Who we are

The Belgian Anti-Poverty Network (BAPN) is a national network of four regional networks all established with the aim to fight poverty in a structural way. The participation of people experiencing poverty is the core stone of our work. Together with them and starting from their stories, experiences and recommendations, we advocate for the development and implementation of national and European policies which lead to the eradication of poverty.

For our European policy work, we work closely together with the European Anti-Poverty Network (EAPN). This network consist of national, regional and local networks, involving anti-poverty NGOs and grassroot organisations as well as European organisations, active in the fight against poverty and social exclusion.

What do we mean by poverty?

Poverty is much more complex than just a financial deficit. It is a process of exclusion in many areas of life. It is an accumulation of problems that are all interconnected. It is a web of exclusion that creates a gap between the general society and the person living in poverty. After a certain amount of time it becomes extremely difficult for the person living in poverty to bridge this gap on its own.1

"You're born into a family where there are always worries and so you take these problems with you to school. This makes it difficult to perform well and you end up without a diploma. So it is hard to find a job and you then have financial worries, bad housing, unstable health,.... " (Testimony of a person living in poverty)

Poverty does not only manifest itself on the ‘outside’, for example through low income, poor housing or unequal opportunities in the education system or on the labour market. It also has a major impact on a person’s well-being. For example, many people living in poverty lack self-confidence, they face feelings of depression and loneliness. Many are ashamed of their situation and some turn against the society that seemed to have abandoned and rejected them.

The causes of poverty are to be found in social and institutional exclusion mechanisms. Policy makers bear a major responsibility and need to take structural measures to eradicate poverty and social exclusion.

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How is poverty measured?
One of the most frequently used ways to measure poverty is by using the AROP (At Risk Of Poverty) indicator. This indicator considers people (monetary) poor when they have an income less than 60% of the median income.

The AROP indicator does not measure poverty per se, but rather the number of people who have a relatively low income compared to the rest of the population. For example, this indicator says little about the purchasing power of people who have to make ends meet with an income below 60% of the median income. To determine what a household in general needs to live a life in dignity, the reference budgets are a good tool. Reference budgets are priced baskets of goods and services that reflect the minimum that is necessary for a person or household to participate adequately in the society they live in. When we apply the reference budgets to the Belgian situation, we see that also a lot of people who have an income above the AROP poverty threshold cannot live a life in dignity.

Despite the fact that AROP underestimates the problem of poverty in Belgium, it is an indicator that has many advantages. Because we know the reference budgets, we can without any doubt conclude that everyone with an income below the AROP threshold is poor. The AROPE indicator has also been used for many years now and is well understood. We have robust data and we can compare countries and over time.

Poverty in Belgium
In 2018, 16.4% of the Belgian population lived in monetary poverty (AROP). This rate is significantly higher than at the beginning of the observation period (14.8% in 2005). In fact, the poverty risk has reached its highest level since systematic monitoring began.

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Some groups are disproportionately more affected by poverty; such as children (0-15), with a rate of 19.9% and young people (16-24) with one of 20.5%. People with no income from a paid job also have a much higher poverty risks (34.4%). as well as single parents (39.9%), people with a lower education level (28.1%), tenants (37.1%), people born outside the EU (43%), and people with a disability (21.7%) (Statbel, EU-SILC 2018).
The anti-poverty policies in Belgium during the last decade have not led to achieving Belgium’s Europe 2020 poverty target, namely to reduce the number of people in poverty by 380,000 by 2020. The number of people in poverty or social exclusion has been in slight decline since 2016 and, in 2018, following some slight increases earlier on, was approximately back to where it started in 2008 (2,250,000 compared to 2,194,000 in 2008).

Figure 1: population at risk of poverty or social exclusion compared with the EU2020 objective (absolute numbers)

Source: Statbel, EU-SILC

5 priorities to fight poverty

Below we will discuss 5 policy areas, which demand urgent action in order to tackle poverty and social exclusion in Belgium. These 5 areas can also be found annually in the chapter ‘Social Inclusion’ of the National Reform Programme of Belgium i.e.: social protection, child poverty, inclusion of people far from the labour market, inadequate housing and homelessness and finally the reception and integration of people with a migration background.

The text below is largely based on the opinion of the Belgian Platform against Poverty and Social Exclusion EU 2020. This opinion was written by a lot of different stakeholders, including BAPN, to analyse and evaluate the anti-poverty measures in Belgium and to make recommendations. It was included as an annex in the National Reform Programme of 2020.

1. Ensuring the social protection of the population

One of the main reasons why poverty did not decline, is because the social protection system in Belgium, particularly for people of a working age and children, is less effective to reduce poverty than it was before. In 2018, social transfers contributed to a decrease of the poverty-risk figure from 25.1% to 16.4%, representing a decline of 34.7%. Between 2005 and 2016, the effectiveness of social transfers in the total population declined slowly from 47.7% to 44.2%. This decline went much faster over the last 3 years, thus having declined to 34.7% in 2018.

This worrying trend has been picked up by the European Commission in its social scoreboard, the instrument to monitor the performances of a country in the light of the European Pillar of Social Rights. Whereas in 2019, Belgium still scored ‘better than average’ on the indicator ‘impact of social transfers on poverty reduction’, this indicator collared orange in 2020, which means that it must be watched.

The main underlying problem is that people who have no income from paid work often live in poverty as minimum income schemes in Belgium are inadequate. Despite the fact that already several federal policies have been implemented, the situation in Belgium remains urgent.

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governments promised to raise the minimum incomes, most of them are still far under the poverty threshold, resulting in high poverty rates for people living on a social benefit.\(^5\)

Not only are social benefits not high enough to escape poverty, they have also become less accessible in recent years. The mindset of blaming the individual is increasingly present in public policies. As a result, it has been more difficult for people to access the social security and social protection systems. In some cases, people have even been excluded entirely from their social rights.

"Access to rights is increasingly hyper-conditioned. We have the impression that they are trying to make us lose rights, and that they make us feel guilty when we still manage to assert our rights. The reality is that we are constantly being judged. We feel in default all the time. We feel like troublemakers. We are led to believe that we want too much and we make too little effort, when the reality is we just have too little!" (Testimony of a person experiencing poverty)

The existing minimum income schemes are also not adapted to the current ways of living. The situation is problematic for people who live together and fall under the statute “cohabitant”. This statute reduces benefits in a way that is disproportionate to what people can actually save by living together. The status also seriously curtails the rights and liberties of those classified as living together.

"I lived with my daughter for six months and lost half of my income, and my daughter too. That was a crisis moment for me. At that time I should have been able to save money to get my life back on track. But due to the reduction of my income, I could only take my life back into my own hands much later. I rather don’t tell you about all the tensions to which this led between me and my daughter.” (Testimony of a person experiencing poverty)

2. Reducing child poverty

Over the last decade, child poverty in Belgium has remained relatively stable, but in recent years it increased again to 19.9%, bringing it close to the EU average.

The poverty risk is extremely high among children from single parent families (50%), quasi-unemployed families (83%) and children of non-EU origin (54.3%) (Statbel, EU-SILC 2018). In the latter group, administrative, language and cultural barriers, but also discrimination, play a role that should not be underestimated.

A specific vulnerable group are Roma children, with severe issues relating to accommodation, deficient nutrition and health problems, begging and early school leaving.

We should also mention asylum-seeking minors, accounting for 30% of all asylum seekers. One in six of these children is an unaccompanied minor. In addition to problems related to migration, it should be taken into account that these children often suffer psychological trauma’s.

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Another vulnerable group are children without parental care, and in particular, children living in residential institutions. For this group of children, there are not even any elementary statistics. Main issues include the lack of quality care provided by these institutions and a lack and mismatch of suitable care facilities (e.g. excessively long residential placement and accommodation in unsuitable facilities such as boarding schools). It is also worrying that not enough efforts are made to prevent family separation, leading to unnecessary placements outside of the family. For children with a handicap, the biggest bottlenecks are long delays in the allocation of a personal assistance budget and the lack of inclusive childcare and education.

Good practice:  In different cities in Flanders, schools started an outreach project at the school gate. After receiving a special training people with direct experience of poverty stand daily at the school entrance and act as a so-called bridge figure. They are an accessible contact point for parents with questions and at the same time they help the school to better understand the needs of vulnerable groups.

Despite recent restructuring, the Belgian educational systems remains relatively expensive and highly unequal. Education in Belgium does not create sufficient opportunities and thus reinforces inequalities. Educational inequality linked to socio-economic background in the Flemish and French communities is among the highest in the EU. Also much more than in other European countries, educational results in Belgium are very much determined by the school where a student is taught (OESO, PISA results 2018).

Families and children have difficulties to access health care. The accessibility still very much depends on the families income and their residential status (national resident, EU citizen, ‘legal’ migrant, asylum seeker or undocumented migrant). Furthermore, when it comes to accessing health care, the gap between rich and poor increased considerably during the crisis years, partly due to cuts in government funding and increasing patient contributions.

“We no longer dare to go to the doctor because we know that we will not be able to pay all the costs.” (testimony of a person experiencing poverty)

3. Inclusion of people far from the labour market

The employment rate in Belgium remained stable during the period 2011-2015, but increased since 2016 to reach 69.7% in 2018, which is the highest recorded level. Despite this recent increased employment rate, there are still many vulnerable groups who find it difficult to assert their right to work. We see in all European countries that people with a low level of education have a lower employment rate, but this is especially the case for Belgium. People in Belgium with a low educational attainment level only have an employment rate of 45.9%, whereas for the same group the European average rate is 55%.

Compared to the native-born population, people whose parents are of foreign origin have much higher unemployment rates. This can only partly be explained by a lower level of education. Other factors

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also play an important role. (We will discuss this further in the chapter: ‘Shelter and integration for people with a migration background’.)

People with disabilities in Belgium have a lower employment rate than the EU average. In 2018, the employment rate of people with disabilities (20-64) was 31.6%. According to the Belgian labour force data, more than one in four (27%) non-employed people with disabilities indicate that they would be able to work if they would receive some support measures, in particular they indicate that adjustments to the type of tasks or workload are still lacking. Another 27% indicated that they do not need additional support to take up employment.  

Belgium has one of the lowest levels of in-work poverty in Europe. However we see that in work-poverty is on the rise, from 4.1% in 2011 to 5.2% in 2018. Although the in-work poverty rate is relatively low compared to other EU countries, if we look at the absolute numbers, this groups makes up a sizable share of the total number of people at-risk-of-poverty, i.e. 230,000.  

Helping more people to get a job is important. However, not every job lifts people out of poverty. Precarious work often creates insecurity, insufficient income or it is characterized by difficult or dangerous working conditions. The constant change of status (e.g. from a social assistance benefit to employment to an unemployment benefit, etc.) creates gaps in the source of income, with little or no income stability.

“I work for an organization that helps young families. We see that for a small group work can be a stepping stone and can lead to a better quality of life. But for a lot of people living on a social benefit, when they find a job they have less money at their disposal because, for example, they have to pay for childcare. People say work is good for your social network. For 90 percent of the people we know this is really not the case. We see that these people end up in difficult and dangerous jobs. Women work as cleaning ladies and come into contact with dangerous products on a daily basis. Men do physically heavy work or they have a work schedule that certainly does not improve their quality of life.”  

(Testimony of a social worker)

4. Inadequate housing and homelessness
The problems with accessibility, affordability, quality, and security of housing are major. More than one household in five does not have decent housing. They face humidity problems or have no bath, shower or toilet in the house, or the house is too dark (STATBEL, EU SILC 2018). About 8.6% of the population spends 40% or more of its household income on housing. The housing cost overburden rate is higher for those renting on the private market (33.8% as compared to 27.4% for the EU average) and those living in Brussels. In particular for low income households, renting on the private market represents a large amount of their monthly budget. In the first income quintile, 89% of renters on the private market have an income that is insufficient to live a life in dignity after paying the rent.
There is an enormous shortage of social housing, with long waiting lists as a result. In 2016 as many as 215,000 households were on a waiting list for social housing. Compared to the total housing market, there is only a small social housing stock in Belgium, i.e. 6.5%. Other countries in Europe such as the Netherlands, Denmark and Austria can all present figures above 20%. (OECD, Affordable Housing Database, 2015).

Housing problems and poverty are intrinsically linked to homelessness. There are no official statistics available that can tell us how many people are homeless in Belgium. People who are homeless face very difficult living conditions and are therefore a difficult group to reach. Homelessness manifests itself also in many different ways, from precarious housing to outdoor sleeping, making it hard to track all these different forms of homelessness. However, the fragmented figures that we do have, all show one and the same trend, namely that homelessness is increasing.

Five censuses of homeless people have already been organised in the Brussels-Capital Region. These censuses included people sleeping in public spaces, shelters, precarious housing situations (e.g. squats) and hospitals. The organisers of these censuses underline that the results of these censuses underestimate the problem because, for example, people who are forced to stay with friends or family were not taken into account.

<table>
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<td>1947</td>
<td>2603</td>
<td>3386</td>
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The number of counted homeless people in the Brussels-Capital Region has more than doubled in ten years’ time. The number of people sleeping outside has almost tripled (in 2008, 269 people were counted in the public space, rising to 759 in 2018).13

When a person loses his homeless status and can benefit an assistance allowance, the regional administration, which normally pays this allowance, receives a full refund for two years from the federal administration. The figures from the federal administration clearly show that there has been a very marked increase in the number of reimbursements since 2003.

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Chart 3: evolution of the number of reimbursements of the assistance allowance for homeless

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<td>7361</td>
<td>7707</td>
<td>8079</td>
<td>7931</td>
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Source: Federal Public Planning Service Social Integration

"I've been out on the street for over 6 months. I have an interim job, but that's getting more and more difficult. Just trying to be on time is very hard when you 'slept' all night on a cardboard in the bushes behind the station, and you didn't sleep a second. Washing yourself, where do you do that? You have to be presentable at work, don't you? I'm at my wits' end. If something doesn't happen soon, I'll do something to myself." (Testimony of a person experiencing poverty)

5. Shelter and integration for people with a migration background

On the 1st of January 2019 12% of the Belgian population had a foreign nationality an most of them were European (67% of the migrant population). Studies confirm that migration contributes to Belgium’s economic development. But studies also highlight that there is a clear link between migration and poverty. Indeed, in 2018, the risk of poverty and social exclusion rate in Belgium was 47.8% for non-EU migrants, compared to 14.4% for natives (Statbel, EU-SILC 2018).

The poverty risk for non-EU migrants in Belgium is one of the highest in the European Union, while the poverty figure for locals is one of the lowest in the European Union. The gap between the poverty figure for locals and non-EU migrants is one of the biggest of all EU countries.

The low employment rate of non-EU migrants is one of the key causes of poverty within this population group and one of the lowest in the European Union. The employment level of those aged between 20 and 64 is 53.9%, compared to 72% among the native population, which is a difference of 18%, compared to a European average of 9.5%. These differences in employment level between locals and non-EU migrants in Belgium can only be partly explained by a difference in education level. Without an integral knowledge of the language the Belgian labour market is very hard to access, but also this factor does not explain fully the low rates.

Belgium struggles with a number of structural problems that are specific to the country. Among these problems are the administrative difficulties faced by migrants, more specifically the complexity of the different procedures concerning the accreditation of diplomas and competences, which is governed by the communities. In 2016, 43% of the 97,820 unemployed job seekers in Brussels were unable to gain accreditation of their foreign education. The difficulty in recognising diplomas not only makes it harder to find work, it also causes the migrant population to become overqualified. As a result, one in three migrants (33.2%) is overqualified for his or her job, compared to just one in five for the native population (19.8%). These results imply a lower income for the working migrant population, and thus a greater risk of poverty or social exclusion.

14 Myria, Federaal migratiecentrum 2020, Migratie in België (https://www.myria.be/files/2020_Migratie_in_Belgi%C3%AB.pdf)
Also, the long and complicated procedures involved in acquiring a work or residential permit make life difficult for the migrant population. Many migrants are unable to quit their job as they otherwise risk losing their residential permit. This makes them vulnerable towards their employer and can affect their income levels. Furthermore, migrants from outside the EU have only limited social protection rights, except for those who enjoy international protection, and migrants from countries with bilateral social security arrangements. Migrants who remain in Belgium illegally are naturally a particularly vulnerable category. They are excluded from social protection, other than emergency medical assistance. Their financial obligations and daily fear of being deported make them extremely dependent on their work and/or environment.

Yet even those who are employed illegally deserve a number of employment rights: a minimum wage that they receive regularly and independently of the employer’s profit or loss; the freedom to spend their wage as they wish; the reimbursement of travel costs, etc. The problem with people remaining in Belgium illegally is a symptom of a wider issue, namely the lack of safe and legal access channels. Discrimination is also a key cause for the fact that non-EU migrants struggle to find work. In 2016, a survey showed that even with an equivalent CV, jobseekers with a foreign name were 46% less invited for a job interview.16

“Belgium developed itself economically through migration. Now we have a 2nd and 3rd generation living here but just because of the colour of your skin, your clothes or your family name, employers refuse you. I myself have been adopted and have a different skin colour. Because of this, they still see me as an outsider. The employment service always offers me jobs as a cleaning lady. You’re always considered inferior. You can never get a job that fits your profile. Belgium is made up of different people. There is a multiculturalism but we are not taken into account. I’ve already been told that I can’t work in a shop because people would be shocked by my appearance. When a company is being restructured, you’re the first to be dismissed because you’re supposedly different.” (Testimony of a person experiencing poverty)

Tackling prejudices in public opinion is essential to combat discrimination, particularly because discrimination also increases the risk of poverty and exclusion on the housing market. Discrimination on the housing market means that newcomers encounter difficulties in finding a decent and affordable home. Once again, this results in geographical segregation based on income, ethnicity and/or legal status (e.g. people who enjoy international protection).

6. The impact of COVID-19 on poverty and equality in Belgium
We are facing a global pandemic today. Although the full scope of this health crisis is not yet clear, we know that the spread of the Coronavirus and the lockdown measures will have an unprecedented socio-economic impact on our society and in particular on people living in poverty and vulnerable groups in general.

A recent data analysis showed that in Belgium the virus mainly strikes the poorest neighbourhoods. Residents from the poorest neighbourhoods are 2.6% more likely to become infected with Corona than residents from the richest neighbourhoods.\textsuperscript{17}

As we described above, even before the health crisis, people living on a social benefit had to make ends meet with an income far below the European poverty threshold. Although their income did not decrease due to the crisis they saw their expenses increase. The prices in the supermarket increased, people consumed more energy, internet and telephony and some faced higher healthcare costs.

Many social institutions needed to close their doors, were only reachable by internet or phone, or worked with limited opening hours. This made it, especially for vulnerable groups, much harder to assert their rights. Many families can only make ends meet thanks to the necessary material support that they receive from their local organisations, such as a free meal, printing documents for school work, the use of the internet or a telephone, etc. This much needed support also decreased or was even not available during the lockdown.

“Before Corona I volunteered at a non-profit organization. That gave me a lot of self-satisfaction but it also helped me financially. I received a small volunteer fee and the organization also paid for my bus. I also often ate here, because they organize a cooking workshop. In the evening I would then just eat soup. That’s all gone now. The prices in the supermarkets have also increased enormously and I can no longer buy what I need for my milk intolerance. I have problems with my gutter, but at the moment I can’t afford to call anyone. I have fixed it myself as good as I could. I pray every day that it doesn’t rain too much because I don’t know how long my gutter will last.” (Testimony of a person experiencing poverty)

Many people lost their jobs and in April more than a million people received a temporary unemployment benefit\textsuperscript{18}, a measure that was introduced by the federal government to compensate for the massive loss of income. However, people in precarious working conditions could often not access this measure, making them extra vulnerable to increased poverty. For instance, it regards working students, artists, people in the platform economy, temporary workers, people with a volunteer allowance, ...

The fact that during the first wave of the corona crisis (period March-June) the food banks received 15% more applications and distributed 55.4% more food compared to the same period the year before clearly shows the severe deprivation that a large part of the population had to endure during the corona crisis\textsuperscript{19}.

Children and young people living in vulnerable households were very much effected by the crisis. A survey revealed that 81% of youngsters that live in vulnerable situation had problems with their school assignments, almost 66% did not have a laptop or a computer at home, 76% had too little space at home and 61% had no one in the neighbourhood who could help with school assignments. 30% of the


\textsuperscript{18} Cijfers van de Rijksdienst voor Arbeidsvoorziening : https://www.rva.be/nl/documentatie/statistieken/tijdelijke-werkloosheid-wegens-coronavirus-covid-19/cijfers

\textsuperscript{19} Belgische federatie voedselbanken, persbericht 07/08/2020: https://www.foodbanks.be/nl/news?fbclid=IwAR1YfQpP1F-BrO3ursFqVdUUUE95kERK4tNNOOHXdhX1v9aX1R-f5jECCr0
interviewees felt targeted by the police and 60% of the youngsters were afraid to go out and receive a fine. More than half of the respondents reported they felt unhappy.20

Also women were hit hard. Because they often work part time, they are much less protected against poverty when they lose their job. Single-parent families are very vulnerable to fall into poverty. No less than 41.3% of all single-parent families live at or below the poverty threshold. That is four times more compared to households with two adults and two children where the risk of poverty is ‘only’ 9.8%. In 8 out of 10 cases these families consist of a single mother with children. Working single mothers with children were asked to do the impossible during the lockdown. They needed to combine telework with taking care of their children. Those who lost their job went from 'just making ends meet' to completely going under.

Key Recommendations
First of all, it is imperative that policy makers at all political levels recognise the problem of poverty and inequality and make it an absolute top priority. In Belgium even before COVID-19, a social crisis was going on. The pandemic has made the erosion of basic rights more visible. It is therefore crucial Belgium strengthens its social security system. Once again, it proved itself as a buffer during the crisis. However, the cuts made in recent years have weakened its effectiveness. Policy makers must stop considering the social security as a cost, but see it as a necessary investment that pays off in the long term. In order to make these investments possible, we call for fairer taxation, where the strongest shoulders bear the heaviest burden.

One of the most necessary and urgent investments to make is to raise minimum incomes above the European poverty threshold. Despite promises made by the two last governments (Di Rupo and Michel), we have to conclude that very little has been done in the last decade. As a result, most minimum incomes are still far under this threshold, making it impossible for people to live a life in dignity. The connection between an entitled person’s replacement and integration income and their family situation must be reviewed as well. In doing so, the revision of the statute “cohabitant” must be assessed as quickly as possible to give people the freedom to define their own family situation. We also ask that the recent reforms that made it harder, or even prevented people from accessing their social rights must be cancelled.

Access to basic services must be guaranteed for the whole population. Only by investing in the healthcare system this accessibility for all can be guaranteed. Education must become the engine to eliminate inequalities. This requires the removal of the financial barriers that currently exist. Teachers' social and intercultural skills must be continuously reinforced with basic and refreshed training. Finally, additional efforts are still necessary to prevent and deal with early school leaving.

The fight against poverty cannot be limited to finding a job. Employment needs to be seen as a basic right. Barriers to access this right should be removed. The employment market must become more inclusive and more investment is needed in people far from the labour market. Discrimination based on origin or socioeconomic status, must actively be combated. The fragilization of the labour market must be counteracted.

There is an urgent need to increase the share of social housing so that the right to decent housing can be guaranteed. Tackling homelessness should be put high on the political agenda. In order to develop an effective strategy, there is a need for more cooperation between the different policy levels. Good practices, such as “housing first projects”, need to be further rolled out.

High poverty rates of people with migration backgrounds need to be reversed. Migrants need better guidance during their integration process (language courses, recognition of diplomas and competences, support for social services, etc.). The basic rights of all migrants, including their employment rights, should be at all times protected. The legislation related to equality and the prevention of discrimination and racism needs to become more effective, especially concerning the right to employment, housing and education. It is essential that prejudices in public opinion are tackled.

A country can only develop or recover itself if everyone is taken on board and everybody’s rights are guaranteed. In order to get this country back on track after the current crisis, we will need all our forces. No one should be considered useless or redundant. In drawing up the recovery process, it is important to involve the populations concerned in the debates and decision-making processes that concern them, by allowing them, or those who represent them, to participate actively in it.