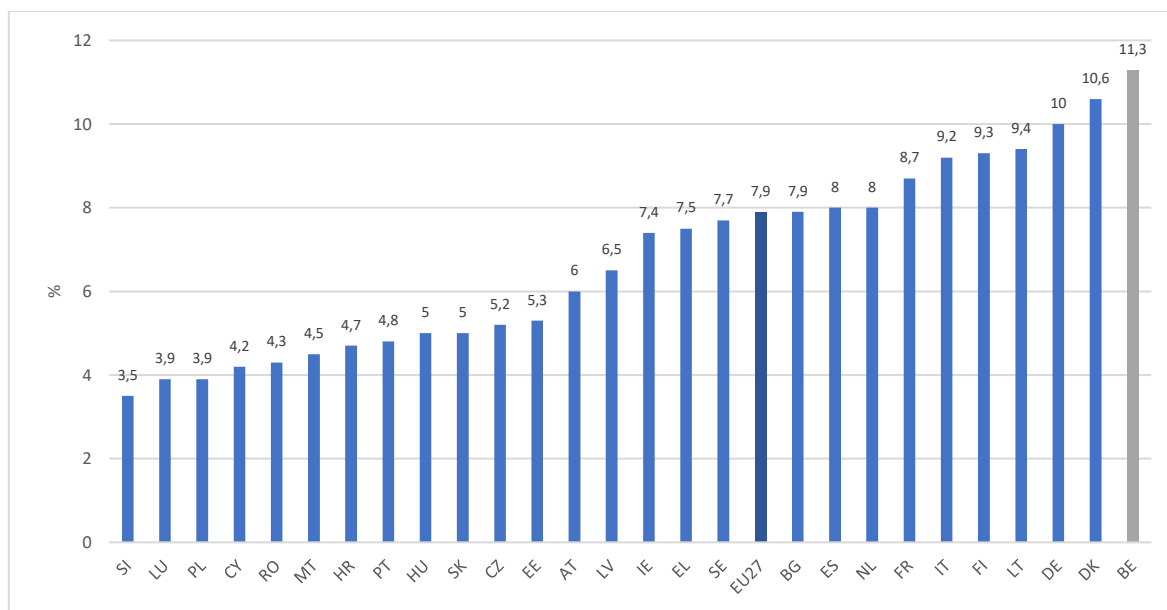
Source: EU-SILC, Eurostat ; Statbel. **Note:** break in times series in 2015 due to new definition. Break in time series in 2020 for EU-27, Germany and France ; in 2016 for the Netherlands and in 2019 for Belgium.

In sum, while Belgium's performance has been relatively stable, its comparative advantage in SMSD is less pronounced than in AROP. Belgium is positioned between high and low performers but could further invest in reducing deprivation. Note also the relative favorable position of the Netherlands (3,1%). We will dedicate the second subsection of this report to a more detailed focus on deprivation, breaking it down item by item, to better understand which specific aspects of deprivation are most prevalent.

1.4 Quasi-jobless households: A persistent structural problem with Belgium as worst performer

Lastly, we turn to the third sub-indicator of AROPE: the share of people living in quasi-jobless households (QJH). Figure 7 displays the levels based on the most recent EU-SILC 2024 (reflecting the situation in 2023). Belgium records the highest QJH rate among all EU-27 member states, at 11,3%, well above the EU27 average of 7,9%. Other countries with notably high rates include Denmark (10,6%), Germany (10,0%), and Lithuania (9,4%). In contrast, the lowest levels are observed in Slovenia (3,5%), Luxembourg and Poland (both 3,9%).

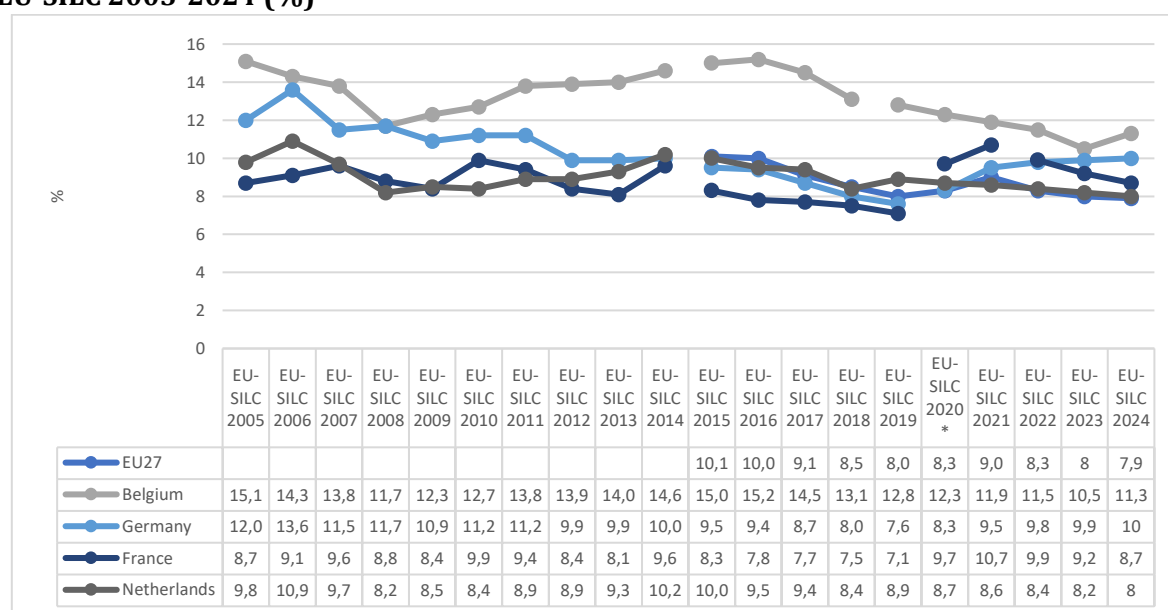
Figure 7. Quasi-jobless households (QJH) in Europe, EU-SILC 2024 (%)



Source : EU-SILC, Eurostat. **Note:** break in time series in 2024 for HR and provisional for LT.

Figure 8 shows the evolution in QJH rates since 2005. We observe that the share of quasi-jobless households in Belgium increased from 10,5% in EU-SILC 2023 to 11,3% in EU-SILC 2024; although the overall trend is decreasing since 2015. The proportion of quasi-jobless households in Germany has consistently remained stable around 10% since EU-SILC 2021, while it has slightly but steadily decreased over the past decade in the Netherlands, now standing at 8%. France also exhibits a consistent decline since EU-SILC 2021: dropping from 10,7% to 8,7%. In other words, high levels of QJH remain a point of attention for Belgium as figures for EU-SILC 2024 show again an increasing gap compared to the neighbouring countries and the EU-27 as a whole.

Figure 8. Quasi-jobless households (QJH) in Belgium, EU-27 and neighbouring countries, EU-SILC 2005-2024 (%)



Source: EU-SILC, Eurostat ; Statbel. **Note:** break in time series in 2020 for EU-27 and Germany ; in 2020 and 2022 for France ; in 2016 for the Netherlands and in 2019 for Belgium.

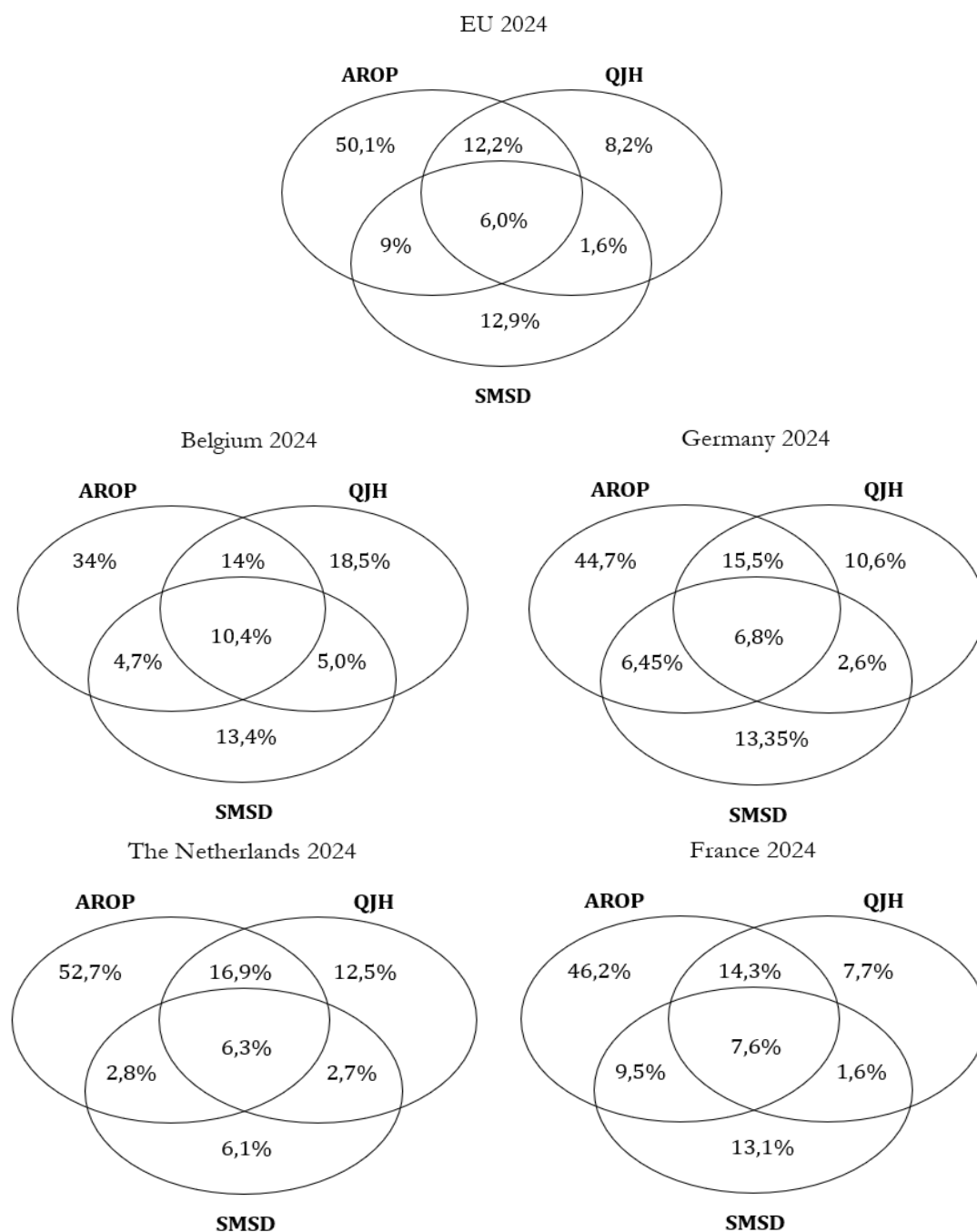
We can conclude that the AROPE masks important underlying changes in its sub-indicators which may be different across countries. The pattern for Belgium differs from its neighbouring countries. Taken together, the analysis of the three AROPE sub-indicators in 2024 highlights Belgium's complex position in the European landscape.

While Belgium performs well in terms of monetary poverty (AROP) and is quite stable in material and social deprivation (SMSD), it stands out negatively in terms of quasi-jobless households (QJH), where it records the highest rate in the EU. Looking at the evolution over a longer period of time (2005–2024), QJH shows a persistent structural issue, with Belgium consistently ranking high compared to neighbouring countries – although the gap with neighbouring countries and the EU-average has declined since 2019.

2. Overlap in the AROPE sub-indicators

To complete the picture and develop a deeper understanding of how the three sub-indicators of the AROPE interact and overlap. The diagram for each country in Figure 9 is constructed using Venn diagrams, which show how the overall AROPE can be deconstructed in non-overlapping and overlapping dimensions.

Figure 9. Intersections of EU 2030 poverty target indicators in Belgium, neighbouring countries and EU-27 average EU-SILC 2024, percentages



Source: EU-SILC 2024, Eurostat ; Statbel. **Note:** calculations FPS Social Security.

Belgium stands out compared to the EU-27 and its neighbours as regards the overlap of the AROP with other indicators. In Belgium, a smaller share of AROPE are at-risk of monetary poverty without an overlap with another indicator. In Belgium, 34% of the people AROPE purely face AROP. In the EU-27 (50%), Germany (45%), France (46%) and the Netherlands (52%) this is a larger share. Or put differently: In Belgium a further reduction in the AROP is still possible, but more likely to go hand in hand with a simultaneous reduction in QJH or SMSD. In Belgium, we observe that 14% of the people at-risk-of-poverty also live in a QJH, whereas for the EU-27 this is only 12,2%.

Interestingly, in Belgium, one in ten people that are AROPE (10,4%) simultaneously face AROP, QJH and SMSD. This is higher than in the Netherlands (6,3%), Germany (6,8%) and France (7,6%) or the EU-27 average (6,0%). Especially compared to the Netherlands (16,9%), the overlap between AROP and QJH without SMSD is lower in Belgium (14,0%). Overall, this points to the fact that further progress in reaching the EU-2030 target in Belgium should pay attention to all three sub-indicators.

3. Focus on deprivation indicators

While improvements have been observed in AROP and QJH for Belgium between EU-SILC 2019 and EU-SILC 2024, the SMSD rate has remained relatively stable. This raises a key question: how can progress in material and social deprivation be achieved? First, we look at the various sub-items of the SMSD-indicator. Second, we examine whether we can draw lessons from the Netherlands which has a particularly low SMSD and AROP rate.

As detailed in the glossary of the report (infra), the SMSD is a European indicator used to assess poverty in terms of both material conditions and social participation. It captures the share of the population that cannot afford at least 7 out of 13 defined items, ranging from basic needs ranging from basic needs like adequate heating and nutrition to social activities such as meeting friends or taking a week's holiday, but also people's ability to face unexpected financial expenses or arrears. Figure 10 shows the inability to access all items separately.

For Belgium, but also for the EU average and the neighbouring countries, the three elements that people are most often unable to afford are (1) meeting unexpected financial expenses, (2) one week of annual holiday and (3) replace worn out furniture. We note that the Netherlands scores better on most items, this could be because in the Netherlands a long tradition exists in collaborations between various institutions in defining poverty as well as a prioritization of targeted income support (see box 1, below).

Box 1. Deprivation : the case of the Netherlands

Among Belgium's neighbouring countries, the Netherlands stands out for its strong performance in reducing poverty and social exclusion. In particular, the Netherlands continues to report one of the lowest rates of SMSD in the European Union. As we have analysed throughout this report: the country consistently performs better than the EU-27 average across key indicators. But, while SMSD levels remain low in absolute terms, certain deprivation indicators (such as the ability to keep the home adequately warm, that rose from 2,2% in EU-SILC 2018 to 7,1% in EU-SILC 2024), have shown a modest but noticeable increase in recent years. Over the past few years, a series of reforms have significantly strengthened the country's social protection system. A key factor was the increase in the minimum wage, which also led to higher levels of social assistance benefits such as the general welfare allowance (bijstand) and the state pension ("AOW: Algemene Oudersdomswet").

Additional investments were made in child-related benefits (kindgebonden budget), and housing and healthcare subsidies (huur- en zorgtoeslag) were expanded to better support low-income households. Furthermore, the COVID-19 pandemic prompted a temporary wave of emergency measures aimed at safeguarding "bestaanszekerheid" (a Dutch concept that roughly translates to basic financial and social security). These measures, underpinned by the advice of the national Commission on the Social Minimum, contributed to a decline in income poverty and deprivation during a turbulent period.

In June 2025, the Dutch government introduced the [*National Programme on Poverty and Debt*](#), designed to reduce poverty and prevent problematic debt, especially among low-income workers, families with children, and marginalised groups. The programme focuses on making social support more accessible, simplifying the benefits system, and addressing root causes of poverty through employment, education, and early intervention. Despite strong outcomes, structural challenges remain. Indeed, many households continue to struggle to cover basic expenses, and the system's complexity contributes to benefit non-take-up.

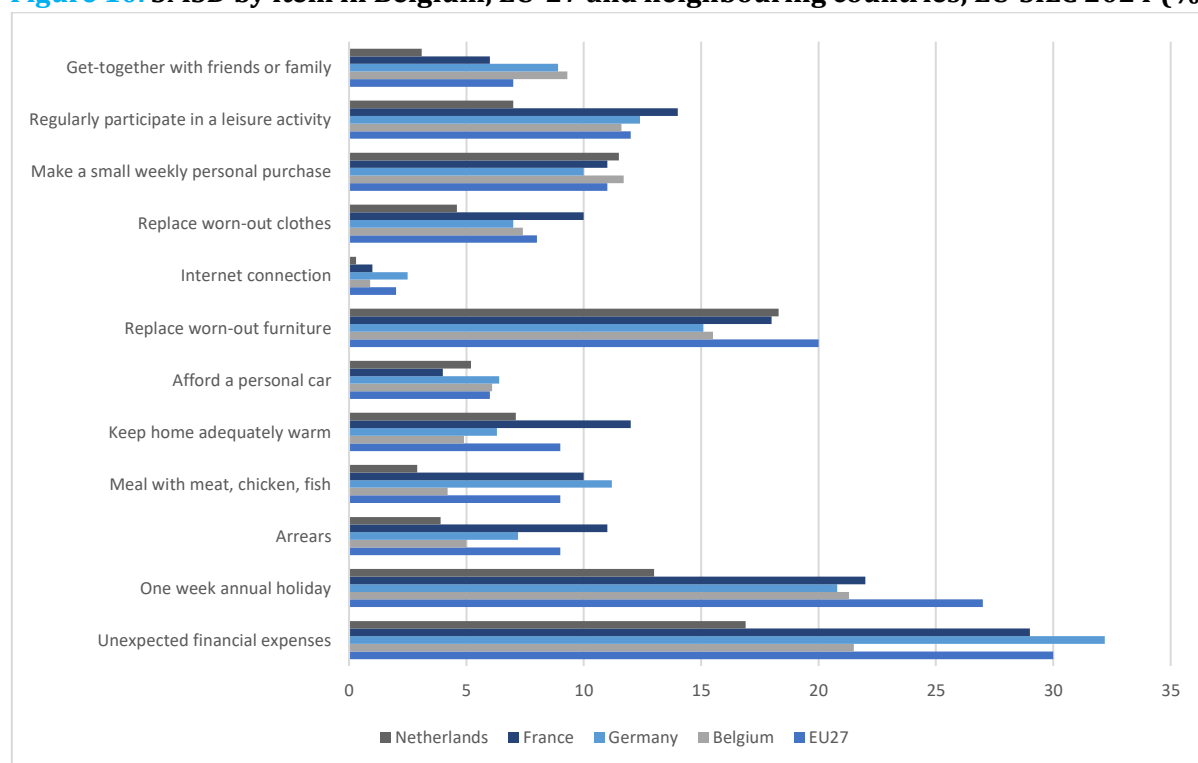
Beyond policy, the Netherlands also benefits from strong institutional support. Government bodies such as the SCP (Social and Cultural Planning Office), CBS (Statistics Netherlands), CPB (Bureau for Economic Policy Analysis), and Nibud (National Institute for Budget Information) play a central role in the collection of data, monitoring of living conditions, and formulation of evidence-based recommendations. These institutions have helped the government to consolidate a clear, consistent definition of poverty and to prioritise targeted interventions.

Despite strong outcomes, the Commissie Sociaal Minimum warns that many Dutch households (especially families with children) still struggle to cover essential expenses, even with full benefits³. This points to structural gaps in the system and limited financial resilience. The Commission also highlights a growing "poverty trap", where moving from welfare to work brings little financial gain due to overlapping benefits. To address this, it recommends focusing on smoother transitions into employment and reducing disincentives. Finally, the complex and unpredictable allowances system is seen as a barrier to income security, prompting calls for a comprehensive reform that guarantees more stable and accessible support.

³ Caminada, K. (2025, June 4–6). *A game changer in Dutch social policy? A new Orshansky-inspired approach to measuring poverty. Safety net–Recommendations Dutch Committee "Sociaal Minimum"*, Conference presentation, Foundation for International Studies on Social Security Conference, Sigtuna, Sweden.

Overall, the comparison in figure 10 reveals some differences in the intensity of deprivation of particular items. Belgium presents a mixed picture when compared to Germany, France, and the Netherlands. Around 21,5% of Belgians are unable to handle unexpected financial expenses, which is lower than in Germany (32,2%) and France (29%), but higher than in the Netherlands (16,9%). A similar pattern emerges for arrears (being behind on regular payments), where Belgium performs better than Germany and France, yet worse than the Netherlands. The inability to afford a one-week annual holiday affects 21,3% of Belgians, placing them close to Germany (20,8%) and France (22%), while the Netherlands once again performs better (13%).

Figure 10. SMSD by item in Belgium, EU-27 and neighbouring countries, EU-SILC 2024 (%)



Source: EU-SILC, Eurostat ; Statbel.

Inability to face unexpected financial expenses, the required expense is set at : 1300 euros in Belgium ; 1250 in Germany ; 1000 in France and 1200 in the Netherlands (survey 2023).

When it comes to essential needs such as having a meal with meat, chicken, or fish every other day, only 4,2% of Belgians face deprivation; which is much lower than Germany (11,2%) and the EU average (9%). For keeping the home adequately warm, Belgium (4,9%) again shows better outcomes than the EU average (9%), Germany (6,3%), France (12%) and even the Netherlands (7,1%). With the recent energy crisis, energy poverty has received particular attention in Belgium (see box 2).

Box 2. Energy poverty in Belgium

Energy poverty trends in Belgium are primarily captured through the Eurostat SMSD indicator, with particular attention to the item on the ability to keep the home adequately warm. As a complementary national source, the [King Baudouin Foundation's Energy Poverty Barometer](#) provides additional insights into how energy poverty is evolving within the country, offering a more detailed view of domestic trends and helping to contextualise the European data.

The Foundation Roi Baudouin's Energy Poverty Barometer identifies three distinct forms of energy poverty. The first is measured energy poverty, in which households spend a disproportionately high share of their income on energy. The second is hidden energy poverty, where households limit their consumption to reduce costs, often at the expense of their well-being. The third is perceived energy poverty, reflected in households' self-reported inability to keep their home adequately warm.

In 2022, total energy poverty affected 21,8% of households in Belgium, marking a sharp increase of nearly seven percentage points compared to the previous year. This deterioration was largely driven by the energy crisis. Although the Belgian government responded with a series of support measures (including the reduction of VAT on electricity and gas from 21% to 6%, and an expansion of the social tariff for energy), the indicator suggests that these interventions were not sufficient to prevent a broad rise in energy-related hardship.

Regional disparities are striking : in Wallonia, 29,2% of households were considered energy poor in 2022, compared to 28,2% in Brussels and 16,4% in Flanders. While the rate in Flanders remained lower, it experienced the most pronounced increase, rising by 13 percentage points in a single year.

Some population groups were disproportionately affected. Among households without any income from employment, energy poverty reached 40,3%. Single-parent families, particularly those led by women, also saw alarming increases, with their energy poverty rate jumping from 24,8% in 2021 to 37,4% in 2022. Renters, especially those living in social housing, were more likely to be energy poor (45,5%) than homeowners (15%). Additionally, residents of poorly insulated buildings or homes heated by electricity or fuel oil faced elevated risks.

Between 2021 and 2022, both hidden and perceived energy poverty rose significantly. It will be interesting to follow future editions of the barometer and observe how the situation evolves.

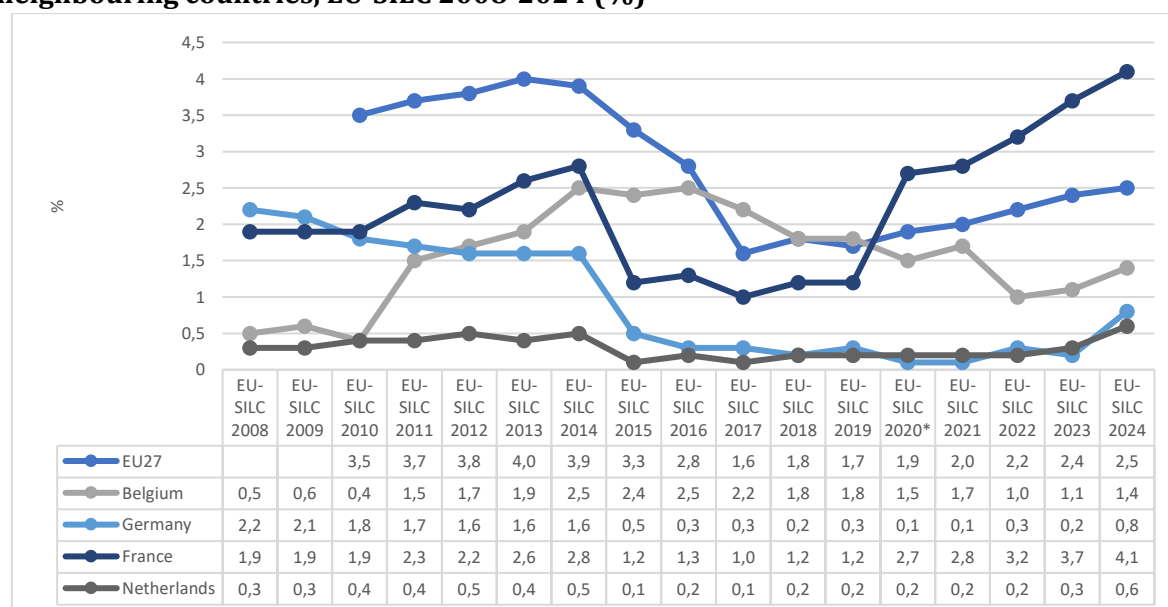
Belgium's results in areas related to household comfort and social participation are relatively average when compared to its neighbours. For instance, 15,5% of Belgians report being unable to replace worn-out furniture, a figure similar to Germany (15,1%) but below the Netherlands (18,3%). Regarding small weekly personal expenses, 11,7% of Belgians experience deprivation, which is slightly more than in Germany (10%) and close to the Netherlands (11,5%).

In terms of social participation, 11,6% of Belgians cannot regularly participate in leisure activities, and 9,3% cannot afford to meet with friends or family at least once a month. These rates are comparable to those in Germany but remain significantly higher than in the Netherlands (7% and 3,1%, respectively).

For several items (such as unexpected expenses, holiday, arrears, food security, adequate warmth, and furniture), Belgium scores better than the EU-27 average. At the same time, Belgium knows a similar level of SMSD as the EU-27 average. This suggests that in Belgium, individuals who are deprived in one domain are more likely to be deprived in others as well. By contrast, for the EU-27 average, this may reflect particular problems in affordability of particular items among some countries. While the SMSD indicator offers valuable insight into material and social deprivation through a selected set of items, it is only one lens through which to assess social protection. Broader aspects, such as access to healthcare, are equally essential, especially in the context of an ageing population across Europe and in the aftermath of the Covid-19 crisis. Warning signals are emerging in several countries, highlighting pressures on the accessibility and affordability of healthcare services.

Figure 11 illustrates trends in self-reported unmet medical needs due to financial constraints, travel distance, or long waiting times across selected EU countries between 2008 and 2024. We note that Belgium has consistently reported lower levels of unmet needs than the EU average, suggesting relatively effective healthcare access. While Belgium's figures have improved significantly over time, declining from higher levels in the mid-2010s to 1,4% in 2024, they remain relatively high compared to some of its neighbours; moreover since 2022 they are slightly increasing again. The Netherlands continues to outperform all countries, maintaining the lowest levels of unmet needs, at just 0,6% in 2024. France, on the other hand, has seen a marked rise in reported unmet needs, underscoring disparities in healthcare access within the region.

Figure 11. Self-reported unmet needs for medical examination in Belgium, EU-27 and neighbouring countries, EU-SILC 2008-2024 (%)

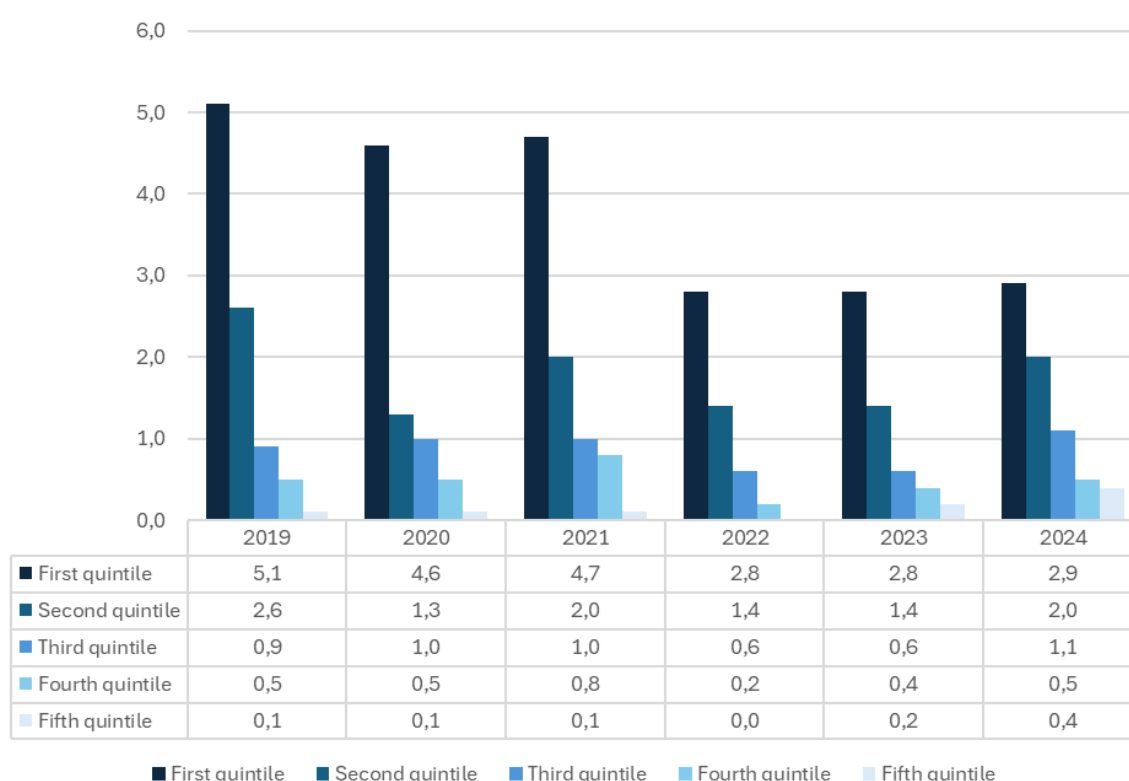


Source: EU-SILC, Eurostat ; Statbel. **Note :** Unmet needs because "Too expensive or too far to travel or waiting list". Population aged over 16. Estimated for Germany in 2023. Break in time series in 2019 for Belgium ; in 2020 for Germany ; in 2020 and 2022 for France.

Belgium's relatively low rate, despite the recent increase, indicates that its healthcare system remains relatively equitable and accessible, especially in the post-COVID period when pressure on healthcare services intensified across Europe. In contrast, France shows a notable inverse trend: after a period of relative stability, unmet medical needs have risen sharply since 2017,

reaching 4,1% in 2024, which is the highest among the countries considered and well above the EU-27 average. In the [monitoring report of 2020](#), we showed that while on average Belgium performed better, for the first income quintile the unmet need level in Belgium was above the EU average. Figure 12 indicates that still a substantial gap remains in the unmet needs for medical examination by income quintile, but that its magnitude diminished over time. We observe a substantial decrease in the share of unmet medical needs in the first quintile between EU-SILC 2021 (4,7%) and EU-SILC 2022 (2,8%) which remained stable afterwards. As a result, Belgium (2,9%) now scores above the EU-average (3,9%) for the first income quintile.

Figure 12. Self-reported unmet needs for medical examination in Belgium by income quintile and neighbouring countries, EU-SILC 2008-2024 (%)



Source: EU-SILC, Eurostat ; Statbel. **Note :** Unmet needs because "Too expensive or too far to travel or waiting list". Population aged over 16.

Despite this progress, the gap with these better-performing countries highlights the need for continued efforts to enhance healthcare accessibility. Indeed, Belgium continues to lag behind the Netherlands, and subtle increases in recent years underline the need for continued vigilance and attention of policy makers.

4. The role of social transfers in a comparative perspective

As Belgium is now second best as regards the AROP indicator, this last section covers the effectiveness of social transfers in reducing monetary poverty in a comparative perspective.

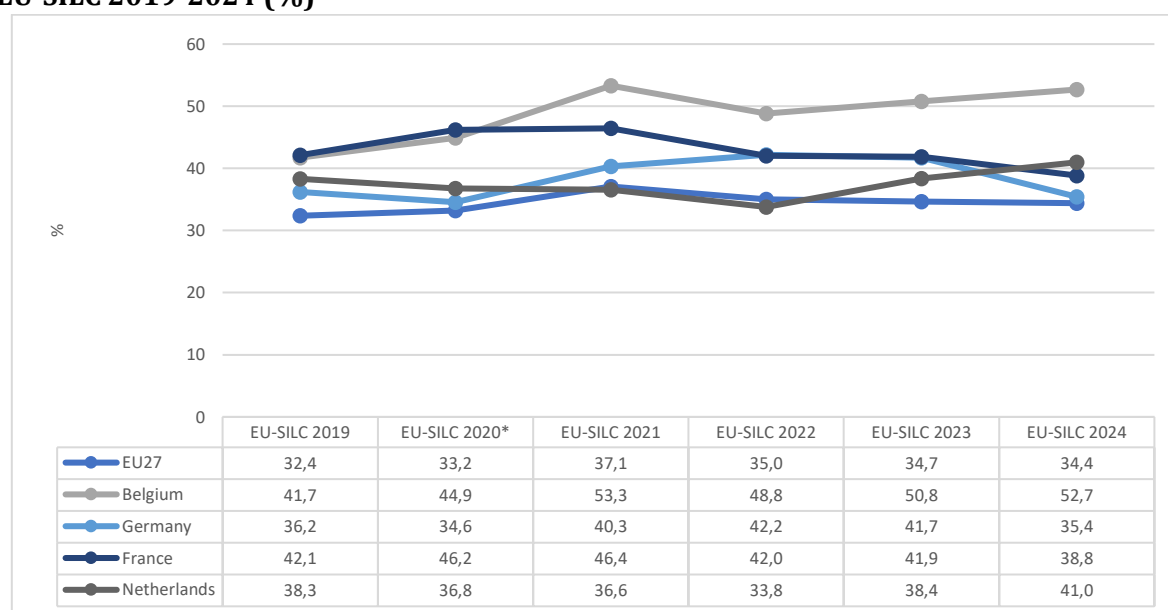
Three key indicators guide the evaluation: the first looks at the overall effectiveness of social transfers in reducing the AROP indicator; the second explores the at-risk-of-poverty rate among quasi-jobless households, who typically rely on benefits; and the third focuses on the AROP rate by main activity status. Together, these indicators offer a detailed view of the strengths and limitations of Belgium's social protection system in addressing poverty and income insecurity in comparison to the EU-27 average and its neighbouring countries.

Figure 13 shows the impact of social transfers on reducing the AROP rate. It presents the effectiveness of social transfers in reducing the at-risk-of-poverty rate, calculated as the difference between the pre-transfer and post-transfer poverty rates, excluding pensions. As the pre-transfer poverty risk shows an overall stable pattern, a higher percentage indicates a stronger poverty-reducing effect of social protection systems. Across all countries, social transfers have a clear mitigating effect, significantly lowering the AROP compared to the pre-transfer scenario.

Belgium stands out for its improving performance over time (figures 13 and 14). Since 2020, the effectiveness of its social transfers has increased, reaching 52,7% in 2024, representing the most pronounced drop: from a pre-transfer AROP rate of 24,3% in 2024 to a considerably lower post-transfer rate of around 11,5%. This highlights Belgium's comparatively strong redistributive system, which significantly reduces income poverty through income support of the lowest income deciles in recent years (see also [part 1 of the report that focusses on Belgium](#)).

In contrast, France shows a declining pattern in effectiveness of social transfers. After peaking in 2020–2021, the poverty-reducing effect of transfers has gradually weakened, falling to 38,8% in 2024. Germany also shows a drop in effectiveness in recent years, while the Netherlands maintains relatively stable but at a lower impact. Overall, the data highlights Belgium as a positive example of improving social transfer efficiency, even as other countries see stagnation or decline.

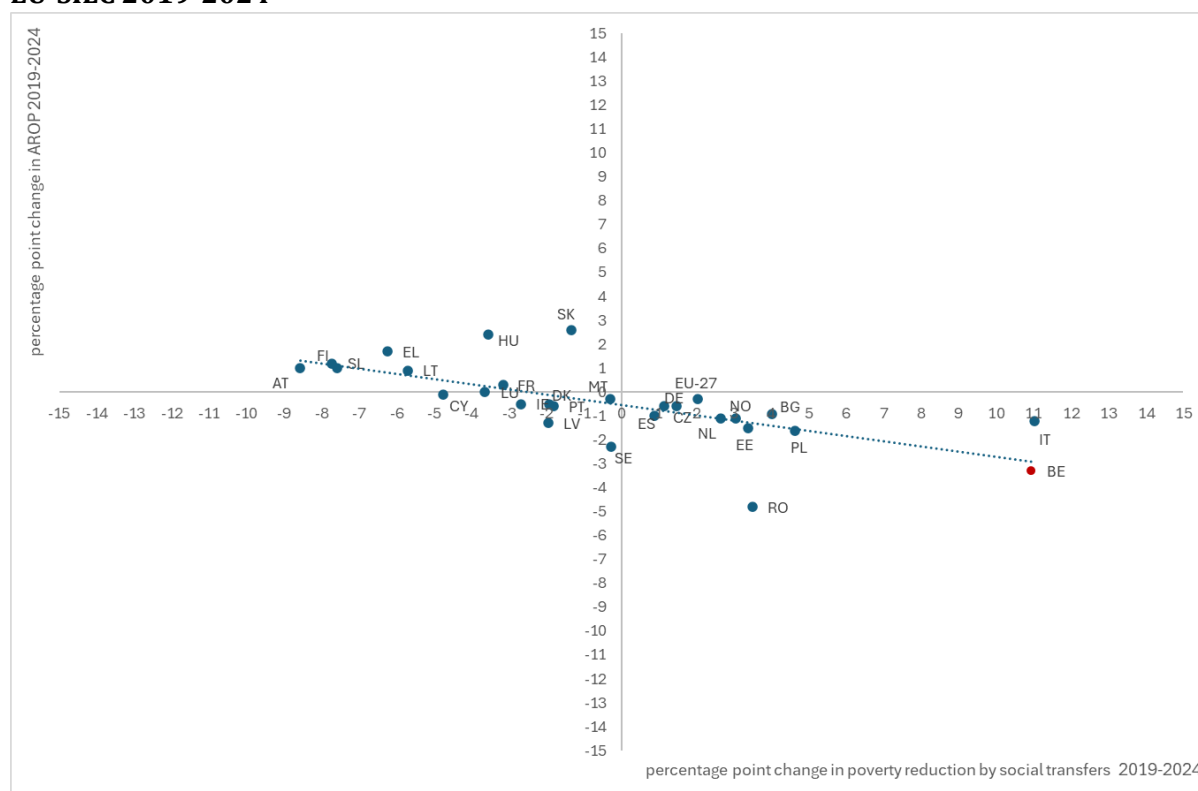
Figure 13. Effectiveness of social transfers in Belgium, EU-27 and neighbouring countries, EU-SILC 2019-2024 (%)



Source: EU-SILC, Eurostat ; Statbel. **Note:** calculations "effectiveness" FPS Social Security. **Note:** break in times series in 2020 for EU-27 and Germany; in 2020 and 2022 for France

The reduction in AROP went hand in hand with one of the largest increases in effectiveness of social protection (+ 26,2%), resulting in one of the most effective welfare states with 52,7% reduction of poverty through social transfers (excluding pensions). Only Ireland (52,9%) and Denmark (50,4%) and Norway (52,3%) also know a poverty reduction of more than fifty percent based on EU-SILC 2024 data.

Figure 14. Percentage point change in AROP and effectiveness of social transfers in Europe, EU-SILC 2019-2024

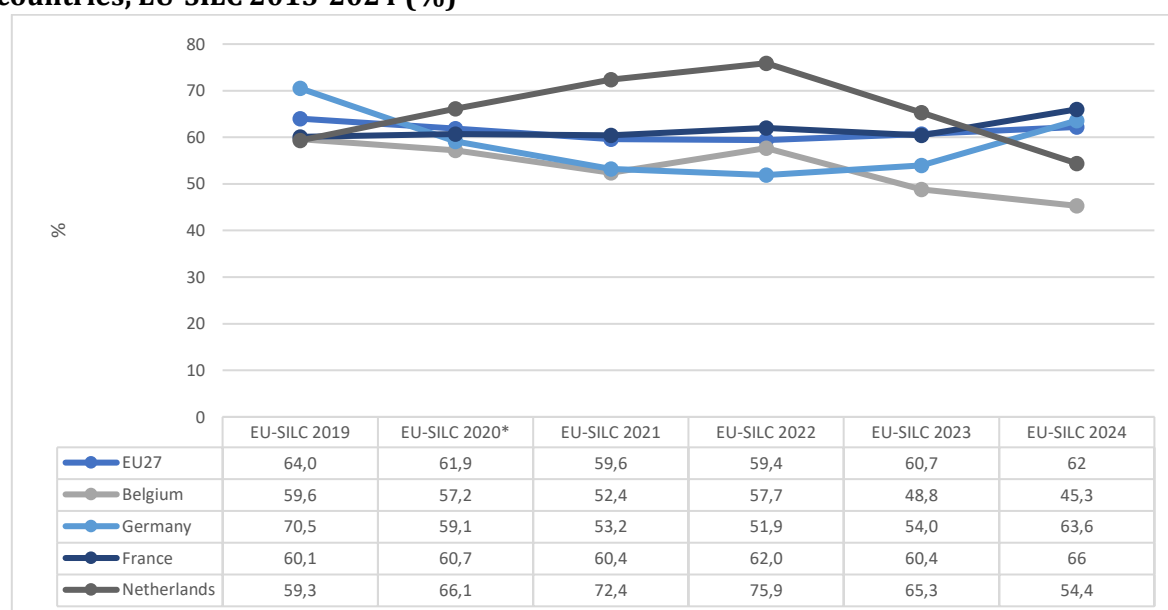


Source: EU-SILC, Eurostat ; Statbel. **Note:** calculations "effectiveness" FPS Social Security. **Note:** because of break in time series: DE, DK en IE 2020-2024 en FR en LU 2022-2024.

While the overall effectiveness of social transfers provides a broad measure of poverty reduction, it is interesting to look closer at how well these mechanisms serve those most dependent on them. Quasi-jobless households typically rely on social transfers, as their access to earned income is limited. Figure 15 focuses specifically on the AROP of this group.

Belgium shows a marked downward trend in the AROP rate for quasi-jobless households, declining from 59,6% in 2019 to 45,3% in 2024. This sustained reduction, especially after the temporary rise in 2022, suggests targeted improvements in income support or social policies benefiting this group. Belgium's 2024 result positions it significantly below the EU-27 average (62%) and well ahead of France (66%) and Germany (63,6%), indicating better protection of this vulnerable group. In contrast, the Netherlands exhibits a more volatile trend. After a steep increase from 59,3% in 2019 to a peak of 75,9% in 2022, the rate drops sharply to 54,4% in 2024. Despite the improvement, the earlier spike raises questions about the adequacy and stability of social protection for quasi-jobless households. Belgium appears to outperform its neighbours in protecting quasi-jobless households from poverty.

Figure 15. AROP for QJH households (18 - 64) in Belgium, EU-27 and neighbouring countries, EU-SILC 2015-2024 (%)



Source: EU-SILC, Eurostat ; Statbel.

Note: break in time series in 2020 for EU-27 and Germany ; in 2020 and 2022 for France

Our last figures highlight disparities in poverty risk depending on individuals' main activity status (figure 16) and known groups with particularly high poverty risks (figure 17). For four groups (employed, unemployed, 'other' inactive and single parents), we see that Belgium systematically outperforms its neighbouring countries and the EU-27 average.

Conversely, while outperforming the EU-27 average for self-employed and retired, Belgium does not stand out for having systematically lower poverty risks for these two groups compared to the Netherlands, France and Germany. The same goes for non-EU-27 migrants, low educated, people that experience limitations in daily activities (a proxy for persons with a handicap) and children. Their poverty risk tends to be lower in Belgium compared to the EU-27 average, but poverty figures do not systematically outperform those of neighbouring countries.

First, unemployed people face the highest AROP rates across all countries, but levels vary substantially. Germany has the highest poverty rate among unemployed (60,8%), far above the EU-27 average (48,8%), while Belgium performs comparatively better at 43,2% together with France (44,6%). Although high, it remains lower than in the Netherlands (50,3%), indicating relatively stronger poverty mitigation for the unemployed. Second, the "other inactive" group is also vulnerable to poverty in all countries. Again, Belgium's rate (22,2%) is below the EU-27 average (30,9%) and significantly lower than Germany (33,7%), France (34,6%) and the Netherlands (29,1%). Third, the employed population in Belgium shows a notably low AROP rate (4,3%), well below the EU average (8,2%) and lower than all neighbouring countries. This underscores the relatively strong historical link between employment and poverty avoidance in Belgium with low levels of in-work poverty (see also figure A3 in annex). Yet, we know that the relationship between employment growth and poverty reduction is not clear cut (see also box 3).

Box 3. Interactions between the social and employment objectives of the European Union

During its Presidency of the Council of the European Union, Belgium placed a particular focus on the interaction between employment and poverty indicators within the EU's socio-economic governance framework. In this context, a dedicated background study was commissioned, closely followed, and carried out by István György Tóth, András Gábos, Bea Cantillon and Brian Nolan ([*Interactions between the social and employment objectives of the European Union*](#), 2024), with the objective of better understanding the relationship between labour market developments and the fight against poverty and social exclusion. It was presented and discussed during the [La Hulpe](#) event.

The study highlights that while employment growth is a necessary condition for poverty reduction, it is not a sufficient one. The impact of employment on poverty and social exclusion depends on the quality of the jobs created and the extent to which they reach households that are currently excluded from the labour market. One of the most important mechanisms identified is the reduction of quasi-jobless households, which proves to be a strong driver of poverty reduction. In this regard, policies that support inclusive access to the labour market are crucial.

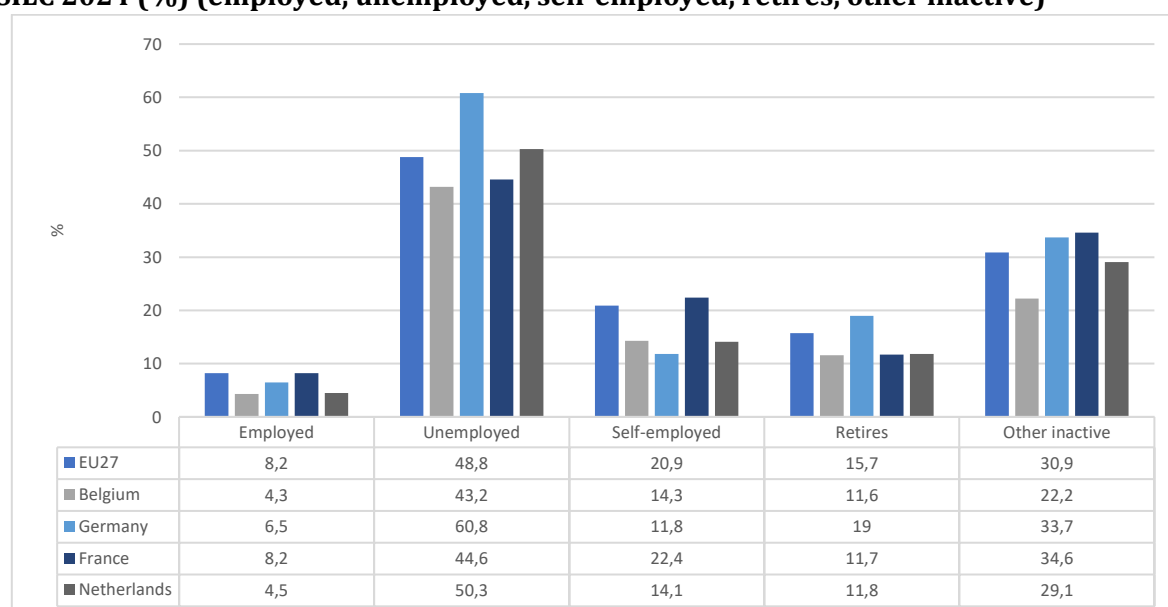
The paper also insists on the indispensable role of social protection; confirming that well-designed social policies not only reduce poverty directly but also enhance resilience and facilitate sustainable labour market integration.

The paper concludes that to achieve the EU's 2030 targets (meaning : reducing the number of people at risk of poverty or social exclusion by 15 million and increasing the employment rate to 78%) an integrated strategy linking employment and social policies is needed.

The complex relationship between employment and poverty masks the way jobs are distributed across households, as Belgium has a high share of QJH (see section 1). Beyond employment status, disparities in job quality also play a critical role. While Belgium performs relatively well in preventing poverty among the employed, unemployed, and other inactive groups, especially when compared to the EU-27 average, the picture is more nuanced for the self-employed and retirees.

Among the self-employed, Belgium's poverty rate (14,3%) is indeed lower than the EU average (20,9%), but it does not stand out when compared to neighbouring countries. A similar pattern emerges for retirees: Belgium registers one of the lowest poverty risks (11,6%), outperforming the EU average (15,7%) yet aligning closely with its immediate neighbours. This suggests that while Belgium's system offers solid income protection overall, its relative advantage is less pronounced in these particular groups.

Figure 16. AROP by main activity status in Belgium, EU-27 and neighbouring countries, EU-SILC 2024 (%) (employed, unemployed, self-employed, retirees, other inactive)

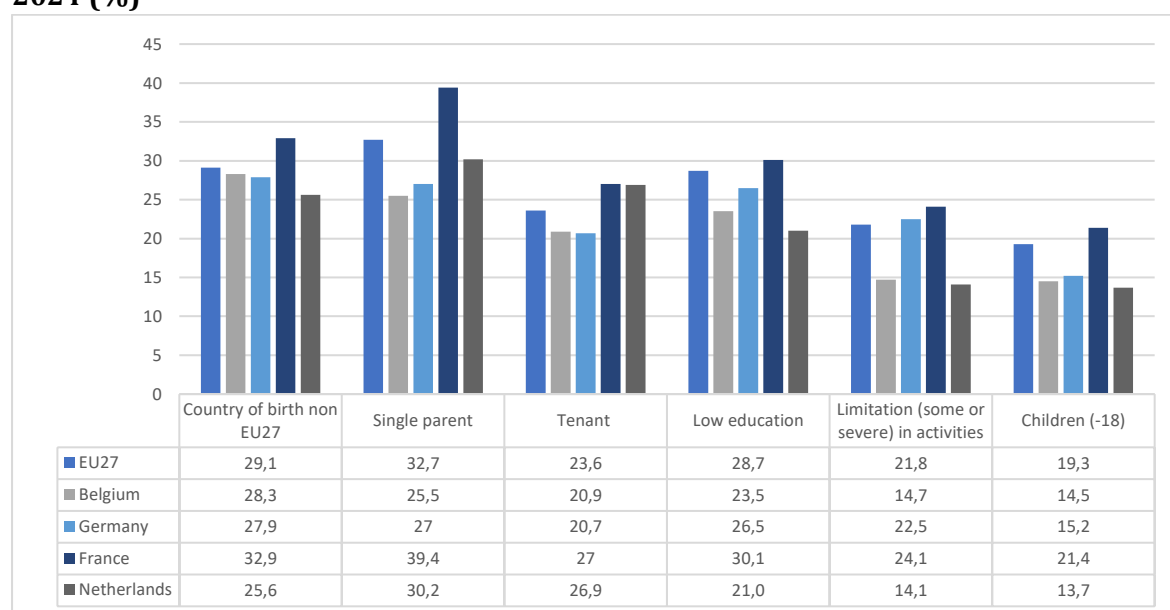


Source: EU-SILC, Eurostat ; Statbel. **Note:** "employed persons except employees" used as proxy for self-employed. Population aged 18 - 64 and 65+ for retirees.

Poverty rates for specific groups vary between countries. In the Netherlands, single parents and tenants experience higher poverty rates (30,3% and 26,9%, respectively) compared to Belgium (25,5% and 20,9%). However, for other vulnerable groups (including non-EU migrants, people with low education levels, individuals with activity limitations, and children), the poverty risk is lower in the Netherlands than in Belgium.

When compared to Germany, Belgium reports lower poverty rates across all risk groups. In contrast, the poverty figures in France are relatively similar to those in Belgium, with two notable exceptions: individuals with low education (Belgium: 23,5% ; France: 30,1%) and those who are limited in activities (Belgium: 14,7% ; France: 24,1%) face significantly higher poverty risks in France.

Figure 17. AROP by risk groups in Belgium, EU-27 and neighbouring countries, EU-SILC 2024 (%)



Source: EU-SILC, Eurostat ; Statbel. **Note:** 1). Population aged 18 – 64 for unemployed, other inactive, country of birth, tenants and low education ; population aged 16 – 64 for limitation in activities. 2). "Country of birth non EU-27" = Non-EU-27 countries (from 2020) nor reporting country.

General conclusion & discussion

This report explored Belgium's performance on key indicators of poverty and social exclusion within a comparative European context. Overall, as regards the AROPE - the main EU-2030 poverty target - Belgium (18,2%) performs better than the EU average (21,0%). However, the position of Belgium varies considerably when looking at the underlying sub-indicators.

- The AROP in Belgium decreased the past years, with Belgium reaching the second lowest AROP-rate (11,5%) after the Czech Republic (9,5%) in the most recent EU-SILC 2024 data.
- The SMSD-indicator has been more stable in recent years for Belgium (6,1% EU-SILC 2024) and has been varying around the EU-average (6,4% EU-SILC 2024).
- The QJH-indicator remains a point of attention for Belgium because of two reasons. First, its share is the highest of all European countries in EU-SILC 2024. Second, the most recent data indicate again a minor increase, while we have been observing the gradual decrease for several years. The share decreased since its peak of 15,2% in EU-SILC 2016, to 10,5% in EU-SILC 2023 and then again 11,3% in EU-SILC 2024.

The Belgian case shows that strong social protection pays off in the fight against poverty. But to get the most vulnerable groups on board, a dual strategy is needed: strengthening income protection and ensuring that jobs end up in families where no one is currently employed. We showed that the 'good' AROP figures are associated with an increase in the effectiveness of social transfers in Belgium. In recent years this has not led to a trade-off in the employment figures, on the contrary. The impact of employment growth on poverty and social exclusion is not straightforward. It depends on the quality of the jobs created and the extent to which these new jobs reach quasi-jobless households. We know that employment rates remain below the EU average in Belgium. However, the recent increases in social minima and their effectiveness vis-à-vis the poverty line (see also: ['focus sur les chiffres'](#)), did not prevent a further increase in the employment rate (for 20-64 years: 69,7% in 2018 to 72,1% in 2023). Furthermore, despite the comparative 'bad' QJH-rate for Belgium and the most recent increase, the share of QJH has been decreasing for several years.

This report shows that the Belgium's redistributive system has become increasingly effective over recent years, resulting in comparatively low monetary poverty rates in general and for various risk groups in particular. So far, the [increase in minimum income benefits](#) in recent years and their [increased effectiveness](#) are far from one to one associated with higher social spending at the macro-level. In fact, in the post-covid period we observed a [decrease](#) but again an increase [in 2023](#), in particular because of an aging population and in line with the evolution in [other countries as early estimates for 2024 indicate](#).

Why are 'good' AROP-rates not translated in low SMSD-levels in Belgium? Overall, the overlap between AROP and deprivation measures has been shown to be fairly limited in academic literature⁴. Both measures are associated, but deprivation measures tend to be influenced more by long run drivers, like low education or health problems. It is also more linked to household needs (like dependent children or elderly) and factors that influence spending power, like tenure cost. Furthermore, the relationship depends on the particular items included in deprivation

⁴Horemans, J. & Marx, I. (2017). *Poverty and Material Deprivation among the Self-Employed in Europe: An Exploration of a Relatively Uncharted Landscape*, IZA Discussion Papers 11007, Institute of Labor Economics (IZA).

measures. This report focused on the position of Belgium on the various SMSD items and we examined whether we can draw lessons from the low levels of SMSD in the Netherlands.

Belgium demonstrates a relatively balanced profile in terms of material deprivation and access to essential services, with strengths in areas such as arrears or heating. Persistent challenges remain especially as regards social participation and healthcare accessibility for the lowest incomes. The Netherlands score comparatively well on the SMSD-indicator and its separate items. For example, while in the Netherlands 13% cannot afford a week holiday away from home and 16,9% is unable to face unexpected financial expenses, in Belgium this amounts to respectively 21,3% and 21,5%. Hence, if we could derive one lesson from the Netherlands, it could be that the collaboration of various institutions have helped to prioritise targeted interventions to support purchasing power in the broad sense for low-income households. This in addition to a social income protection system with an above average effectivity of social transfers.

Besides looking at the sub-indicators separately, this report also considered the overlap between the sub-indicators. What characterises the Belgian case is the strong overlap between the three sub-indicators (10%) compared to the EU-27 average (6%). In comparison to the EU-27 on average QJH is more a stand-alone problem in Belgium that overlaps less with income poverty or material deprivation. People at-risk of poverty (AROP), on the other hand, have in Belgium a higher chance to simultaneously be in a QJH or face SMSD. Hence, in order to make further progress on the EU-2030 target in Belgium, it is necessary to put a strategy in place that covers all three sub-indicators, more than in other countries. To target particular policies, a better knowledge is necessary of the profile characteristics of the population of the different sub-indicators as well as the socio-demographic profile of the population where the different indicators overlap.

ANNEX 1: SUMMARY

Nederlandstalige samenvatting

Context

Dit rapport bespreekt de positie en de evolutie van België binnen Europa ten aanzien van de EU-2030 armoededoelstelling op basis van de meest recente EU-SILC 2024 gegevens. De AROPE-indicator is samengesteld uit drie subindicatoren: 'het monetair armoederisico' (AROP), 'lage werkintensiteit op gezinsniveau' (QJH) en 'ernstige materiële en sociale deprivatie' (SMSD). Om de Europese doelstelling te behalen kunnen lidstaten inzetten op één of meerdere van de sub-indicatoren: het gezinsinkomen versterken, het aandeel quasi-jobloze huishoudens verminderen en/of de koopkracht versterken zodat mensen noodzakelijke goederen en diensten kunnen aanschaffen.

België presteert beter dan het Europese gemiddelde...

Het risico op armoede of sociale uitsluiting blijft voor België (18,2%) onder het Europees gemiddelde (21,0%) op basis van de meest recente EU-SILC 2024 gegevens. Wanneer we kijken naar de onderliggende sub-indicatoren, zien we dat België een zeer inconsistente positie inneemt binnen het Europese landschap. België presteert bij de besten wat betreft monetaire armoede (AROP), de cijfers voor materiële en sociale deprivatie (SMSD) blijven opvallend stabiel rond het Europese gemiddelde en voor quasi-jobloze huishoudens (QJH) scoort België als slechtste leerling van de Europese klas.

... door een dalend monetair armoederisico en effectievere sociale bescherming ...

De vooruitgang in België ten aanzien van de EU-2030 target hangt samen met een vermindering in het monetair armoederisico (AROP) en een hogere effectiviteit van sociale uitkeringen. De AROP nam zelfs het meest af van alle Europese landen (-22,3% in België) en de verbetering van de effectiviteit van sociale transfers (+ 26,2%) was enkel hoger in Italië. De verhoging van de minimumuitkeringen en de hogere effectiviteit van sociale transfers de voorbije jaren gingen niet noodzakelijk gepaard met een sterke toename van de globale sociale uitgaven. Na een daling in de post-covid periode zien we bijvoorbeeld wel opnieuw een stijging van de sociale uitgaven in 2023 (en ook in de voorlopige schattingen voor 2024). Dit is niet alleen zo in België, maar ook in andere landen en wordt bovendien mee bepaald door uitgaven die te maken hebben met een verouderende bevolking.

In vergelijking met de buurlanden en de EU-27 is het monetair armoederisico niet enkel gemiddeld lager, het is ook vaak lager voor gekende risicogroepen. Dit is bijvoorbeeld zo voor gepensioneerden, werklozen en 'andere inactieven' (dus die niet werken, maar ook niet werkloos zijn). Dit zijn groepen die beroep op een specifieke individuele uitkeringen. Tegelijk zien we ook voor QJH, waar sociale uitkeringen vaak de belangrijkste inkomensbronnen van het volledige gezin vormen, dat het armoederisico in België lager ligt.

België bewijst dat een sterke sociale bescherming loont in de strijd tegen armoede. Maar, om ook de meest kwetsbare groepen mee te krijgen, is een dubbele strategie nodig: inkomensbescherming versterken én zorgen dat jobs terecht komen in gezinnen waar nu nog niemand aan de slag is. De stijging van de effectiviteit van de sociale transfers ging niet gepaard met een daling van de tewerkstelling in België de voorbije jaren. De relatie tussen meer mensen

aan het werk en minder armoede is namelijk verre van een één op één relatie. Recent academisch onderzoek geeft aan dat wat telt om vooruitgang te maken ten aanzien van de EU-2030 armoededoelstelling in dit kader is de kwaliteit van de nieuw gecreëerde jobs en de mate waarin deze terecht komen bij quasi-jobloze huishoudens. In dezelfde periode dat de effectiviteit van de sociale bescherming toenam, zien we dat de werkzaamheidsgraad van 20-64 jarigen stijgt van 69,7% in 2018 naar 72,1% in 2023. Bovendien daalde het aandeel gezinnen waar bijna niemand werkt van 12,8% naar 11,3% in diezelfde periode.

..., maar een aantal structurele uitdagingen blijven pertinent.

Structureel blijven er wel een aantal belangrijke uitdagingen voor België in een comparatief perspectief. Het monetair armoederisico (AROP) is in België bij de laagste (op de tweede plaats na Tsjechië), maar België scoort het slechtste van heel de EU-27 wat betreft het aandeel huishoudens waar bijna niemand van de volwassenen werkt, de zogenaamde “quasi-jobless households (QJH)”. Bovendien zien we dat desondanks de daling de voorbije jaren de kloof tussen België en het EU-27 gemiddelde opnieuw toenam op basis van de meest recente gegevens (België van 10,5% naar 11,3% en EU-27 van 8,0% naar 7,9% voor respectievelijk EU-SILC 2013 en EU-SILC 2024).

Ernstige materiële en sociale deprivatie (SMSD) cijfers voor België situeren zich al jaren rond het Europese gemiddelde dat fluctueert tussen de zes en zeven procent. In deze analyse gingen we daarom dieper in op specifieke deprivatie-items waar België slecht op scoort. Hieruit blijkt dat voor de meeste onderliggende items België beter scoort dan het EU-27 gemiddelde (zoals bijvoorbeeld onverwachte uitgaven kunnen doen, minstens één week op vakantie per jaar, rekening tijdig betalen, huis voldoende verwarmen, versleten meubels vervangen). Omdat in België en de EU-27 ongeveer een even groot aandeel zich zeven of meer van de dertien items van de SMSD-indicator niet kan veroorloven, suggereert dit dat het gemis aan items meer geconcentreerd is bij bepaalde groepen in België.

Nederland kent een veel lagere SMSD en scoort beter dan België op de meeste deprivatie-items apart. Als we één les uit Nederland kunnen trekken, is het dat de samenwerking tussen verschillende instellingen heeft bijgedragen aan het prioriteren van gerichte interventies ter ondersteuning van de koopkracht in brede zin voor huishoudens met een laag inkomen. Dit in aanvulling op een systeem van sociale inkomensbescherming met een bovengemiddelde effectiviteit van sociale uitkeringen.

Beleidsmaatregelen kunnen gericht zijn op één of meerdere van de sub-indicatoren. Daarom gingen we in dit rapport na in welke mate de drie sub-indicatoren overlappen. Gezinnen waar bijna niemand werkt hebben niet noodzakelijk een monetair armoederisico indien het sociaal vangnet voldoende bescherming biedt. Gerichte koopkracht ondersteuning kan ervoor zorgen dat mensen met een monetair armoederisico geen materiële of sociale deprivatie kennen. De analyses in dit rapport geven aan dat QJH meer een op zichzelf staande uitdaging vormt in België (38,8% heeft geen overlap QJH met een andere sub-indicator) in vergelijking met het EU-27 gemiddelde (29,3% heeft geen overlap QJH met een andere sub-indicator). In België is er tegelijk een grotere overlap tussen de drie sub-indicatoren (10%) in vergelijking met het EU-27 gemiddelde (6%). Om dus verder vooruitgang te boeken is het nodig dat een beleidsstrategie rekening houdt met de overlap tussen verschillende sub-indicatoren in België, meer dan in andere landen. Om doelgericht te werken is het nodig om meer inzicht te krijgen in de specifieke sociaal-demografische profielkenmerken van mensen die louter voor één specifieke indicator een

armoederisico kennen ten opzichte van het profiel van mensen die met meerdere indicaties van armoede of sociale uitsluiting.

Résumé en français

Contexte

Ce rapport étudie la place et l'évolution de la Belgique en Europe face à l'objectif européen de réduction de la pauvreté à l'horizon 2030, sur la base des données les plus récentes de l'EU-SILC 2024. L'indicateur AROPE se compose de trois sous-indicateurs : le risque de pauvreté monétaire (AROP), l'intensité de travail faible au niveau du ménage (QJH) et la privation matérielle et sociale sévère (SMSD). Pour atteindre l'objectif européen, les États membres peuvent agir sur un ou plusieurs de ces sous-indicateurs : renforcer le revenu des ménages, réduire la part des ménages quasi-sans emploi et/ou améliorer le pouvoir d'achat.

La Belgique se situe au dessus de la moyenne européenne...

Le taux de risque de pauvreté ou d'exclusion sociale reste inférieur à la moyenne européenne (18,2 % en Belgique contre 21,0 % en Europe). L'examen des sous-indicateurs révèle toutefois une position contrastée: la Belgique se situe parmi les meilleurs en matière de pauvreté monétaire (AROP), se situe autour de la moyenne européenne pour la privation matérielle et sociale (SMSD), mais obtient les moins bons résultats pour l'indicateur des ménages quasi-sans emploi (QJH).

... et ce, grâce à une baisse du risque de pauvreté monétaire et à une protection sociale plus efficace...

Les progrès réalisés par la Belgique vers l'objectif EU-2030 sont liés à une réduction du risque de pauvreté monétaire (AROP) et à une plus grande efficacité des prestations sociales. Le pays affiche la plus importante baisse du risque AROP (-22,3 %) et se classe juste après l'Italie en termes de progression de l'efficacité des transferts sociaux (+26,2 %).

L'augmentation des prestations minimales et l'efficacité accrue des transferts sociaux ces dernières années ne se sont pas forcément traduites par une hausse des dépenses sociales globales, même si celles-ci repartent à la hausse depuis 2023, comme dans d'autres pays, notamment sous l'effet du vieillissement de la population.

Comparée à ses voisins et à la moyenne européenne des vingt-sept États membres, la Belgique affiche un risque de pauvreté monétaire plus faible tant en moyenne que pour certains groupes vulnérables tels que les retraités, les chômeurs et les autres inactifs (c'est-à-dire ceux qui ne travaillent pas, mais qui ne sont pas non plus au chômage). Il s'agit de groupes qui bénéficient de prestations individuelles spécifiques. Dans le même temps, nous constatons également que pour les ménages quasi-sans emploi, où les prestations sociales constituent souvent la principale source de revenus de l'ensemble du ménage, le risque de pauvreté est plus faible en Belgique.

La Belgique prouve qu'un système solide de protection sociale forte est un levier efficace dans la lutte contre la pauvreté. Néanmoins, pour toucher les groupes les plus vulnérables, une double approche s'impose : renforcer la protection des revenus et veiller à ce que l'emploi bénéficie aux ménages où aucun membre ne travaille actuellement. L'augmentation de l'efficacité des transferts sociaux n'a pas été accompagnée d'une baisse de l'emploi en Belgique ces dernières années. En effet, le lien entre l'augmentation du nombre de personnes au travail et la diminution de la pauvreté est loin d'être direct. Des études universitaires récentes montrent en effet que, pour avancer vers l'objectif de réduction de la pauvreté fixé par l'UE d'ici 2030, l'essentiel réside dans la qualité des emplois nouvellement créés et dans la proportion de ces emplois attribués à des ménages quasiment dépourvus de travail. Au cours de la même période où l'efficacité de la

protection sociale s'est accrue, nous constatons que le taux d'emploi des 20-64 ans passe de 69,7 % en 2018 à 72,1 % en 2023. En outre, la proportion de ménages où presque personne ne travaille a diminué de 12,8 % à 11,3 % au cours de la même période.

... mais certains défis structurels persistent.

La Belgique reste toutefois confrontée à un certain nombre de défis importants sur le plan structurel. Le taux de risque de pauvreté monétaire (AROP) belge figure parmi les plus faibles en Europe (juste derrière la République tchèque) mais, dans le même temps, la Belgique affiche aussi le plus mauvais score de l'ensemble des 27 en ce qui concerne la proportion de ménages dans lesquels presque aucun adulte ne travaille, appelés « ménages quasi-sans emploi » (QJH). De plus, les données les plus récentes indiquent que, malgré la baisse observée ces dernières années, l'écart entre la Belgique et la moyenne de l'UE-27 s'est à nouveau creusé (Belgique de 10,5 % à 11,3 % et UE-27 de 8,0 % à 7,9 % pour respectivement EU-SILC 2013 et EU-SILC 2024).

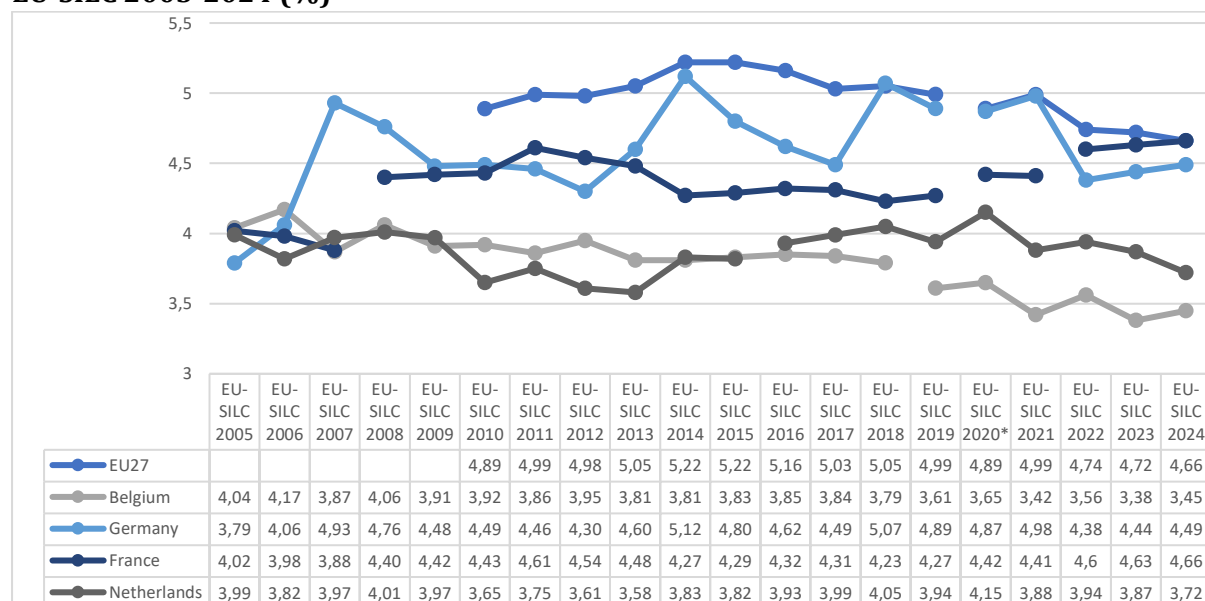
Les chiffres relatifs à la privation matérielle et sociale grave (SMSD) pour la Belgique se situent depuis des années autour de la moyenne européenne, oscillant entre 6 et 7 %. Dans notre rapport, nous avons donc examiné de plus les différents éléments spécifiques de privation pour lesquels la Belgique obtient de mauvais résultats. Il en ressort que pour la plupart des éléments sous-jacents, la Belgique obtient de meilleurs résultats que la moyenne de l'UE-27 (par exemple, être capable de faire des dépenses imprévues, partir en vacances au moins une semaine par an, payer ses factures à temps, chauffer suffisamment son logement, remplacer son mobilier usé). Étant donné qu'en Belgique et dans l'UE-27, une proportion à peu près équivalente de la population ne peut se permettre sept ou plus des treize éléments de l'indicateur SMSD, cela suggère que le manque d'éléments est plus concentré chez certains groupes.

Les Pays-Bas ont un SMSD beaucoup plus faible et obtiennent de meilleurs résultats que la Belgique pour la plupart des éléments de privation pris séparément. Si nous pouvons tirer une leçon des Pays-Bas, c'est que la coopération entre les différentes institutions a contribué à donner la priorité à des interventions ciblées visant à soutenir le pouvoir d'achat (au sens large) des ménages à faibles revenus. Cela s'accompagne d'un système de protection sociale des revenus dont l'efficacité dépasse la moyenne des prestations sociales.

Les politiques peuvent viser un ou plusieurs sous-indicateurs. C'est pourquoi ce rapport analyse dans quelle mesure ces trois sous-indicateurs se chevauchent. Les ménages dans lesquels presque personne ne travaille ne sont pas forcément confrontés à la pauvreté monétaire si le système de protection sociale assure une couverture adéquate. Un soutien ciblé du pouvoir d'achat peut permettre aux personnes à risque de pauvreté monétaire d'éviter toute privation matérielle ou sociale. Les analyses présentées dans ce rapport indiquent que le QJH constitue davantage un défi isolé en Belgique (38,8 % n'ont pas de chevauchement entre le QJH et un autre sous-indicateur) par rapport à la moyenne de l'UE-27 (29,3 % n'ont pas de chevauchement entre le QJH et un autre sous-indicateur). En Belgique, il existe également un chevauchement plus important entre les trois sous-indicateurs (10 %) par rapport à la moyenne de l'UE-27 (6 %). Pour poursuivre les progrès, il est donc essentiel qu'une stratégie politique prenne en compte le chevauchement des différents sous-indicateurs en Belgique, davantage que dans d'autres pays. Afin d'agir de manière ciblée, il est nécessaire de mieux comprendre les caractéristiques sociodémographiques des personnes exposées au risque de pauvreté pour un indicateur unique, par rapport au profil des personnes qui présentent plusieurs indicateurs de pauvreté ou d'exclusion sociale.

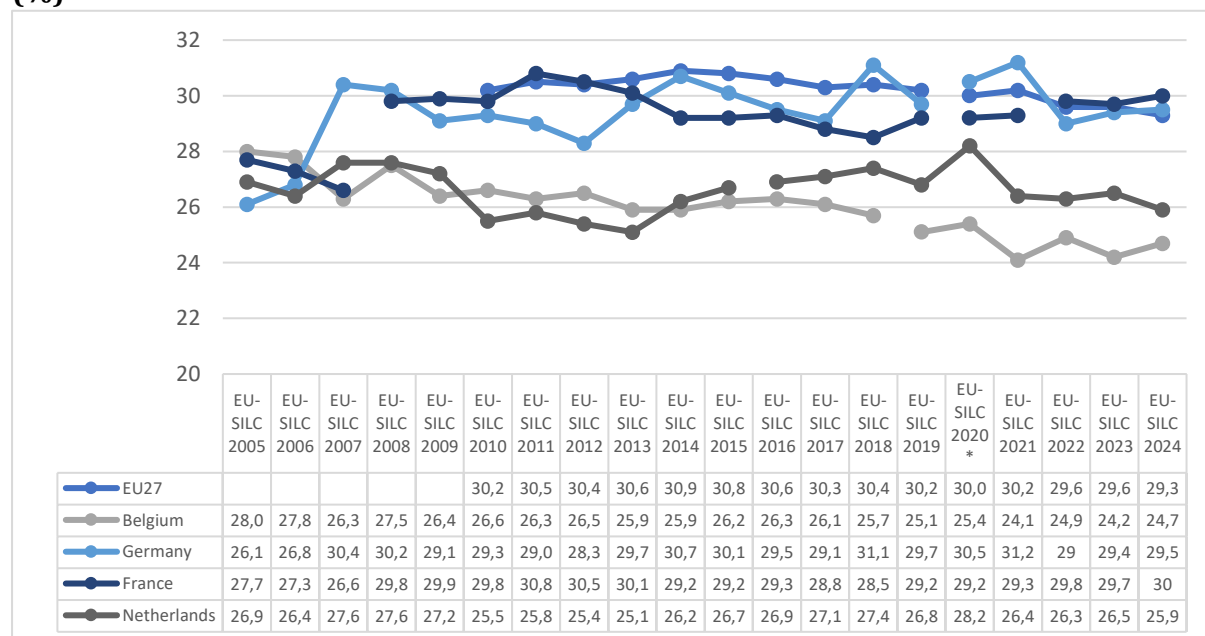
ANNEX 2 : ADDITIONAL FIGURES

Figure A.1. Income quintile ratio (S80/S20) in Belgium, EU-27 and neighbouring countries, EU-SILC 2005-2024 (%)



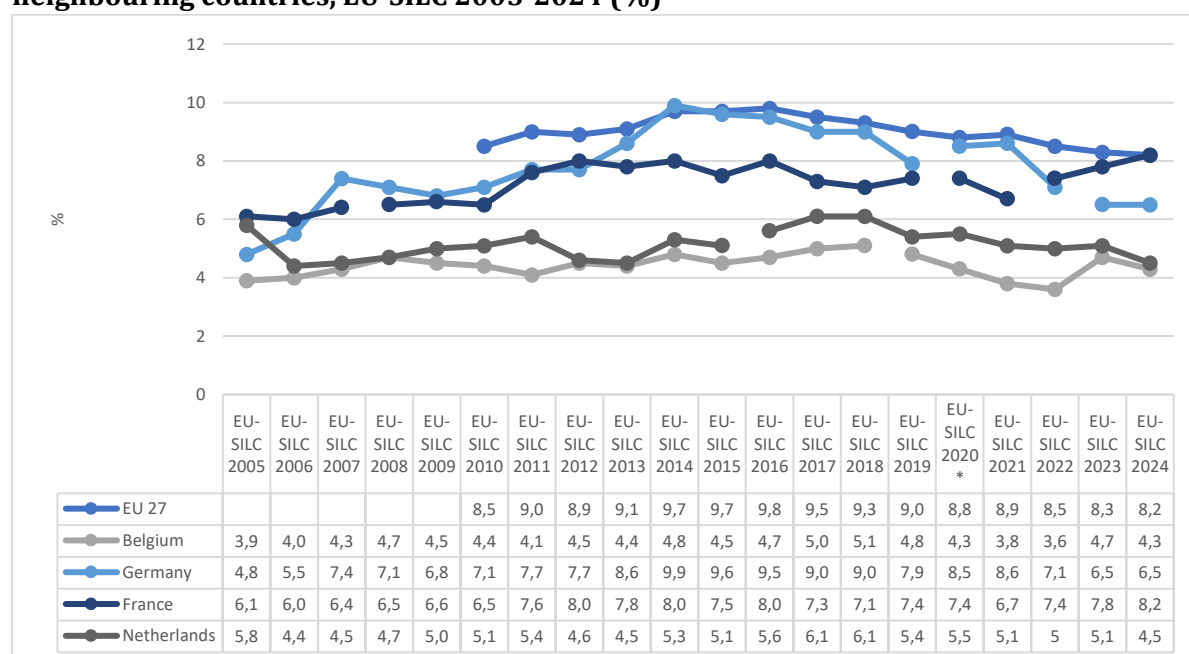
Source: EU-SILC, Eurostat ; Statbel. **Note:** break in time series in 2020 for EU-27 and Germany ; in 2020 and 2022 for France ; in 2016 for the Netherlands and in 2019 for Belgium

Figure A.2. GINI Index in Belgium, EU-27 and neighbouring countries, EU-SILC 2005-2024 (%)



Source: EU-SILC, Eurostat ; Statbel. **Note:** break in time series in 2020 for EU-27 and Germany ; in 2020 and 2022 for France ; in 2016 for the Netherlands and in 2019 for Belgium

Figure A.3. In work poverty among the employed (18-64) in Belgium, EU-27 and neighbouring countries, EU-SILC 2005-2024 (%)



Source: EU-SILC, Eurostat ; Statbel. **Note:** break in time series in 2020 for EU-27 and Germany ; in 2020 and 2022 for France ; in 2016 for the Netherlands and in 2019 for Belgium

ANNEX 3 : METHODOLOGICAL CLARIFICATIONS

There are important **methodological notes** concerning the data sources used and their interpretation⁵. In our 2021 report ⁶, we discussed the *changes in key indicators* measuring the at risk of poverty or social exclusion that occurred in 2021 (giving rise to the distinction between old and new definitions of AROPE in figure 1); as well as the two important *changes* in the BE-SILC that happened in 2019 concerning *the weighting procedure* and the *switch to fiscal administrative data* for the majority of the income variables. These caused a break in series in 2019.

There was also an *impact of the COVID-19* crisis on the fieldwork of EU-SILC 2020. The measures that have been taken to mitigate the consequences of the pandemic, have had a substantial impact on the data collection (e.g. a change from face-to-face interviews to interviews by telephone, or a potential bias in the realised sample due to the (un)availability of certain households⁷). This means that the results of SILC 2020 are difficult to compare to those of SILC 2019, but also to those of SILC 2021. In order to highlight this difficulty, an asterisk (or a ‘*’) will be used in the graphs and tables.

It should also be noted that due to the *massive use of temporary unemployment* during the COVID-19 pandemic, the SILC 2021 category "unemployed" includes the long-term unemployed, as well as people who have been temporarily unemployed for more than 6 months and who generally live in less precarious conditions, making a direct comparison of the at-risk-of-poverty rate of the unemployed based on EU-SILC 2021 and 2022 difficult.

Furthermore, it is important to note the *discrepancy in reference years between indicators and variables* in EU-SILC⁸. Notably, the reference year is defined separately for each variable depending on its collection and its use. Generally, the income-related indicators, but also the (quasi-) jobless household indicator refer to the income year (cf. year t-1) which corresponds typically to the calendar year before the year in which the survey took place. Other indicators as well as the majority of personal characteristics (e.g. tenure status, education level etc.) align to the year when the survey was conducted (i.e. survey year, cf. year t). Understanding these differences in reference years is essential for accurate analysis and meaningful comparisons within EU-SILC.⁹

⁵ In October 2025, Statbel will revise the EU-SILC survey extrapolation weights for the years 2019–2024. Differences may exist between the revised figures and those published: the impact is limited for indicators expressed as proportions, but it can be more substantial for extrapolations in absolute numbers, particularly for breakdowns by age category and household type.

⁶ Federal Public Service Social Security. (2022). [*The evolution of the social situation and social protection in Belgium 2021*](#) (pages 1 to 6).

⁷ For more information, see the methodological note from Statbel regarding the effect of Covid 19 on the SILC fieldwork: <https://statbel.fgov.be/en/methodological-note-covid-19>.

⁸ For a concise overview of the reference years related to the key indicators and variables discussed in this report, please refer to table A1 in the appendix. Additionally, for a more comprehensive understanding of the definitions of the key indicators, consult the glossary provided in the same appendix.

⁹ In previous reports, we referred to the survey year when analyzing the EU-SILC results regardless of the indicator. However, due to the switch to fiscal administrative data in Belgium we managed to obtain a more accurate representation of income for a specific income year (denoted as year t-1). Additionally, considering the recent crisis context and associated (income) support measures (such as temporary protection benefits during the COVID-crisis and the indexation system during the period with high inflation in Belgium), it is very likely that the EU-SILC data on income

Finally, in a more general way, the *usual considerations and limitations regarding sample-survey data apply*. Indeed, a statistical error rate should be taken into account when interpreting the value of an indicator and some population groups (e.g. people living in collective households) are not included in the sampling framework. This should be borne in mind when looking at the data and linking the results to policy measures.

serves as a better proxy for income in year $t-1$ than it does for year t (the survey year). Consequently, we made a deliberate choice to consistently refer to the reference year throughout this report. Specifically, when discussing the AROPE, we will refer to the edition of the EU-SILC (referred to as 'EU-SILC year t ') because the AROPE covers data from both year t (via the SMSD) and year $t-1$ (via the QJH and AROP). For the other indicators, we will specify the relevant reference year—either 'year t ' or 'year $t-1$ ', depending on the context and indicator. When addressing income-related indicators, we will refer to 'income year $t-1$ ' in the text. Furthermore, we will refer in our graphs to the edition of the EU-SILC, which allows us to plot indicators with different reference years in a single graph. To illustrate our approach, here is an example: in Belgium, the AROP equals to 12,3% in income year 2022, while the SMSD equals 6,1% in 2023.

ANNEX 4: GLOSSARY

In this section, we list certain definitions available on the website of Eurostat for some of the indicators and terms frequently used in this report¹⁰.

At risk of poverty or social exclusion, abbreviated as **AROPE**¹¹, corresponds to the sum of persons who are either at-risk-of-poverty, or severely materially and socially deprived or living in a household with a very low work intensity. People are included only once even if they are in more than one of the situations mentioned above. The AROPE rate is the share of the total population which is at risk of poverty or social exclusion. It is the main indicator to monitor the EU 2030 target on poverty and social exclusion and was the headline indicator to monitor the EU 2020 Strategy poverty target. The AROPE indicator has been modified in 2021 according to the new EU 2030 target, adjusting the SMD and the QJH.

The **at-risk-of-poverty rate**¹² is the share of people with an equivalised disposable income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60 % of the national median equivalised disposable income after social transfers.

The **at-risk-of-poverty rate before social transfers** is calculated as the share of people having an equivalised disposable income before social transfers that is below the at-risk-of-poverty threshold calculated after social transfers. Pensions, such as old-age and survivors' (widows' and widowers') benefits, are counted as income (before social transfers) and not as social transfers. This indicator examines the hypothetical non-existence of social transfers.

Disposable income¹³ : includes all income from work (employee wages and earnings from self-employment); private income from investment and property; transfers between households; all social transfers received in cash including old-age pensions.

Equivalised income¹⁴ is a measure of household income that takes account of the differences in a household's size and composition, and thus is equivalised or made equivalent for all household sizes and compositions. It is used for the calculation of poverty and social exclusion indicators.

Material deprivation¹⁵ is defined as the enforced inability (rather than the *choice* not to do so) to pay unexpected expenses, afford a one-week annual holiday away from home, a meal involving meat, chicken or fish every second day, the adequate heating of a dwelling, durable goods like a washing machine, colour television, telephone or car, being confronted with payment arrears (mortgage or rent, utility bills, hire purchase instalments or other loan payments).

¹⁰ These are therefore the exact definitions given by Eurostat and available at : [Category:Living conditions glossary - Statistics Explained \(europa.eu\)](#).

Statbel also provides a glossary with a series of definitions associated with SILC, available at : <https://statbel.fgov.be/en/themes/households/poverty-and-livingconditions/plus>.

¹¹ [https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:At risk of poverty or social exclusion \(AROPE\)](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:At_risk_of_poverty_or_social_exclusion_(AROPE)).

¹² [https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:At-risk-of-poverty rate](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:At-risk-of-poverty_rate).

¹³ Available at :

[https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Disposable income](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Disposable_income).

¹⁴ Available at :

[https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Equivalised income](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Equivalised_income).

¹⁵ Available at :

[https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Material deprivation](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Material_deprivation).

The **material deprivation rate** is an EU-SILC indicator that means the inability to afford some items considered by most people to be desirable or even necessary to lead an adequate life. The indicator distinguishes between individuals who cannot afford a certain good or service, and those who do not have this good or service for another reason, e.g. because they do not want or do not need it. It was one of the components that defined the at risk of poverty or social exclusion rate (AROPE) according to the Europe 2020 strategy.

Severe material deprivation rate is defined as the enforced inability to pay for at least four of the considered items.

The **severe material and social deprivation rate** (SMSD) is an EU-SILC indicator adopted by the Indicators' Sub-Group (ISG) of the Social Protection Committee (SPC), that distinguishes between individuals who cannot afford a certain good, service or social activities. It is defined as the proportion of the population experiencing an enforced lack of at least 7 out of 13 deprivation items (6 related to the individual and 7 related to the household).

The **work intensity**¹⁶ of a household is the ratio of the total number of months that all working-age household members have worked during the income reference year and the total number of months the same household members theoretically could have worked in the same period.

A **jobless household**¹⁷ is defined as a household in which no working-age adult is employed.

The **quasi-jobless** indicator measures the absence of employment at the household level. It concerns people from 0-64 years living in households where the adults (those aged 18-64, but excluding students aged 18-24 and people who are retired according to their self-defined current economic status or who receive any pension (except survivors pension), as well as people in the age bracket 60-64 who are inactive and living in a household where the main income is pensions) worked a working time equal or less than 20% of their total combined work-time potential during the previous year. Households composed only of children, of students aged less than 25 and/or people aged 65 or more are excluded from the indicator calculation.

The **reference year**¹⁸ is the time or year to which a particular piece of information relates. In EU-SILC, it is defined separately for each variable depending on its collection and its use. Therefore, the reference year can align with either the survey year or the income year. The **survey year** corresponds to the year when the EU-SILC survey was conducted. The **income year**, in EU-SILC, typically corresponds to the calendar year before the year in which the survey took place (for most participating countries like Belgium), and is used mainly for assessing income-related indicators and the (quasi-) jobless household indicator.

¹⁶ Available at :

https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Persons_living_in_households_with_low_work_intensity.

¹⁷ Available at :

https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Jobless_households.

¹⁸ Available at :

<https://ec.europa.eu/eurostat/web/income-and-living-conditions/information-data#Reference%20periods>

The **income quintile share ratio**¹⁹ or the **S80/S20 ratio** is a measure of the inequality of income distribution. It is calculated as the ratio of total income received by the 20 % of the population with the highest income (the top quintile) to that received by the 20 % of the population with the lowest income (the bottom quintile).

The **Gini coefficient**²⁰ measures the extent to which the distribution of income within a country deviates from a perfectly equal distribution. A coefficient of 0 expresses perfect equality where everyone has the same income, while a coefficient of 100 expresses full inequality where only one person has all the income.

The **relative median at-risk-of-poverty gap**²¹ is calculated as the difference between the median equivalised disposable income of people below the at-risk-of-poverty threshold and the at-risk-of-poverty threshold, expressed as a percentage of the at-risk-of-poverty threshold (cut-off point: 60 % of national median equivalised disposable income).

Subjective poverty²² is defined by how individuals perceive their ability to make ends meet. A household that answered “With great difficulty” or “With difficulty” is considered to fall under subjective poverty.

¹⁹ Available at: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Income_quintile_share_ratio#:~:text=It%20is%20calculated%20as%20the.com piled%20as%20equivalised%20disposable%20incomes.

²⁰ Available at: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Gini_coefficient

²¹ Available at: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Relative_median_at-risk-of-poverty_gap

²² Available at: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Subjective_poverty



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