

BELGIUM Country Summary

Introduction and Overview

Belgium is a federal state comprised of the largely autonomous region of Flanders, Wallonia, and the bilingual Brussels district. Brussels, the capitol of Belgium, is headquarters to both the European Union and NATO. The principal domestic problem is the continuing tension between the Flemish-speaking north and the French-speaking south of the country, whose inhabitants are known as Walloons. The country is a hereditary constitutional monarchy with a bicameral parliament comprising the 150-member directly elected Chamber of Representatives and the 72-member senate. Both chambers are elected for a four-year term. Coalitions of four or five parties have governed Belgium since the 1990s. The king is the official chief of state, and the prime minister is the head of government. The country is divided into ten provinces and the capital region. The regions are governed by a complicated three-tier system of local government (regional, provincial and communal).

Belgium was among the first to develop an explicit family policy. One scholar stresses that Belgian family policy should be seen in the context of the development of the nation state, democratization, early urbanization and industrialization, the late development of the national social protection system, and most importantly, class and culture cleavages and the role of the Catholic Church (Flora, forthcoming).

There is a strong conservative tradition in Belgium and an overarching family policy theme is support for the traditional family. As a Belgian representative to the European Family Observatory has stated, "The Belgian social security system (especially child benefit in combination with tax policy) provides favorable treatment for the presence of children and a non-earning partner (Verbist, 1998)." Traditional families are supported throughout Belgian social policy and are at the heart of family policy. In addition to the extensive and early development of family allowances and early childhood education and care (ECEC)—cash family benefits and services—crept into the social security system as well. A family ministry was established early on, too, in 1946. Belgium's responsiveness to sociodemographic trends, however, is reflected in its change to household as a reference point, rather than family, in determining eligibility for health care benefits. A household consists of two unrelated persons, whatever their sex, who are neither parents nor related to the third degree, who cohabit and at minimum, partially pool their resources.

Family policy is fragmented across ministries and between the federal and regional governments (see below). Child Benefit (family allowances), tax policy, and health care are a federal responsibility now while other family policies are regional, meaning that child care, education, and youth welfare are all regional. In addition, it is a highly complicated system of benefits including: a basic family allowance that is higher for children in higher ordinal positions; an orphans allowance; an allowance for handicapped children or children with a handicapped parent; birth allowances and allowances for children of pensioners and long term unemployed. Except for the last two, all the benefits are universal. The Flemish and French communities have each established an "Ombudsman" office for children's rights.

Government Agencies

The Belgian social security system differentiates according to three systems. The largest of the three is for salaried persons and administered by the National Office for Social Security (RSZ-ONSS). The National Office collects both the employers' and employees' social security contributions and makes benefit payments. It includes the national offices for family benefits, employment, pensions, sickness and invalidity insurance, accidents at work, professional diseases, and annual vacation. The collection and coordination of benefit payments for medical care, disability, family benefits and pensions of self-employed persons administered separately by a National Institute (RSVZ-INASTI). Contributions and benefits for civil servants are made separately from the other two national offices, and depend upon whether one is employed by provincial, local authorities, or other authorities.

Family policy is the responsibility of the regional governments, but the financing of these benefits is the responsibility of the Ministry of Finance and the national family allowance fund. Child Care, pre- and primary-school education, youth welfare, and parenting policies are also the responsibility of the regional government. In addition to this division of responsibilities, Ministries of Social Welfare have responsibility for child care for the under 3s and the Ministry of Education plays that role for the preschool program for the 3-6 year olds. The Ministry of Labor and Employment has responsibility for such policies as the "career break" policy.

Demographic and Other Social Trends

Belgium has a population of more than 10 million, with 17.6 percent under 15 and 16.6 percent over 65, fairly typical of the EU (OECD, 2002). Like the rest of the EU, Belgium is experiencing the usual demographic and social trends, including aging, declining marriage rates, rising divorce rates, and declining birth rates, now 1.65, above the EU average of 1.47 ([Table 2.13](#)). Dual-earner families are the dominant family type. One-earner families are also increasing in number, but that is because of the rise in lone-parent families. Yet despite the increase in lone-parent families (see [Table 2.17](#)), they still constitute a small proportion of families with children as compared with most of the other EU countries (about 12 percent); and cohabitation is increasing only slightly as well. Out-of-wedlock birth rates are rising and in 2001 were 22 percent of all births, but that, too, is significantly lower than most EU countries (see [Table 2.13](#)). Most children are still being born into—and reared in—husband-wife families.

Social Protection

Belgium is a "consociational" country, with its two strong ethnic groups, different languages, and contrasting cultures; and a complicated government structure and policy system as a consequence. A Belgian family scholar notes that under pressure to meet the Maastricht criteria, the Belgian government cut social expenditures and imposed financial constraints. In 1996, a social security reform was carried out, focused largely on imposing cuts on pensions. However, none of the cuts caused any significant change in the situation of families (Dumont, 1999).

Social expenditures were 26.7 percent of GDP in 2000, slightly higher than the EU average of 22.9 percent (see [Table 2.43](#)). The share going to child and family benefits was 9.1 percent, compared to the EU average of 8.2 percent (see [Table 2.42](#)).

Because family policy developed early in Belgium and the main schemes of the social security system developed late, Belgium's social insurance system reveals a strong family orientation in its cash (family) benefits and supplements, in its disability benefits, and its unemployment benefits. There are few traditional social insurance benefits for children except for the standard: survivors' benefits and means-tested orphan benefits paid as survivors' benefits. Social Assistance is provided in Belgium to poor families, but no special benefits are provided children because they are covered by means-tested child allowances financed and delivered through the social security system.

Lone-parent and one-earner families, and large families, are especially vulnerable to poverty, with one-earner families accounting for the largest single group in the early 1990s (Verbist, 1998). Nonetheless, Belgium's child poverty rate (using 50 percent of median family income as the poverty threshold) at 4.6 percent is the lowest of all countries other than the Nordic group, and contrasts dramatically with the U.S. rate of 22 percent. Belgium ranks 10th in per capita GDP (the U.S. ranks second); yet using the US absolute poverty measure plus food stamps, Belgium's child poverty rate is 7.5 percent, about half that of the U.S. (14 percent), using the same measure (see Social Indicator section on [Poverty](#))

Child, Youth and Family Policy Regimes

Maternity, Paternity, Parental, and Family Leaves

Working mothers are entitled to a maternity leave—a job-protected and paid leave from work at the time of childbirth—of 15 weeks, of which at least one week must and at most 7 weeks may be taken before expected birth. While on leave, women receive a maternity allowance paid equal to 82 percent of prior wages (up to the maximum covered under social security) during the first 30 days and 75 percent for the remainder of the leave. Self-employed persons are entitled to three weeks of leave at childbirth and receive a fixed benefit amount during this period. Civil servants receive 100 percent of their pay while on leave.

As a 2002 enacted law, fathers have the right to a ten-day paid (at 82 percent of earnings) and job-protected paternity leave, and adoptive parents are entitled to ten days paid, protected leave.

A new law, effective as of January 2002, replaces the former system of career-break with time-credits. Career breaks allowed workers to take up to five years of full-time leave and up to five years of part-time leave over the course of their working lives. The goal of the new time-credit system is help reconcile family and work, and increase labor force participation particularly among women and those over age 50. The new system allows employees to suspend work for one year or reduce work to half time for up to five years during which job-protection and social security protections are maintained. During this period of not working or reduced working hours, employees may receive a flat rate, paid allowance of about 500 Euros per month.

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In addition to maternity benefits, families receive a birth allowance upon the arrival of a child highest for the first child and 25 percent lower for the second and subsequent children.

Early Childhood Education and Care (ECEC)

Primary school begins at age 6 and school hours are from 8:30 a.m. to 3:30 p.m.

ECEC is administered separately in the French and the Flemish communities. In the Flemish community, Kind and Gezin (Child and Family) who reports to the Flemish Minister of Welfare and Health, is the public agency responsible for overseeing child care in Flanders. Kind and Gezin supervises child care policies, arrangements, subsidies and inspections. Local government authorities and not-for-profit agencies participate in the provision of child care. The most prevalent form of care for children under 2.5 years is in family day care homes. Charges are income-related in Kind and Gezin supervised arrangements and otherwise non-regulated and non-subsidized.

Early education is under the Ministry of Education in the Flemish community and is available to all children from 2.5 to 6 years. Participation is nearly universal. Hours are from 8:30 AM to 3:30 PM, and after-school services are available.

In the French community of Belgium, education and care are administered separately, but coordinated by the *Ministre de L'Enfance* (Minister of Childhood). The care, health and protection of children of children age 3 years and under, is the responsibility of the *Office de la naissance et de l'Enfance*. All child care providers of children aged six and younger, must be registered as of 1999. About one-fifth of children between one and three years old are enrolled part- or full-day in center-based care, and another 12 percent are in family day care. Children aged 2.5 years to 6 years may attend one of the free, universally-provided *école maternelles*, and nearly all 3-4 year olds are enrolled.

The high rates of coverage for 3-6 year olds, places Belgium in a class with France and Italy—worldwide leaders in providing preschool education for children of this age.

Belgium is among the very few countries that have data on after-school programs and that view these programs as important and worth supporting. They are linked to the schools in the French community and operate as free-standing programs in the Flemish areas. They also charge income-related fees and are partly subsidized through the tax benefits that offset parents' costs.

Family Allowances

Family allowances are the most important income transfer Belgium provides for the children of working parents and cover 40 percent of the children in one-earner families with one child as well as more than 80 percent of the children in families with four or more children. Family allowances are cash benefits for children (under age 18 or 25 if in full time education) of working parents, designed to ease the financial burdens of child rearing. They are universal, tax-free, indexed, contingent on the employment status of the parent, and vary by the ordinal position of the child and the arena of the parent's employment. They cover first and subsequent children under age 18 (or 21 if disabled or 25 if a full time student). A supplementary family allowance is payable for children aged 6 and older and is increased for older children. There are special

benefits at childbirth, adoption and for handicapped children. They are payable to the mother or to the child's guardian. Families who are not eligible for the universal benefit may qualify for a means-tested benefit.

Belgium was the first industrialized country in Europe to establish a family allowance despite its lagging in the development of an income tax system as well as a social protection system generally. It has a generous system of family benefits but a highly complicated one. There are three different family allowance schemes: one for employees, a second for the self-employed, and a third for civil servants. The benefit level for the self-employed is significantly lower than the benefits in the other two systems. A disabled child or the child of a disabled worker is entitled to a special family allowance and a special tax benefit. Another benefit is that families with children are exempted from paying social security contributions (as in France) for an in-home caregiver. Still another benefit is that since 1993, there is an adoption premium that is equal to the level of the maternity benefit. Family allowance benefits are higher than the standard if the parent is an old age pensioner or has been unemployed for longer than 6 months.

Family allowances are part of the Belgian social security system and the responsibility of the federal government. Benefits are financed by employer contributions (7 percent of payroll) and government contributions. Family allowance funds also help finance child care centers for the under 3s.

As important as these benefits have been in the income packages of families with children, in recent years a second earner's wage has made a more important contribution to family income than the family allowance (and than unemployment benefits).

Child and Family Tax Benefits

For income tax purposes, the family unit is the tax unit. Lone parent families receive a special tax benefit. In addition, 80 percent of child care costs for a child under age three, can be deducted from income when calculating taxes, if the child care that is used is regulated and supervised care.

Child Support

Belgium has an advanced maintenance program since 1989. It provides a minimum benefit for up to three months, if the non-custodial parent doesn't pay support.

Other Child Conditioned Income Transfers

Social Assistance, a means-tested cash benefit, is provided by the regional government and an extra benefit is provided for lone parent families.

Child and Adolescent Health

Belgium has a compulsory, national health insurance system that allows enrollees the right to choose their own health care providers, including specialists, and between private and public health care establishments. Kind en Gezin provides free preventive health care services that include prenatal counseling, perinatal and postal home visits. For school-aged children, *Schoolgezondheidszorg* (medical school monitoring) provides primary preventive services such as

vaccines and child health education, through the primary and secondary schools for children aged four through 18 years old.

Housing Benefits

Belgian housing policy provides extensive support for the purchase of housing. Mortgage interest is tax deductible and income subsidies for the purchase of approved quality housing is also provided.

Youth

A study was carried out in Belgium in 1996 that found that eating habits and living patterns, which are a threat to the health of young people, are adopted at a relatively young age. For example, in 1994: 19 percent of 11-year-old boys have smoked a cigarette at least once; one third of boys and 18 percent of girls smoke daily by age 17-18; 11-12 percent of boys consume alcohol daily by age 17-18 and 60 percent, weekly. Eighteen percent of traffic accidents in 1994 were children under age 18. Traffic accidents and other accidents account for 42 percent of all deaths of under 14 year olds. Click here to view in PDF format a table on the ages at which children and youth are legally entitled to carry out a series of acts in EU countries.

Youth unemployment rates (under 25) are especially high for women, at 26 percent and at the EU average for men, 18 percent.

Reconciliation of Work and Family Life

Belgium is trying to expand its support for policies that facilitate reconciliation of work and family life. The most important policies are the extensive supply of ECEC services and the development of its time-credit policy whereby parents can take time off from work and receive a modest cash benefit. Parents are allowed extended time away from work with credit if they are caring for a child less than six years old for whom a family allowance is received. Similarly, an employee can reduce working hours by least half with job-protection if s/he is raising a child up to the age of three years. Mothers are also given time-off from work on a daily basis if they are breast-feeding.

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Last updated April 2003