

LLP-ERASMUS
Intensive Programme

**Internet advanced promotional tools application for increasing awareness of social
exclusions movement**

Financial exclusion inBelgium

Report prepared under supervision of Luc Lefebvre

by:

- 1) Tom Arijs
- 2) Rob Lapere
- 3) Arno Lycke

Katowice, 2014

Table of content

Table of content

Introduction	3
1. Level and structure of financial exclusion.....	5
2. Causes and consequences of financial exclusion	8
3. Government role in preventing financial exclusion	11
4. Institutions and their actions.....	13
4.1 OCMW.....	13
4.2 <i>De kringwinkel</i>	14
4.3 VDAB.....	15
4.4 <i>Vlaams Woningfonds</i>	15
5. Other activities against financial exclusion (TOM)	16
6. Characteristic of OCMW Lichtervelde.....	20
6.1 <i>OCMW Lichtervelde</i>	20
7. Conclusions	22
8. References	24

Introduction

- *Definition financial exclusion*

Financial exclusion refers to a process whereby people encounter difficulties accessing and/or using financial services and products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society in which they belong.

- *give the short introduction about importance of financial exclusion in your country*
give the short introduction about importance of financial exclusion in yourcountry

Financial exclusion is a very important theme in our country because our government tries to reduce the financial exclusion in our country. The government needs to reduce the financial exclusion because people need access to money otherwise this could have some consequences on the economics, when people stop investing money and start to save their money, the government needs to keep the money circle alive and when people aren't able to lend money, the circle of money will get stuck because people who aren't having access to money can't invest anymore and this can have some negative consequences for our country.

- *historical background of financial exclusion in your country (prepare analyzes from 2004 (after enlargement of European Union)*

If we look at the statistics of the unemployment rate in Belgium, we can see that at the unemployment rate of people younger than 25 in Belgium. We can see that in 2004 1 out of 5 people are unemployed (21%), until 2008 (financial crisis) we can see a decrease until 17% but in 2009 we have a raise of 4% after 2009 there's again a small decrease until 2012. In 2013 the unemployment rate for people younger than 25 is at his highest point with 23%, what means that almost 1 out of 4 young people can't find a job. What does this mean for financial exclusion ? The banks only lend younger people money if they can guarantee that they are having a steady job, because the banks are afraid to loan something to people who cannot pay their lend back.

If we look at the unemployment rate for all the people in Belgium, we can conclude that the difference between the rate of the people younger than 25 and the national rate is very big, at its lowest point in 2007 the

rate counted 7%. If we compare the Belgian rates with the European we can see that Belgium is almost always a bit lower of the European average statistics.

Looking at this statistics we can conclude that the problem of financial exclusion in Belgium hits almost 10% of the population, which can be seen as a lot of people for a country in Europe. To help the unemployment people, we're having a system of minimum wage that makes it impossible to work under bad financial circumstances and for the unemployed the government has several organizations in which the government invest, to help people with troubles with their money.

1. Level and structure of financial exclusion

Levels of financial exclusion varied widely, ranging from one per cent or less in Denmark, Belgium, Luxembourg, and the Netherlands, to 40 per cent in Poland.

Levels of financial exclusion in 25 individual EU countries.

	Percentage financially excluded	Unweighted base	Weighted base	Gini coefficients	GDP per capita
EU15	7	15453	15526	--	--
EU10	34	8516	8493	--	--
EU15					
Belgium	1	988	422	33	119
Denmark	1	970	214	24.7	122
Germany	3	2000	3517	28.3	109
Greece	28	964	434	34.3	82
Italy	16	955	2408	36	105
Spain	8	959	1659	34.7	98
France	2	957	2327	32.7	111
Ireland	12	949	145	34.3	139
UK	6	1294	2424	36	119
Luxembourg	< 1	574	17	--	223
Netherlands	1	978	645	30.9	120
Portugal	17	947	413	38.5	73
Finland	6	960	206	26.9	115
Sweden	2	969	356	25	116
Austria	3	989	339	29.1	122
EU10					
Cyprus	18	456	79	--	82
Czech Rep	17	953	1165	25.4	72
Estonia	16	910	153	35.8	50
Hungary	34	1001	1200	26.9	61
Latvia	48	946	265	37.7	43
Lithuania	41	934	382	36	48
Malta	21	478	44	--	72
Poland	40	949	4368	34.5	47
Slovakia	26	950	614	25.8	52
Slovenia	6	939	223	28.4	78

Source: Eurobarometer 60.2 and 2003.5

Base: All adults aged 18 or over⁹

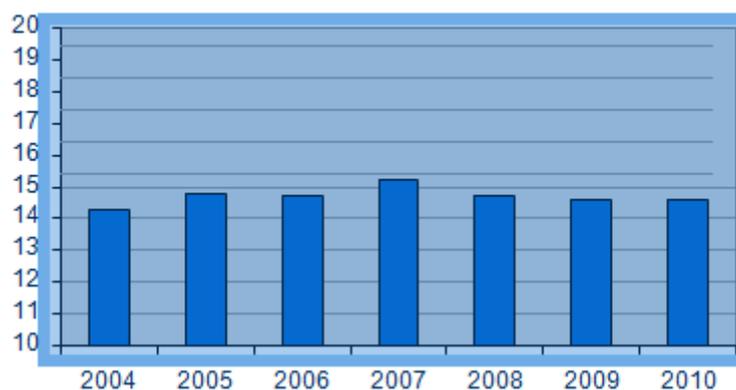
Poverty risk stagnates, but children living in poverty are particularly vulnerable

Each year, Statistics Belgium organises the EU-SILC survey: more than 6,000 households are asked about their income and living conditions in the broadest sense of the word. The survey is harmonised at European level and first and foremost aims to paint a reliable picture of poverty.

The most striking conclusion from the latest version of the survey (2010) is that the situation has barely evolved.

- The poverty risk remains stable at 14.6% (as in 2009). The poverty line is now set at 973 euros for singles or 2,044 euros for a family of two adults and two children (966 and 2,028 euros respectively in 2009).
- At the moment, the crisis therefore does not seem to lead to a poverty increase in the broader population.
- The international day against poverty focuses among others on child poverty. Children and young people appear to constitute a very vulnerable group. In Belgium 18.5% of them live in a household that faces a risk of poverty.
- The 2009 EU-SILC survey elaborated on the living conditions of children and young people (aged 16 and younger). The results are striking. More than a quarter of children from households facing a risk of poverty have no access to regular leisure activities outside the home, because these activities would weigh too much on the household budget.

**Evolution poverty risk Belgium (%)
2004-2010**



Children vulnerable

The Belgian Anti-Poverty Network has decided that the central theme for this year's International Day for the Eradication of Poverty will be 'End poverty among children and young people'. Also in Belgium children and young people face an increased risk of poverty: 18.5% are confronted with poverty. The consequences of poverty for these young people were investigated in more detail in the previous EU-SILC survey (EU-SILC 2009). The questions in the table below were asked to the reference person in each household with at least one child under 16. The table breaks down the percentage of children that lack very specific daily items according to the question whether the household they belong to has an income below or above the poverty line.

Table 1: % children living in a household that lack certain items due to financial reasons – comparison between households below and above the poverty line – Belgium – EU-SILC 2009

Percentage of children living in a household that lack the following items due to financial reasons:	Children in households below the poverty line	Children in households above the poverty line
New clothing	18.5%	3.9%
Two pairs of shoes, of which one pair of closed shoes	7.0%	3.1%
Fruit and vegetables at least once every day	7.2%	0.7%
Three meals per day	9.9%	0.7%
Meals that contain meat or fish at least once every day	13.1%	1.2%
Age-specific books, excluding school books	9.8%	2.8%
Outdoor toys such as bicycles, roller skates, skateboards etc.	13.3%	1.8%
Age-specific toys or games for inside	9.3%	0.7%
Participation in leisure activities outside the family on a regular basis (e.g. sports club, music, youth movement etc.)	27.2%	3.8%
Celebrating special days, such as birthdays and confirmations	11.0%	1.7%
Inviting friends over to play or to eat	13.4%	1.0%
Participation in paid school activities (e.g. school and field trips)	8.3%	2.1%
An appropriate place to study (spacious and quiet)	20.5%	5.4%
A place outside the house to play safely, such as a garden, quiet street or playground	34.3%	6.4%

Not only do children from households below the poverty line have less access to material goods (new clothes, toys, a bicycle, books, ...) but they also have less access to a safe place outside the house to play or a suitable place to study or do homework. More than a quarter of children from poor families cannot participate in leisure activities outside the house on a regular basis because of financial reasons. They also have fewer social relationships than other children: 11% of poor families do not have the money to celebrate birthdays or confirmations, and in 13% of the households children cannot invite friends over. **Financial poverty not only leads to material deprivation, but also – and to a higher extent – to social deprivation among children.** There are also large differences in eating habits: 13% of children from households that face a risk of poverty cannot eat a meal that contains meat or fish (or an equivalent source of proteins) at least once every day because of financial reasons. 10% does not even eat three times per day and 7% cannot eat fresh fruit or fresh vegetables at least once every day.

2. Causes and consequences of financial exclusion

Introduction

Access to financial services is one of the most essential conditions to participate in the social and economic life. Still it's hard for a lot of people in different countries to get access to this necessary financial services. Financial exclusion is closely linked to social exclusion. People that are poor or socially excluded find it hard to find the proper access to the financial services. This lack of access in the financial services often leads to increasing the risk of social exclusion.

Financial poverty or the lack of material means is the core of the poverty problems, but is often accompanied by a lack of resources that involve all sort of cultural and social resources: weak position on labor market, low education, poor housing, bad health(physical and mental symptoms), not correct use of rights and services, social isolation, etc...

People live in financial poverty when their income and their possessions are too low to live a dignified life in our country.

Risk group of financial exclusion

Most of the time it's about low-income people, so it's about the unemployed, single parents who have to take care of their children, which is a fulltime job and people who are incapable to work due to illness or disability. Also migrants are particularly vulnerable. Living in a disadvantaged neighborhood increases the risk of financial exclusion. Financial exclusion is part of a much wider social exclusion, which are the groups that are exposed to inadequate access to essential quality services such as employment, good housing, education and healthcare.

The causes of financial exclusion in Belgium

In order to fight against poverty effectively, it's important that we know what causes the poverty. The most common causes of poverty are individually: what happens to this person and how they handle this poverty, which actions they take to get out of this poverty.

Most of the times the causes of their poverty are on different levels:

- Our society and how they divide their resources(financial, social, cultural): we start with unequal "starting opportunities", who is born poor or who has parents with low education, will find it more difficult to get out of poverty than a person who is born in a rich(er) family or someone with high educated parents. During the economic crisis more people are at risk to end up in poverty, the social safety net is inadequate.
- Organizations and groups and their (lack of) accessibility: for example a bureaucratic arrangement of services with their own values and standards for groups. And other cause is the stigma of groups(racism) or organizations(example: the OCMW is for losers).
- Individually: an event such as illness, accident or loss of employment can cause poverty. Every individual has own socially valued goals and everyone always tries to reach their goals, nobody choses to live in poverty, but the way they cope to achieve

their welfare is different. Making certain life choices is difficult, and can have serious consequences, such as a risky investment or a change in career.

The consequences of financial exclusion

Policy response in Belgium

In Belgium there was a national debate about financial exclusion, which led to the implementation of divergent measures led by the government: directorate Generale of employment, social affairs and equal opportunities. To address the problems, the financial advisors in Belgium took several measures:

- Regular commercial, for –profit providers developed and offer simple, low cost transaction accounts to meet the need of people with a low or unstable income.
- Commercial, socially oriented providers, including the saving banks, post offices are more active on development of new products and alternative financial services, such as the Postbank.
- The bank sector developed voluntary charters and codes for the practice of ‘basic bank accounts’. The government advanced the financial inclusion. They encourage banks to offer simple bank accounts. They also promote the convenient access to the financial basic services of the bank. Often they take care of direct financial services for people with a low income, or they promote a training for people who don’t like to appeal the financial services.

Help by financial problems

For people that have financial problems, there are some possible solutions, like in Belgium the person in need can get help with the CAW. The CAW stands for Centrum voor Algemeen Welzijnswerk, which can be translated in the Centrum for general welfare. In this center people with financial problems can get professional help to get their financial situation back together. This center offer different types of guidance to people with financial problems that can lead to financial exclusion.

The first possible guidance is **budget counseling**. The people can learn how to control their income and expenses. The professionals will guide the person, they take the temporary lead over their income and manage everything so that the client can have a decent life again. It’s important that the clients know that it’s not necessary to have any debts before you can appeal to budget counseling. Every person can get this budget counseling, in the CAW it’s free, anonymous and it’s on voluntary base from the client. It’s normal that the financial problems often go together with other questions and problems. In budget counseling it’s possible to talk about what’s the cause of this problems and what the consequences are. It’s a good way to provide that the financial exclusion occurs.

When people find it difficult to manage their income without encountering a lot of problems, they can choose for **budget control** at the CAW.. The client gives the CAW authorisation to manage the daily expenses and income completely. This is only temporarily and the client will be involved in all decisions about the budget.

When the client fails to pay their debts, then **debt mediation** is a possibility to solve their financial problems. When the client has debts to one or more creditors, then debt mediation can be offered to this client. The professionals will mediate with creditors to establish a repayment plan, which is more comfortable and feasible for the client. Another possibility is that an accredited debt counselor will mediate with the creditors to achieve debt reduction.

The last thing that the CAW or OCMW can do is to **help with a collective debt settlement**. This is an arrangement under the supervision of a judge. The judge will provide a recognized collective debt collector. The CAW or OCMW will never do this themselves, because they believe it's important that they provide help on a voluntary basis. When the client finds itself in such a collective debt settlement, then the CAW or OCMW can help the client with guidance, in collaboration with the corporate debt counselors. They will help you by informing about all the different possibilities, by budget counseling or control exercised by defending the client's interests with the collective debt counselors.

These are the most common services that these kind of centers offer to the people that are at risk of being financially excluded.

There are also some classic social benefits: pensions, unemployment and incapacitated payments

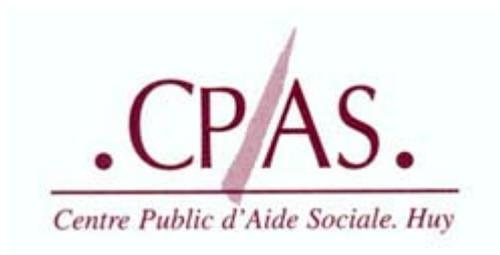
How to fight poverty

We need to realize the social rights for the people who live in poverty at this moment, so that it's in their possibilities to live a decent life. The institutions that can help by these achievements are mostly the OCMW and the CAW. They try to work integrally, this means that they try to work on all social rights or life domains: income and social security, housing, social relations, healthcare and labor.

Most of the time poverty is much more than just the financial poverty, that's why the OCMW and the CAW work within three different domains of life:

- Measures to improve the basic life conditions of the people: such as lack of financial and material resources. We try to provide in cheaper, quality housing or a higher or stable income.
- Measures that prevent the structural processes of exclusion: an example here is that the institutions investigate the processes that make children live in poverty without degrees and try to encounter these processes.
- Measures that appeal to the poor people to strengthen themselves: high the awareness of the poverty among the community.

3. Government role in preventing financial exclusion



In Belgium you have the OCMW for the Flemish people and the CPAS for the people who live in Wallonia. Both are organizations who help people with financial problems.

The social welfare helps the people with 4 criteria.

These criteria are : Financial and social assistance, Care for the Elderly, Living working and integration and About OCMW/CPAS Social House.

The most interesting one for Financial exclusion is ofcourse Financial and social assistance.

If people have no longer any rights for a minimum wage or whatsoever the OCMW can give a living wage. The minimum wage are :

Cohabiting person	€534.23 / month
Single Person	€801.34/ month
Person with family responsibilities	€1068,45 month

To have this living wage you need to have an Belgium nationality, or registered as foreigners in the population or recognized refugee or Stateless. You also need the age of majority or emancipated by marriage or you need to be pregnant. The OCMW needs to see that you are willing to work or that you are exempt due health or equity reasons.

If you have a lot of problems saving your money or you don't know how to master your money correctly the OCMW or CPAS helps controlling your money. They do this in 3 ways. Each way is considered how much financial problems you have.

The first way is Budget counseling. The OCMW will mediate between you and the creditors. You keep your own bank account allowing you to further be in charge of your income and expenses. The OCMW Just keeps surveillance or payments and any payments plans are carried out.

The second way is budget management. The budget of the people are mediated bu the OCMW. Again they work with a budget and purchase bill. Revenues accrue to the budget bill. Only the social worker can work with it. This account is the account where all payments are made of. As person you have a map of the purchase invoice, because on that account, you will be living allowance paid. Everything is done in consultation with the person in Mather

The last way is Collective debt settlement. If there is an excessive debt burden, so it is no longer feasible within a budget, we can file a petition with the labor court. If they approve the application, then a debt mediator will be appointed to manage the file. This is called a judicial procedure. So a deadline is set and cannot be easily got out there.

Every village, town or city in Belgium is required to have at least one social house. Thus, every citizen in Belgium can go to a social home in their own hometown and ask for financial help.

Every person has the right to social services. This aims to enable everyone to have a possibility for a life in dignity.

There are public centers established for social welfare who have to ensure these services under the conditions prescribed by this organisations.

4. Institutions and their actions

4.1 OCMW

4.1.1. What is the OCMW ?

OCMW is an public organization that is financed by the government and is locally based. OCMW what means 'Public centre for social welfare', gives the unprivileged people chances with financial support.



The history of OCMW started already in the 12th century, OCMW is based on the principles of the Gods houses, in those times the king had a place in their kingdom where he placed stuff, that the poor people could use. In 1925 Belgium arranged this principles in a law and that's when the COO started, the ancestor of the OCMW. After the fusions of some cities in Belgium, the OCMW was founded, this happened in 1976. The OCMW has as main goal, the dispute of poverty in Belgium.

In Belgium there's an OCMW in each city and the local organizations are leaded by councils for social welfare. In the council are 9 to 15 people represented, the number of members in the council depends on the size of the city. The members of the council are chosen at the local elections. To be part of this council you have to be Belgian and at least 18 years old. This council meets several times in a month and at that meeting they try to take as much decisions as possible. At the first meeting the council chooses their President. At the meeting the council chooses people who are in lead of the daily business of the local OCMW. The council chooses at least 1 social worker who is always available for people who need the support of the OCMW, they also have to choose a secretary and a financial officer.

4.1.2. The assignments and tasks of the OCMW

The OCMW provides information and services to people who are suffering financial, social or psychological troubles. People come to the social center from which they are sendto the service they need. The OCMW is also shareholder in a lot of service flats and old peoples home. The OCMW also provides hot meals, cleaning service and social service to families who needs those services.

- Financial support

Unemployed people who are in need of money can go to the OCMW, the OCMW has the ability to give people a living wage. The wage is dependent on some facts. If you get a life wage from them, they want something in change, if you already have a diploma, they will support you in the search for a new job, and if you aren't having a diploma, they want you to go study or do an internship. In Flanders you need to have knowledge of the Dutch language to get the life wage.

When people need to rent a home, they can go to the OCMW and ask for support. If the demand is accepted you will meet with a social worker and they will look at your situation and then they will try to find a home for you with a discount, it's possible that the OCMW rent you one of their own homes or that they go and look on the market for a home.

4.2 *De kringwinkel*

'De kringwinkel' is a Belgian secondhand shop that has as goal to make the environment and the social employment better. 'De Kringwinkel' has 118 shops in Belgium.



1.1.1 Mission and vision

- Social employment

The products that are sold in 'De kringwinkel' have a story and they want their workers to have a story too. 'De kringwinkel' gives chances to people who aren't getting chances on the labor market, it's with this fact that the shop is helping to fight the financial exclusion in Belgium.

- Environment

'De kringwinkel' helps the environment because they try to sell products that people want to throw away. Because the people can bring their unused products to the shop and this helps to reduce the waste mountain.

4.3 VDAB

The 'VDAB' is an abbreviation that means Flemish service for labor and professional education. The 'VDAB' tries to merge all the job offers in Belgium.



Unemployed people are sent to the VDAB where they can follow educations or do some internships, so they can be reintegrated in the labor market. If you already have a diploma they will look for jobs for you, or will stimulate you to follow a new education so you have more chances on the labor market. VDAB is financed by the government. In big cities the VDAB has workshops, where they give their own lesson and courses.

4.4 Vlaams Woningfonds

'Het Vlaams Woningfonds' translated means Flemish Livingfund. It's an organization who lend money with a lower interest than the loans from banks.



The loans from 'Het Vlaams Woningfonds' are given when you want to buy a new home, renovate your building or when you want to buy ground to build on. The rents are between 1,41% and 2,82%. They also have their own homes which they rent to the people on low costs, they are called social homes.

To get access to this advantages you need to have financial troubles or don't have a too high salary, they also try to help people who are recently became single due to relational troubles to find a home.

5. Other activities against financial exclusion (TOM)

Special action against financial exclusion in Belgium

The definition of poverty is “poverty is a network of social exclusion that extends over several areas of individual and collective existence. It separates people in poverty in the general accepted living patterns of society.”

This gap can only be bridged when society(both policy and other actors) invokes to the power that people in poverty and their environment possess, create conditons so that people in this poverty can find the strength to give everyone equal opportunities to take part in all of the aspects of the society.

More than one in 1 people live in risk of poverty in Flanders. Poverty is not just a matter of the income, it's a network of social exclusions on different life domains who are intensely allied, such as education, employment, leisure, housing and health, ...

EU2020 strategy

In 2010 the European Union put a plan on the table to create a smart, sustainable and inclusive economy of the Union against 2020. This was called the EU2020 strategy. 5 central key goals were made for 5 different domains. One of these objectives concerns on poverty and social inclusion. The aim is to increase the number of poor and socially excluded people with 20 million against the year 2020.

A new poverty indicator was developed for this goal. This indicator considers someone as poor or socially excluded when he/she meets at least one of the following conditions:

- The person lives in a family with an income that is below the national poverty treshold.
- The person lives in a family with severe material deprivation(the family lacks at least 4 items out of a list with 9 basic items because of financial reasons.
- He or she is younger than 60 years and lives in a family with a very low work intensity.

Measured on the base of this EU2020-indicator 15% of the Flemish population in 2011 lived in poverty or social exclusion. This agrees with about 940.000 persons.

In the Flemish Reform Program for the EU2020-Strategy, the Flemish Government has pledged to increase the number of people that live in poverty and social exclusion with 30 percent between 2008 and 2020. This means that in 2020 the number of people that live in poverty should have been dropped to 650.000.

At the same time, the Flemish Government wants a 30 percent reduction by 2020 on the 3 sub-indicators about the EU2020 separately. This means a 30 percent reduction of the amount of people with a household income below the poverty threshold, 30 % reduction of the amount of people in severe material deprivation and a 30 % reduction of the amount of people in a household with a severe low work intensity.

Flemish Action Plan

On July 9, 2010, the Flemish Government, on proposal of Minister Lieten, gave it's approval to the Flemish Action Plan for Poverty Reduction. In the context of The Belgian Presidency and the European Year for Combating Poverty and social exclusion, the Flemish government put the fight against poverty at the top of the agenda. In this actionplan all the aspects of poverty and social exclusion will be approached and an ambitious policy will be assigned.

In this actionplan 4 horizontal breakthroughs are formed who transcend de groundrules, life domains and the policy issues. De flemish government is taking on the challenge to collect the knowledge about poverty and social exclusion, to spread the knowledge about poverty and to ensure a sustainable coordination of poverty reduction through policy networks.

In addition targets and goals are set for the fundamental social rights: participation, social services, income, family, education, leisure, employment and health. Each member of the Flemish government will work during this legislature on the realization of this goals.

The actionplan will be monitored every year through anual progress reports.

Federal Plan Against Poverty

This plan was approved by the Federal government on the 4th of July in 2008. This plan has 6 main goals: supporting the purchasing power, to ensure the housing, acces to energy and to ensure the accessibility of public services. To achieve these main goals 59 measures were set up, these are made to improve the situation of people that live in poverty. Some of these goals were already achieved, which is important these days and these measurements don't require any additional financing.

Any initiative to combat poverty should be evaluated. This evaluation can happen with the interfederal poverty barometer. This instrument was approved in 2009 by all the ministers that are qualified for the combat against poverty on federal level and with the communities and regions. This instrument which is based on the 15 indicators that measure the evolution of poverty, need to give the insight in poverty and how the government can fight against it.

So as told, there are 6 main goals. These main goals are:

- To provide an income where it's possible to accomplish projects.
- Insure the right on health.
- Work as a lever of social inclusion and wellbeing
- Good housing.
- Guaranteed acces to energy
- Government services that are accessible for everybody

Goal 1: to provide an income where it's possible to accomplish projects:

The priority within this goal is to support the purchasing power for people who live in poverty. They want to achieve with a number of measures, so that they can increase the purchasing power:

- Increase the lowest social benefits.
- Increase the minimum pensions, this is for the employees and the self-employed.
- Support the purchasing power through children's allowance and more specifically the introduction of children's allowance for risk groups for families who have a child with a handicap.
- Take measurements to increase the minimum incomes and a better access for people with a handicap and people from other origin.
- The raise of the tax-free minimum.
- Further development of strong employment, especially for the most weak groups.

Goal 2: insure the right on health

Within this goal there are an amount of measurements:

- To fight against the refusal of hospitalization of people who are not capable to pay in advance.
- Increase the use of the third party payment system by the caregivers, this by simplyfying the administrative steps and accelerate the payment to the people.
- To lower the direct costs for the patients
- Increase the information about the refund mechanism.
- Encourage the use of a health care card at the OCMW.
- Give caregivers the possibility to communicate easily about their social practices.
- Encourage the pursuit of general medicine in the most disadvantaged neighborhoods.

Goal 3: work as a lever of social inclusion and wellbeing

In general the employment of the people is the best protection against povert. The risk of poverty within the working population is lower than the risk of the unemployed and the older that are pensioned. Therefor there are some important measurements:

- Increase the access for workemployment and combat the unemployed cases.
- Increasing the number of experts within the national employment(RVA)
- Guarantee the identical netto price for all the users of service checks.
- Improve the provision of the service checks for the wellbeing of the most vulnerable group: the service checks were originally established to fight against the undeclared work, but it's a growing success. They can give a real social protection to the employees and they can offer a perspective to education.
- Activation of social assistance and of the people that are searching for a job.

Goal 4: to provide in good housing

At the moment good housing is an important regional matter. The amount of social houses is inadequate in comparison of the needs. Many people with low incomes are forced to focus on the private rental market where the equilibrium value is disturbed. Housing costs are a heavy burden on families with low income. Therefor it's important that the government stays focussed on good housing.

- Need to evaluate the measures that are taken earlier.
- Special attention for situations of large poverty.

Goal 5: guaranteed access to energy

- Ensure that energy is a basic right for the poor: some people are still confronted with the partial or full occlusion of the power supply. Energy is a basic right that's necessary for a dignified life. No access to gas, water and electricity in daily life is unacceptable.
- Ensure the rights for the weakest consumers: the social rate of the energy can provide this assurance.
- Automatisation of the social rate and the expansion of the target group of the social rate: at this moment some groups have the right on this social rate (everyone with a handicap, people who are incapacitated or the help to the elderly).

Goal 6: government services that are accessible for everybody

- Reconcile the poor people and the justice: disadvantaged people don't take enough appeal to the legal system. This is often because there are some barriers from different kind: financial, socio-cultural and psychological. About the financial problems, there have been many efforts in the history and they still remain. The government planned that the budget that is spent on justice assistance, increases with 10 percent.
- Access to mobility: the poor people don't have the access to private transport, need to rely on public transport. It's important that the transportation from work to home is free of charge. That's why the MIVB pays the employment contribution of the railway ticket.
- Improve the access to the telephone services: there need to be a social tariff by all the operators. People with a minimum wage get a cheaper prepaid-card. People with a handicap get a social tariff for their subscription with a provider at their choice.
- Internet and the digital gap: the battle against the digital gap is a priority since 2005. Since then a lot of progress has been booked. There are 350 public computerspaces, these are public places with free access to computers and the internet. OCMW-clients have the possibility to get a free recycled computer. There's also the possibility for some citizens to buy the internet package at preferential rates.

6. Characteristic of OCMW Lichtervelde

6.1 OCMW Lichtervelde

LOGO



Website: <http://www.lichtervelde.be/sociaalhuis.asp>

Welkom op de Lichtervelde website U bent hier: OCMW/Sociaal Huis

OCMW/Sociaal Huis

WELKOM bij het OCMW/Sociaal Huis van Lichtervelde

Het OCMW/Sociaal Huis is er voor iedere inwoner van Lichtervelde die met een vraag zit op sociaal vlak (wonen, werken, inkomen, schulden, zorg voor ouderen, premies,...).

Het OCMW/Sociaal Huis biedt zelf een breder waaier van dienstverlening aan. Op de volgende webpagina's vind je hiervan een overzicht. Kunnen wij niet zelf een antwoord formuleren op je hulpvraag, dan verwijzen wij je door naar gespecialiseerde diensten waarmee wij samenwerken.

Een gemotiveerd en professioneel team van maatschappelijk werkers en hulpverleners staat klaar om samen met jou op een discrete en correcte manier een oplossing te zoeken voor jouw vraag.

Contactgegevens:
OCMW - Sociaal Huis
Statiestraat 80, 8810 Lichtervelde
Tel: 051/70 84 70
Fax: 051/72 64 94
info@ocmwlichtervelde.be

Zoeken

Kalender

April 2014

Z	M	D	W	D	V	Z
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

[voeg uw eigen activiteit toe](#)

In de kijker

OCMW Lichtervelde is a local organization that support the people of the city Lichtervelde, The OCMW is leads by a council, this council is chosen by the people of Lichtervelde, in the elections the people choose who can be in the lead of Lichtervelde, a few of those chosen people are also send by the others to the council of the OCMW. The OCMW in Lichterveldeis

financed by the national government but it also has some benefits with the rental of some houses. They have their own service, in which people with less financial power than the average population can rent homes or flats against small prices.

Their battle against financial exclusion

The OCMW of Lichtervelde tries to fight the financial exclusion with some services that they provide to the people of Lichtervelde. There is a service that rents houses to people who are in financial trouble, they try to lower the price so they can also rent a house and don't have to live without a roof above their head. Another service of the OCMW is their financial support, if people aren't able to find a job they get a support wage of the OCMW and in exchange they want that the person they support follows some courses so he would have more chances on the labor market. They also bring food plates to the poor and older people at low prices. So we can say that the OCMW in Lichtervelde does a lot to help the people in Lichtervelde.

7. Conclusions

Measuring social exclusion in Europe

Since 2001, EU Member States have been required to produce biennial reports on their National Action Plans for social inclusion (these reports are known as NAPIncl) under the terms of the 2000 Lisbon Summit. At this Summit, Member States agreed to attempt to coordinate European social inclusion policies at country level, based on a set of common objectives: facilitation of participation in employment and access to resources, rights, goods and services; prevention of risks of exclusion; help for the most vulnerable; and mobilization of all relevant bodies to overcome exclusion (European Council, 2000). A set of harmonised indicators on poverty and social exclusion was adopted in Laeken in 2001 by the European Council. The Laeken indicators were initially based on the European Community Household Panel Survey, which has been replaced from 2004 by EU Statistics on Income and Living Conditions. The Laeken indicators provide longitudinal data which is comparable between countries. Primary indicators are intended to cover ‘the most important aspects of social inclusion’ and secondary indicators are intended to support the primary indicators by ‘elaborating’ on them or ‘describing other dimensions of the problem’ (DWP, 2003: 1). These measures were revised in 2006. European indicators of social inclusion

Primary indicators:

1. Persistent at-risk of poverty rate
2. relative median poverty risk gap
3. long term unemployment rate
4. population living in jobless households
5. early school leavers not in education or training
6. employment gap of immigrants (national level measure)
7. material deprivation (to be developed)
8. housing (to be developed)
9. unmet need of care by income quintile (to be developed)
10. child well-being (to be developed)

Secondary indicators

1. At risk of poverty rate
2. poverty risk by household type
3. poverty risk by the work intensity of households
4. poverty risk by most frequent activity status
5. poverty risk by accommodation tenure status
6. dispersion around the at risk of poverty threshold
7. persons with low educational attainment Social exclusion.
8. poverty risk by accommodation status
9. low reading literacy performance pupils

Source: European Commission (2006)

As the list in the box above shows, measures of income poverty (including distributional measures) and labour market participation are dominant, a reflection of the European social policy emphasis on paid work as a route to inclusion. However, indicators of child health and educational attainment are also included. Data is disaggregated primarily by age, gender and income. Although one measure concerns employment disadvantage amongst immigrant groups, there is little attention to ethnicity, religion, or people with disabilities. Individual EU Members States can also include additional ‘tertiary’ indicators in their NAPIncl that are not comparable across the EU.

The role of these indicators within the EU is contested. While it has been claimed that they constitute a common language for the discussion of European social policy, social exclusion discourse across member states remains diverse and there are distinctions between the content and concerns of EU-level and member states social policy (Mabbett, 2004).

There have also been attempts to measure interactions between domains or dimensions of social exclusion in Europe, resonating with work in the UK. For example, Paugam (1995) attempts to measure ‘spirals of precariousness’, whereby loss of employment tends to be associated with social and psychological forms of deprivation, such as marital problems and loss of ‘social capital’ as well as loss of income. Similarly, research in Galicia, Spain (GES, 1995, quoted in Estivill 2003:39) used both quantitative and qualitative methods to identify ‘points of rupture’ defined in terms of deterioration of family relations and the loss of health and employment. These approaches all imply the existence of a ‘state’ of exclusion

8. References

- Europa.* (sd). Opgeroepen op April 30, 2014, van Website about statistics:
www.ec.europa.eu/social
- Info about financial problems.* (sd). Opgeroepen op April 30, 2014, van Website about financial problems: www.caw.be/begeleiding-bij-financiele-problemen
- Info about the fight against poverty.* (sd). Opgeroepen op April 30, 2014, van Website about the fight against poverty:
http://www.armoedebestrijding.be/publications/Fed_Plan_armoedebestrijding_0905.pdf
- Info about the flemish people.* (sd). Opgeroepen op April 30, 2014, van website about the flemish people:
<http://www4wvg.vlaanderen.be/wvg/armoede/vlaamsactieplan/Paginas/inhoud.aspx#vap>
- Lichtervelde, O. (sd). *Info about the local organisation in Lichtervelde.* Opgeroepen op April 30, 2014, van Website about the local organisation in Lichtervelde:
<http://www.lichtervelde.be/sociaalhuis.asp>
- OCMW. (sd). *Info about the fight against poverty.* Opgeroepen op April 30, April, van Website about the fight against poverty:
http://www.ocmwgent.be/assets/documents/Armoedebestrijding/Armoedebeleidsplan_Onze%20visie%20als%20regisseur%20armoedebestrijding.pdf