

# Belgium WP2-D6

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Arrears on utility bills (electricity, water, gas)

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## **Introduction**

The SILC Survey is the starting point of our analysis. This is based on a sample of the population. Six thousand Belgian households were questioned. The total number of households in the country has been extrapolated to 4.477.600.

Nevertheless, to check the representativeness of the SILC survey, we compared the results to those of other surveys carried out on similar subjects.

## **Variable HS020:**

### **Arrears on utility bills (electricity, water, gas)**

#### **Comment**

Let us precise that we only mention energy, water and phone bills arrears.

According to a paper from the Service for Fight against Poverty, Insecurity and Social Exclusion<sup>1</sup>, the number of payment plans accepted by the energy supplier for households in difficulty, are:

- 52.280 for the Flemish Region
- 105.000 for the Walloon Region
- 34.000 for the Brussels Region.

That is to say about 4 % of the Belgian households against 5,9 % for the SILC survey.

Another study<sup>2</sup> of the Walloon Institute for Assessment, Forecasting and Statistics (IWEPS) shows that 48 % of the number of files in debts mediation concern gas and electricity (against 25 % for water and 39 % for phone bills), the average debt of energy bills being of € 872 (against € 498 for water and € 693 for phone bills).

At the time of the set up of the social energy guidances in the Walloon Region<sup>3</sup>, some workshops determined a population concerned made up of:

- economically weak households
- single-parent families (especially women)
- young households
- low incomes households:
  - o tenants with rents all inclusive
  - o over-debted people
  - o people living in insalubrious or in bad comfort dwellings
  - o people using defect or incorrect appliances
  - o households who don't really know their consumption
  - o people socially isolated
  - o households with a very high rents compared to their incomes.

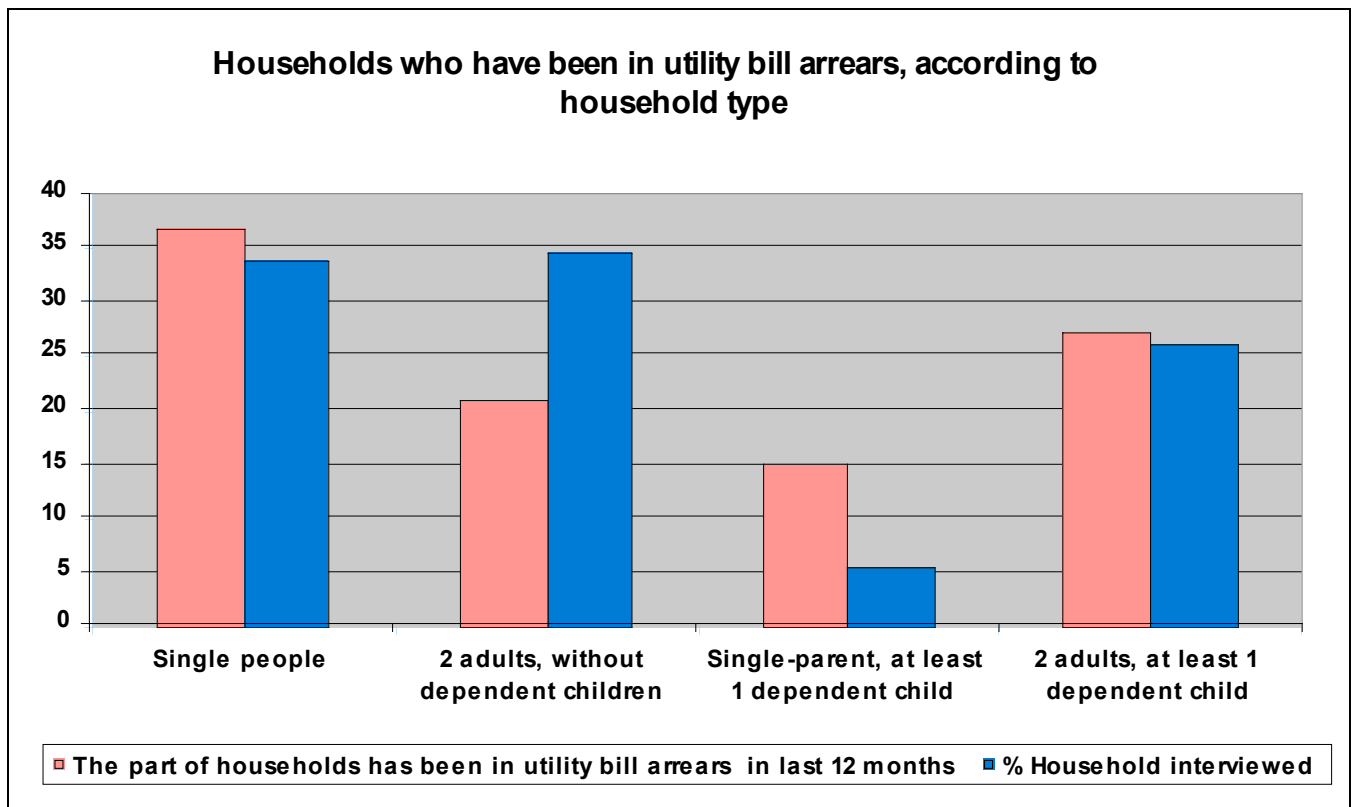
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<sup>1</sup> « Facts and figures : How many people face a total or partial cut of energy supply ? », Service for the fight against poverty, insecurity and social exclusion

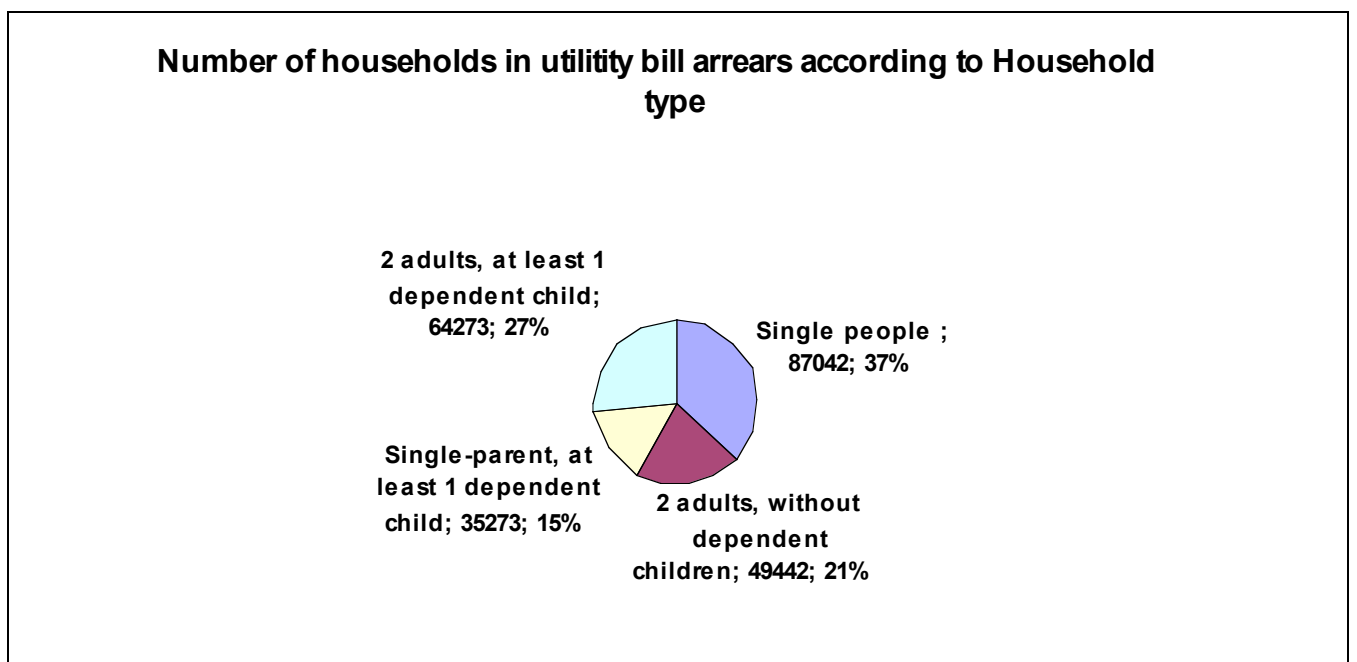
<sup>2</sup> « Welfare Cohesion, Chapter I : Right to decente income », IWEPS, 2006

<sup>3</sup> «Energy guidance in the social sector, training and set up of a didactic tool», Walloon Institute, Centre for training and psycho-sociological Intervention and the interdisciplinary centre for trainers training from University of Liege on behalf of Ministry for the Walloon Region, final report of 05/24/ 2002

## I : Analysis according to Household Type



**Graph 1**

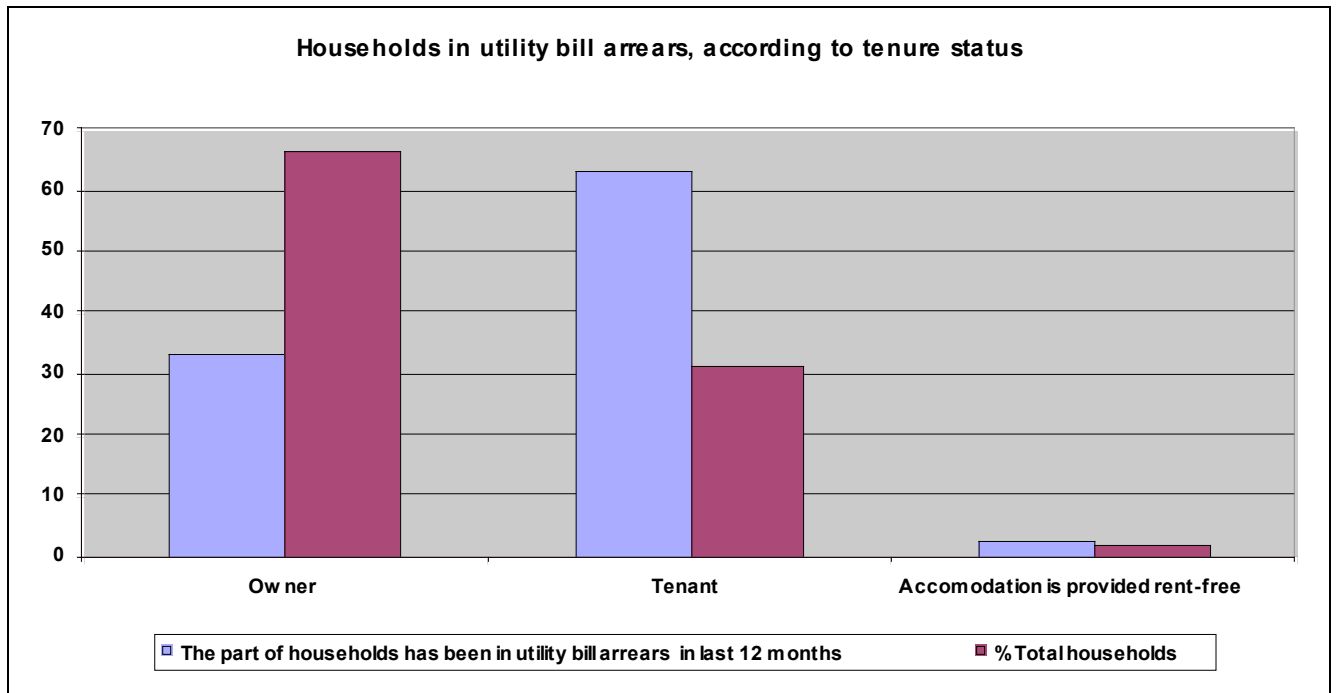


**Graph 2**

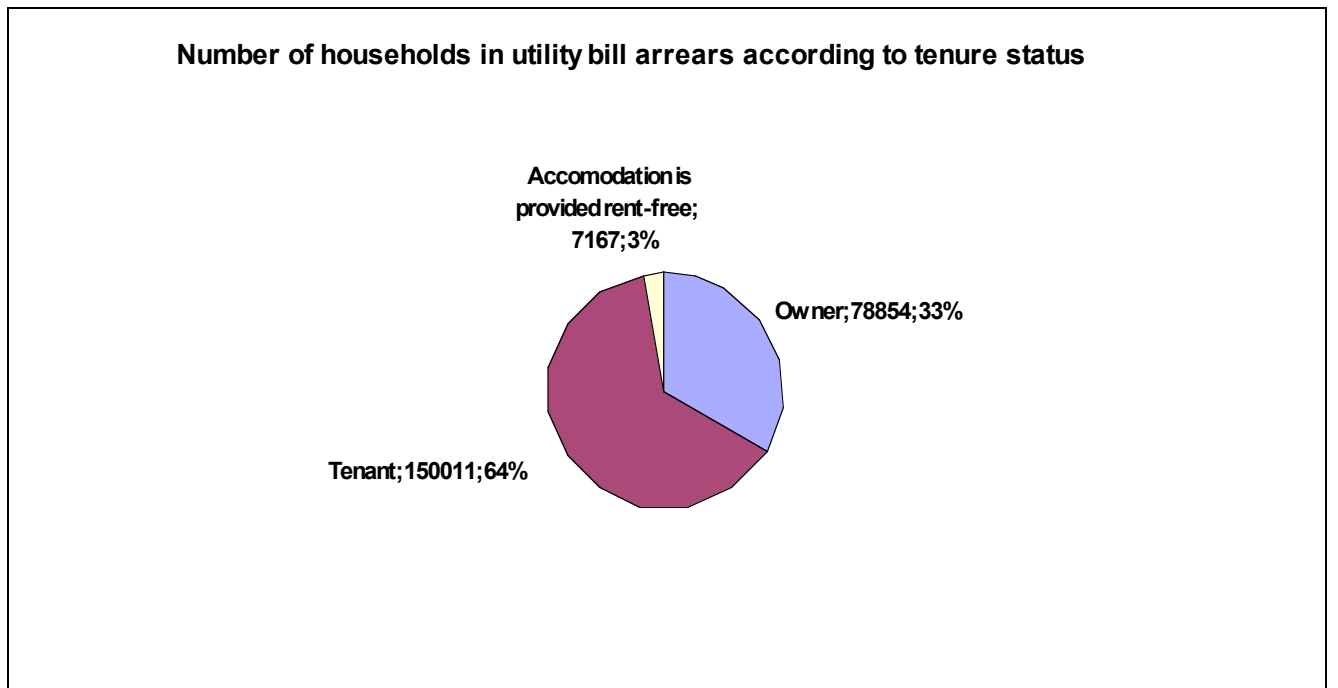
Notes

- Graph 1 shows that households composed of 2 adults without dependent children are “under-represented”. Conversely, single-parents are over-represented. That proves that single-parents are particularly concerned by utility bill arrears problem.
- We notice that single people with or without dependent children represent the majority of the households with utility bill arrears problems (52 %). We can make a link with the public concerned by the social energy guidance.
- Households with at least one dependent child come in the second place among households with utility bill arrears problems.

## 2 : Analysis according to tenure status



**Graph 3**

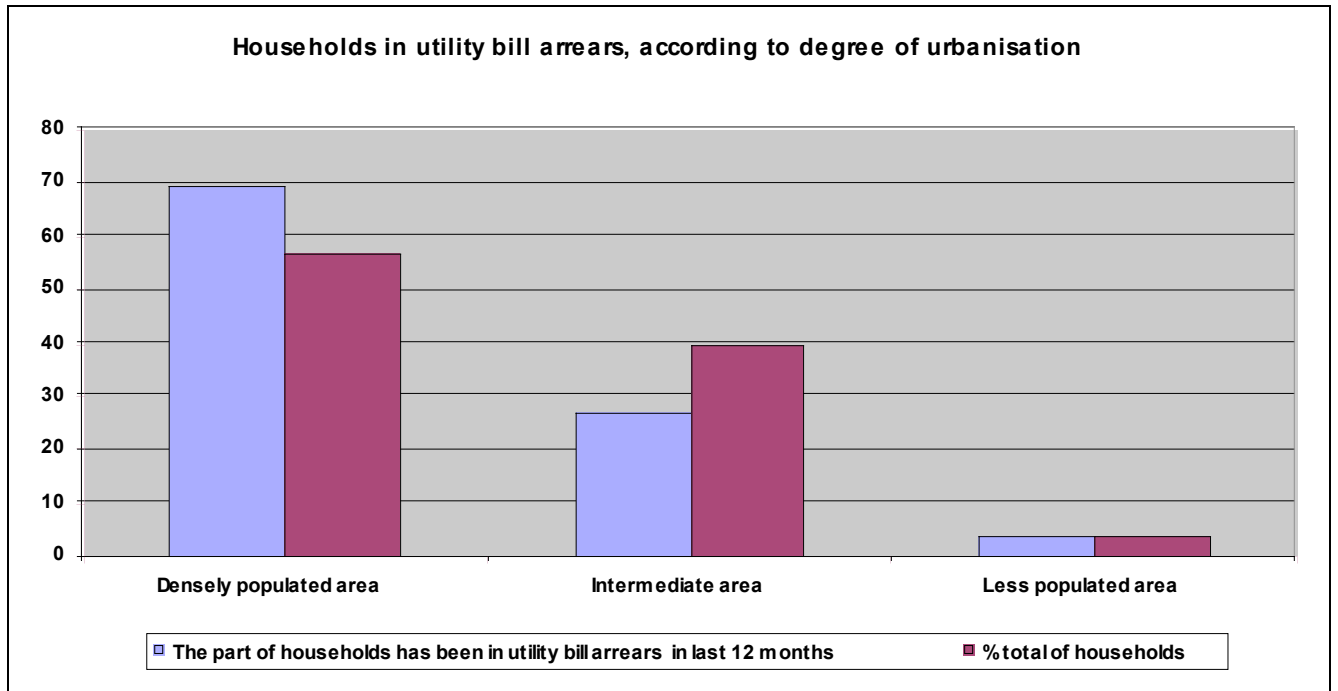


**Graph 4**

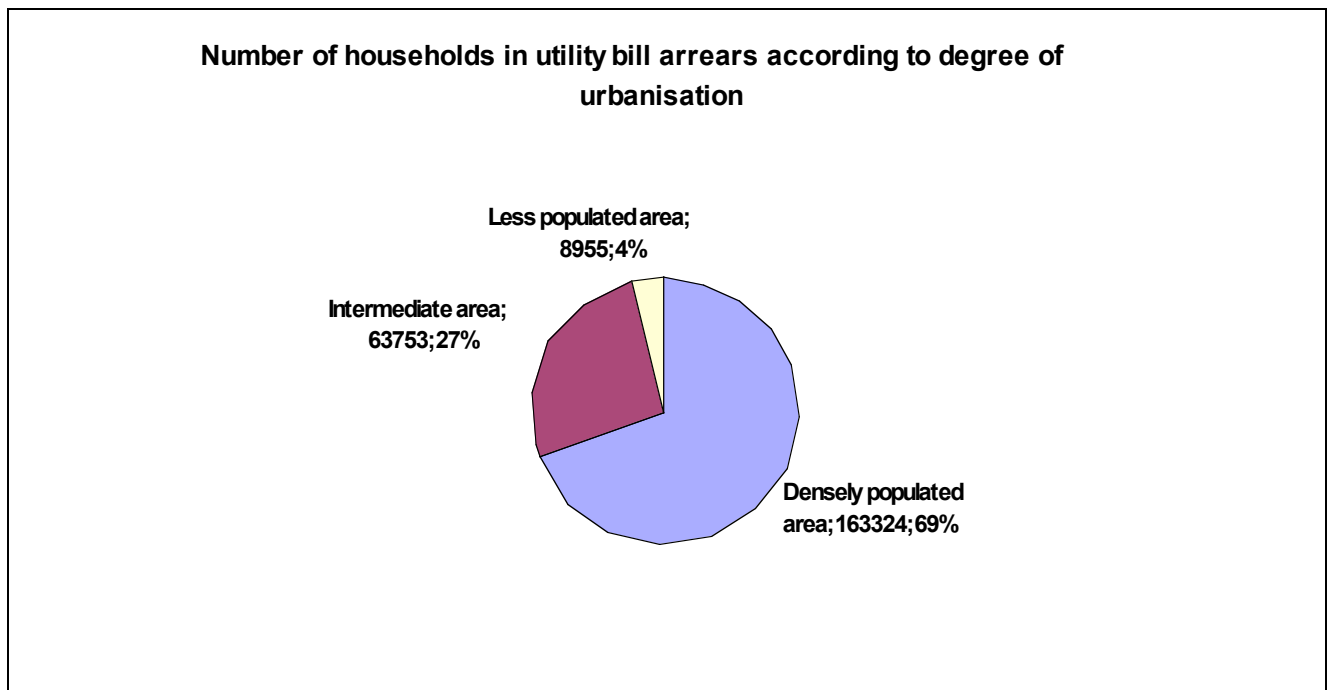
## Notes

- Graph 3 shows that the owners are under-represented and the tenants over-represented.
- Graph 4 shows that the utility bill arrears concern in particular tenants (64%). They are therefore people concerned with the fight against energy related poverty.

### 3 : Analysis According to the Degree of Urbanisation



**Graph 5**

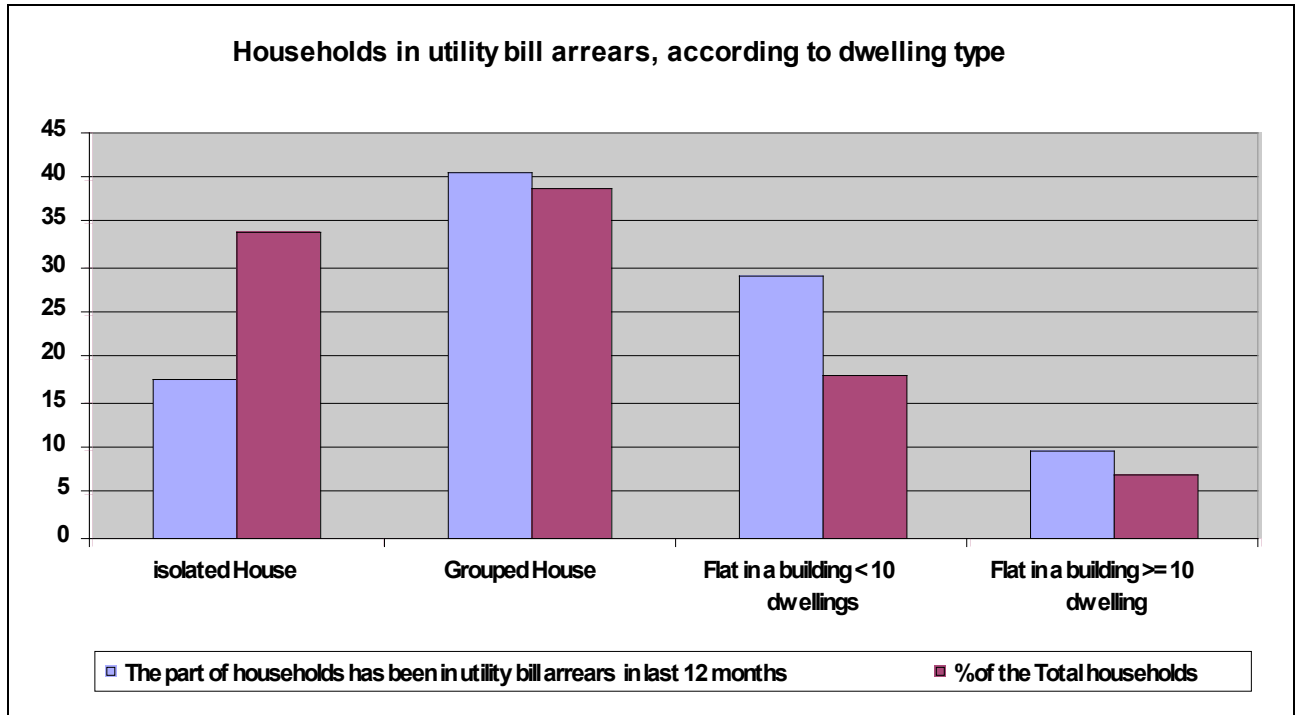


**Graph 6**

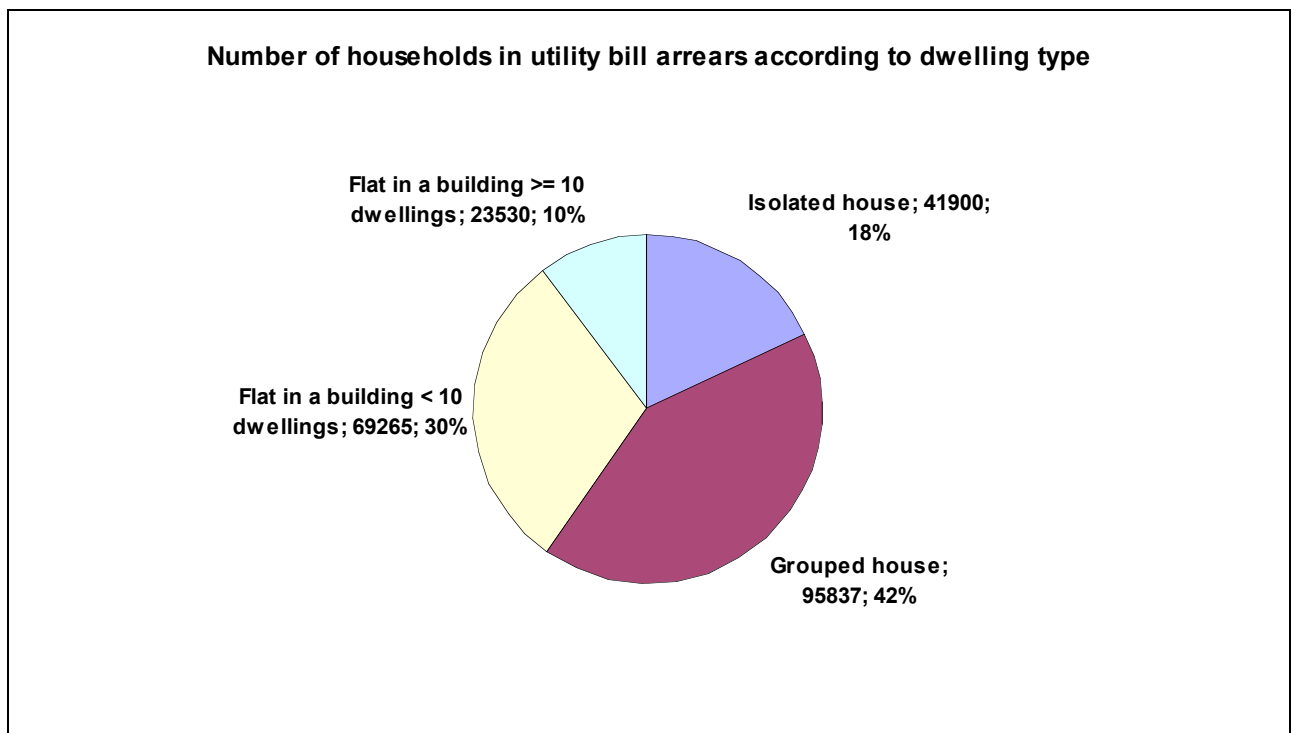
## Notes

- Graph 5 shows that households living in a densely populated area are over-represented and the households living in an intermediate area are under-represented.
- Belgium being a high demographic density country, it's obvious that people in utility bill arrears are more often located in high density areas.

#### 4 : Analysis According to Dwelling Type



**Graph 7**

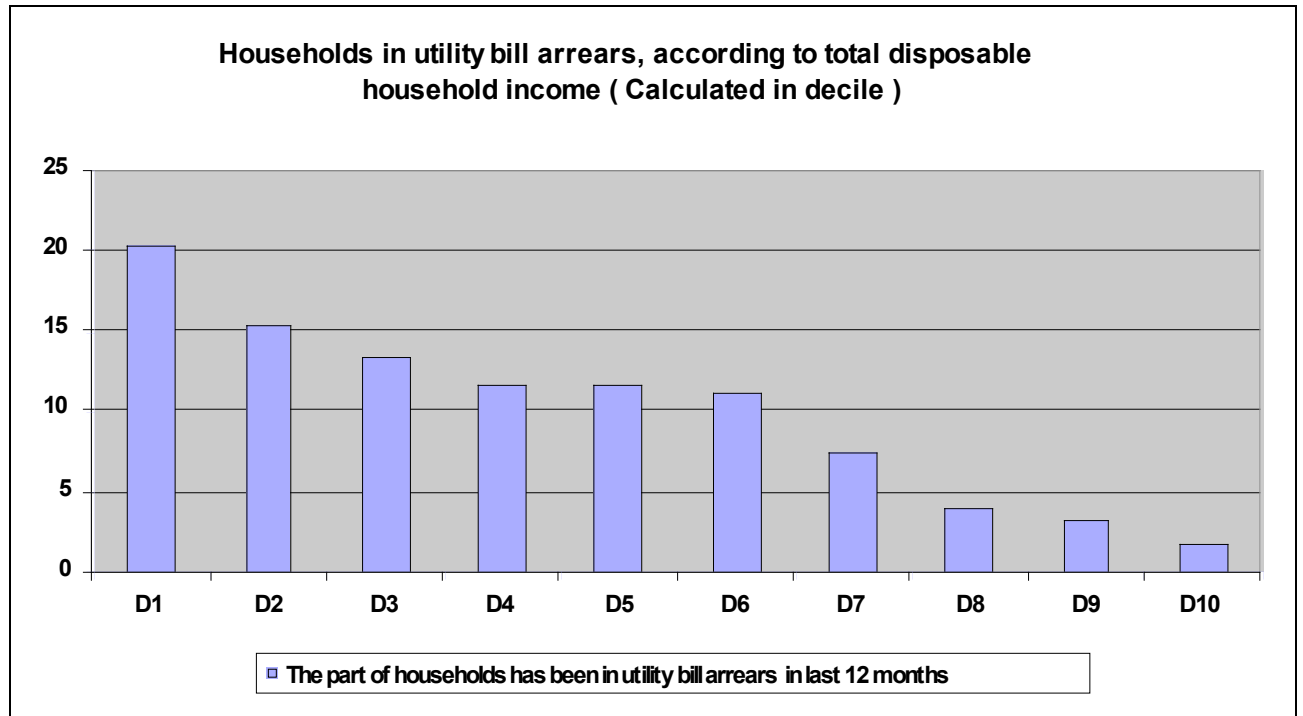


**Graph 8**

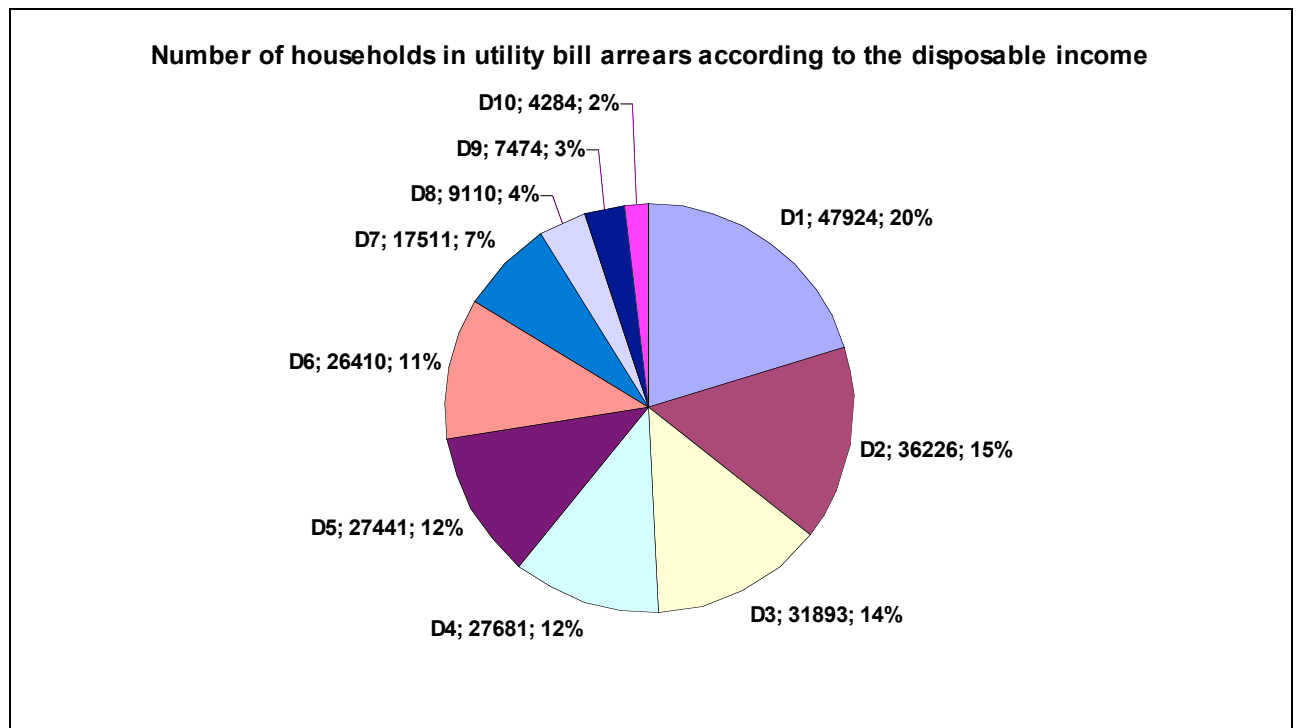
## Notes

- Graph 7 shows that households living in isolated houses are under-represented while those living in buildings (< or >= 10 flats) are over-represented.
- Households living in (isolated or grouped) houses are in the majority compared to the other types of housing (60 %).

## 5 : Analysis according to total disposal household income



**Graph 9**



**Graph 10**

## Notes

- Graph 9 shows that the first decile represents 20% of households in utility bill arrears.
- 40 % of the poorest households represent 61% of the households in utility bill arrears.
- It is only beyond the 6th decile that the percentage of households in utility bill arrears comes under 10%.

## **Conclusions**

From the above analysis, the identikit picture of a household in utility bill arrears is a single person living alone, with or without dependent children, tenant, living more often than not in an isolated or grouped house and with a very low income.

The above identikit picture fits the people concerned by the social energy guidance on the majority of the points.

## **Variable HH040:**

Leaking roof, damp walls/floors/foundation, or rot in window frames or floor

### **Comment**

According to a study<sup>4</sup> linked to the 2001 socio-economic survey , 15% of the Belgian housing stock was built before 1919 and 17% between 1919 and 1945, the European average being of 11% for dwellings before 1919 and 12% for dwellings between 1919 and 1945. The percentage of dwellings built between 1980 and 2000 is of 22 %, the European average being of 30%. This study also shows that the quality of housings has not been improved in the course of time. Indeed, 13,3% of the Flemish housings against 19,1% in Wallonia and 24% in Brussels Region are in poor condition. 616.000 dwellings, that is to say 15,9% of the whole Belgian dwellings are in poor condition. In the SILC survey, 14,8% of the households answered « yes » to the question relative to dampness and/or rot in their dwelling.

The 2001 socio-economic survey is based on 2 indicators:

- Firstly concerning the physical state of the dwelling taking into account the six elements submitted to the socio-economic survey that is to say the electrical installation, the inside and outside condition of walls, windows, gutters and the roof. Which, according to the guarantors, need little or important repair.
- Secondly concerning the synthesis of the dwelling's state based on the technical sheet issued by the Flemish Housing Code.

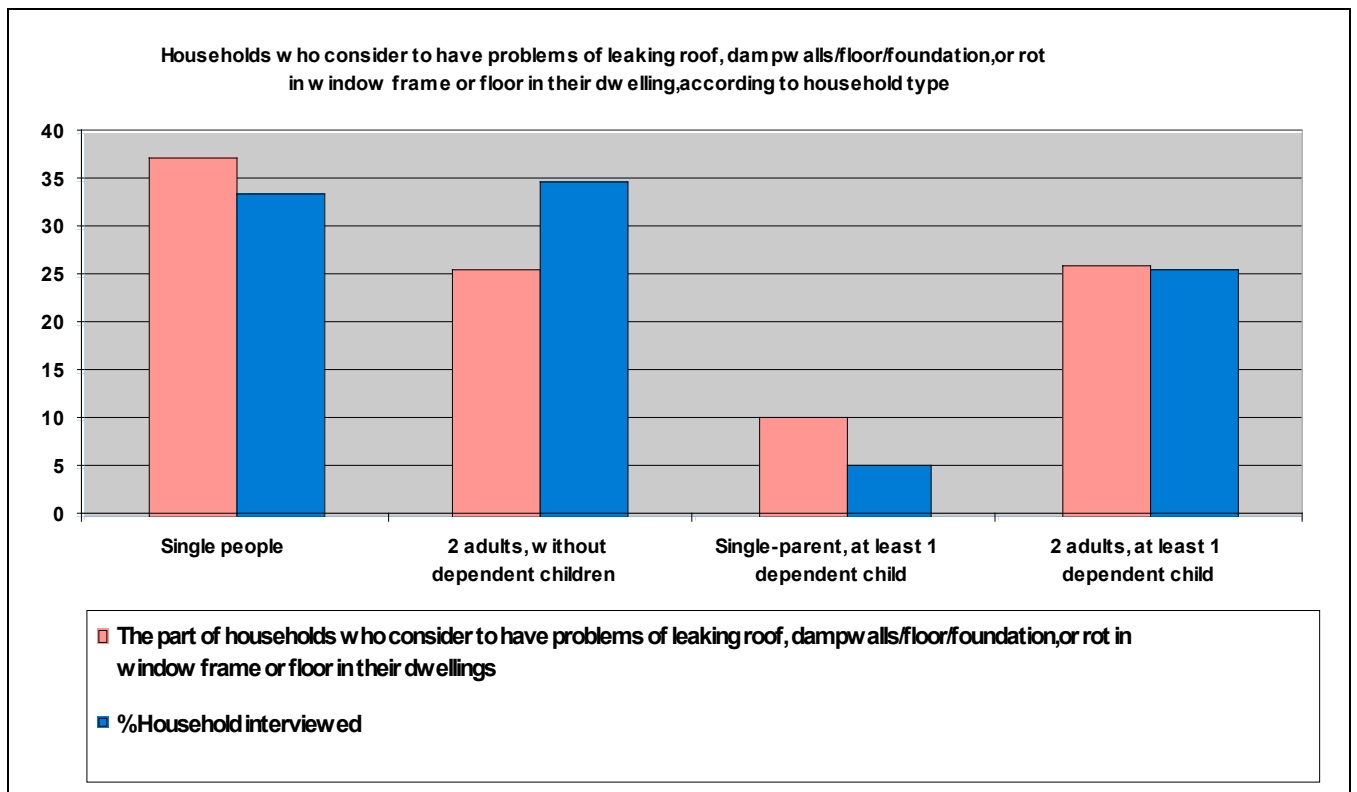
So, the different elements of the dwelling have been level-headed. The penalty threshold showing inadequate housing and defined by the Flemish Housing Code has been used to make a distinction between good, average, bad or very bad housing..

<b>State of the housing</b>	<b>Score</b>
Good	0
Average	0,01 – 2
Bad	2,01 – 6,66
Very bad	6,67 – 10

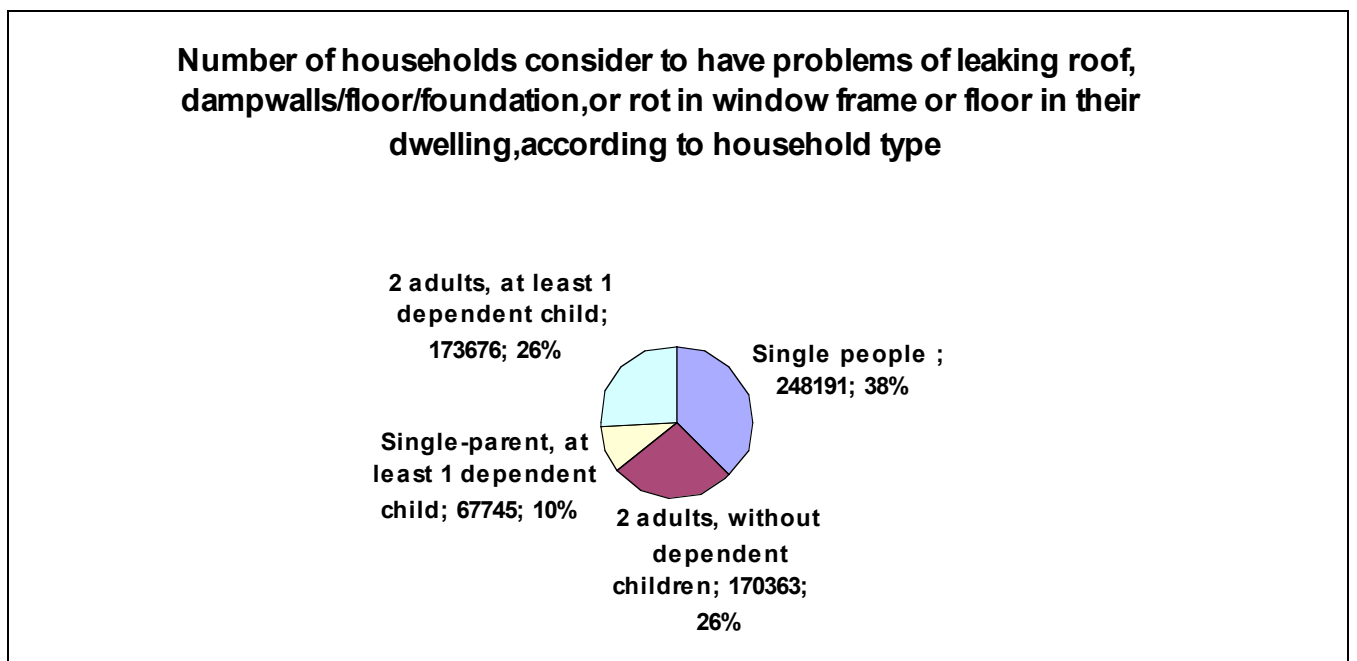
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<sup>4</sup>«Dwelling in Belgium : Monographies, the 2001 socio-economic survey», D. Vanneste, Katholieke Universiteit Leuven – Afdeling Sociale en Economische Geografie, L. Goossens, Universiteit Antwerpen – Sociology Department en Sociaal Beleid, et I. Thomas, Université Catholique de Louvain – Geology and Geography Department.

# I : Analysis According to Household Type



Graph 11

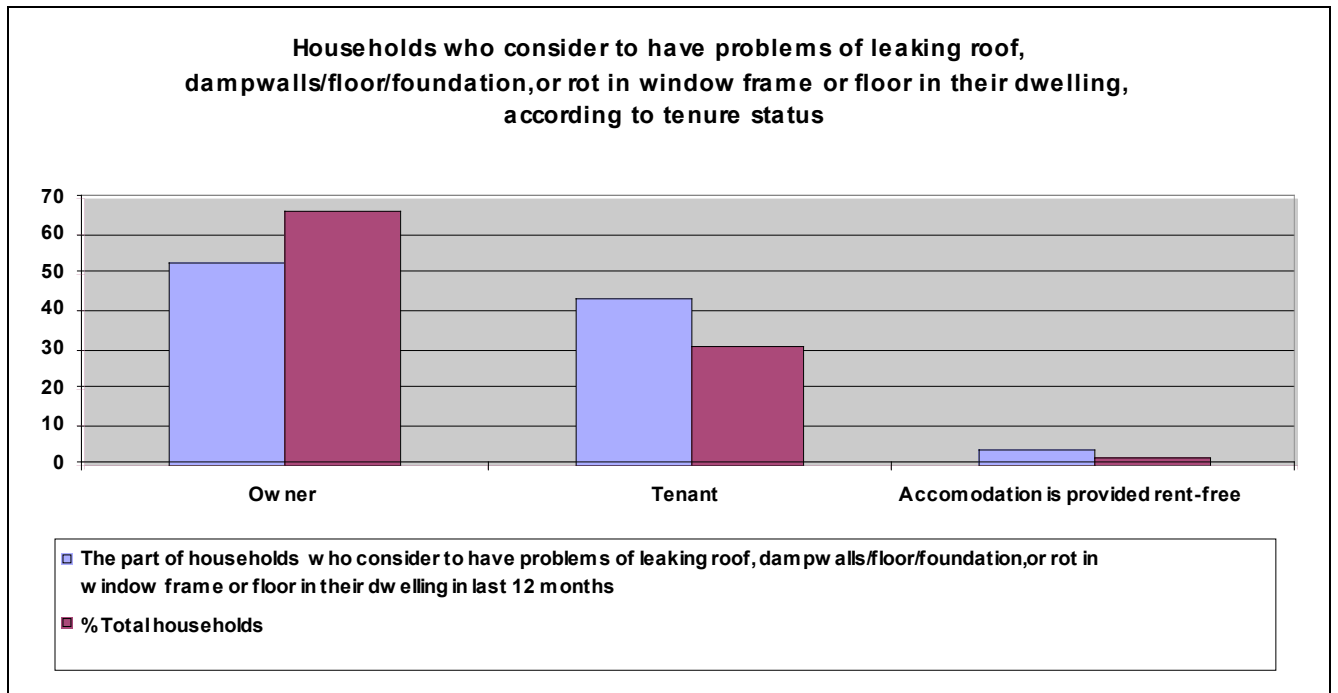


Graph 12

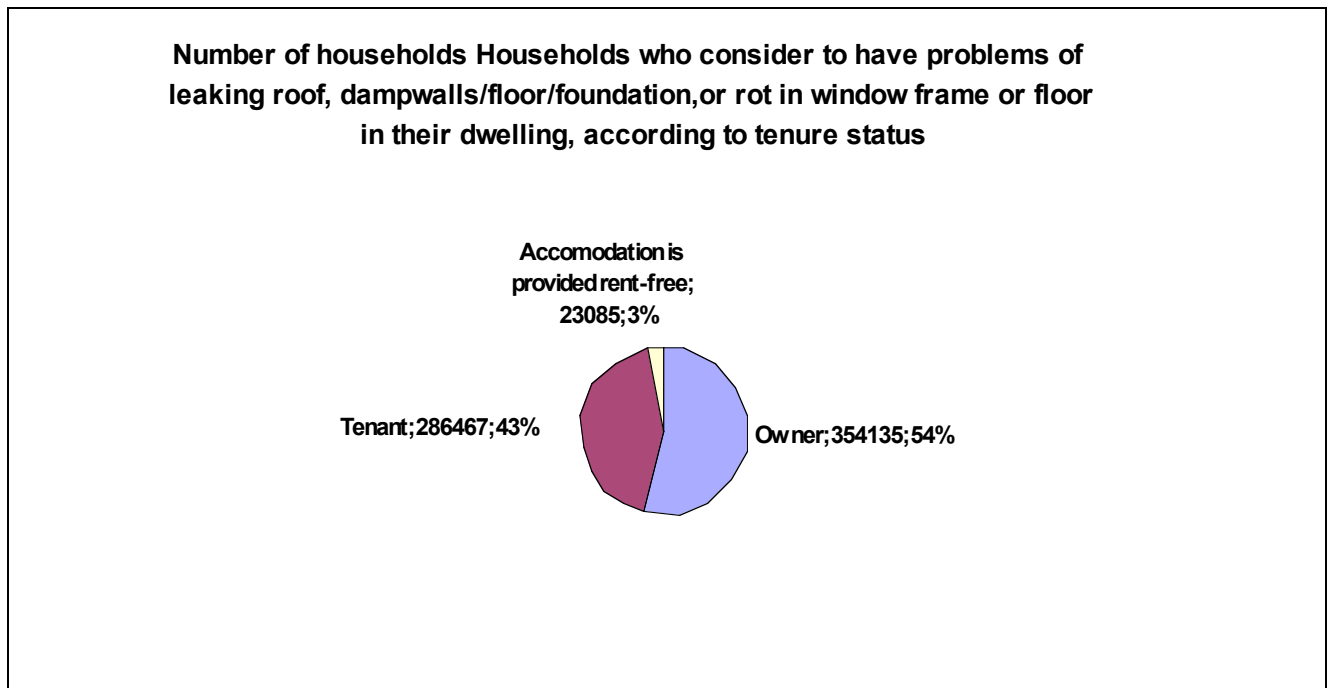
## Notes

- Graph 11 shows that the households composed of 2 adults without dependent children are under-represented. Conversely, single parents are over-represented.
- The single people without dependent children represent 38% of households having dampness and/or rot problems. In the 2001 socio-economic survey, single people without dependent children represent 32% of the households having an average or bad to very bad quality housing.

## 2 : Analysis According to the Tenure Status



**Graph 13**

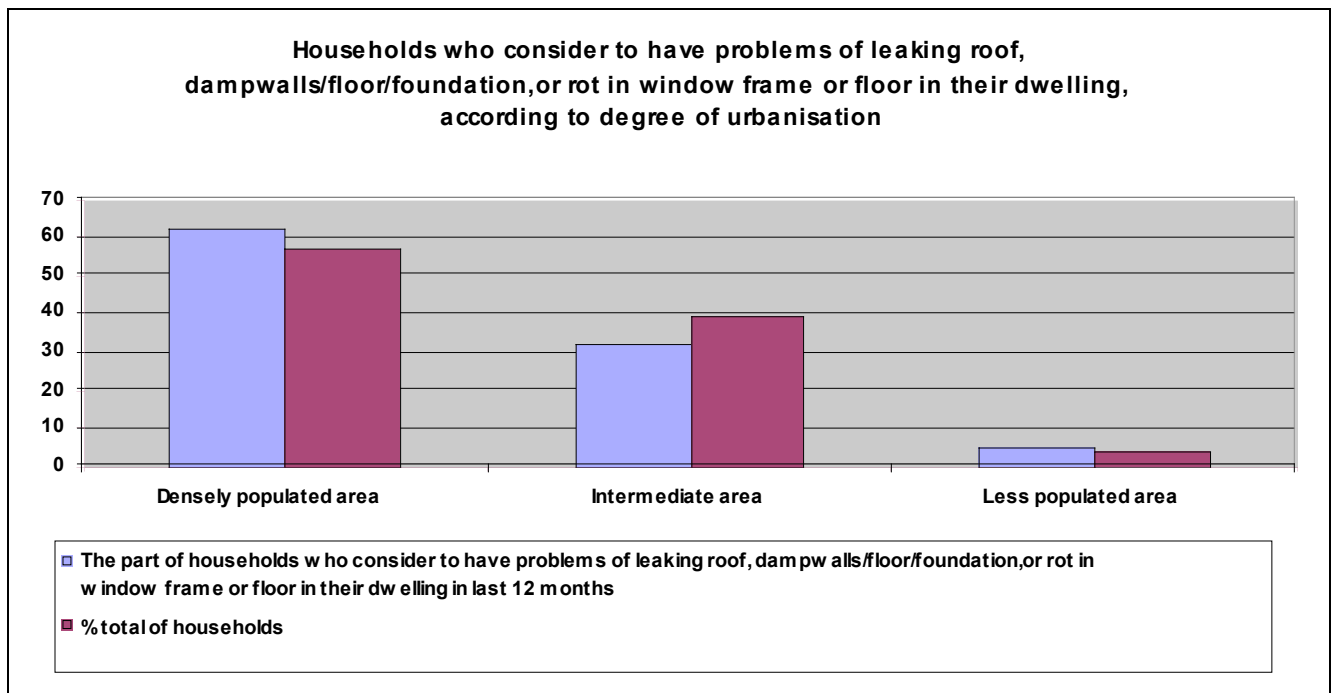


**Graph 14**

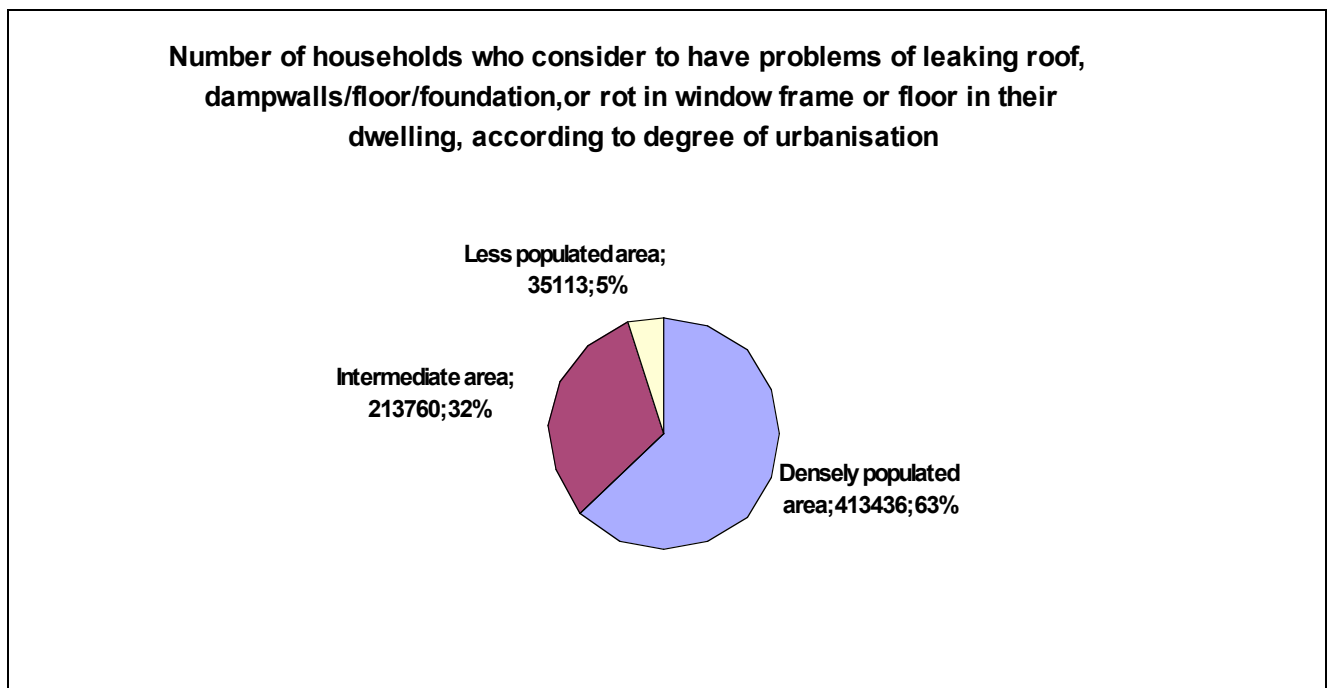
## Notes

- Graph 13 shows that owners are under-represented and tenants are over-represented.
- Graph 14 shows that owner households represent the majority.
- According to the 2001 socio-economic survey, the percentage of owners having an average, or bad to very bad housing represent 62% against 38% for tenants, this survey makes no distinction between renting or free housing and the other types of renting. So, the problems of housing quality concern owners as well as tenants.

### 3 : Analysis According to Degree of Urbanisation



**Graph 15**

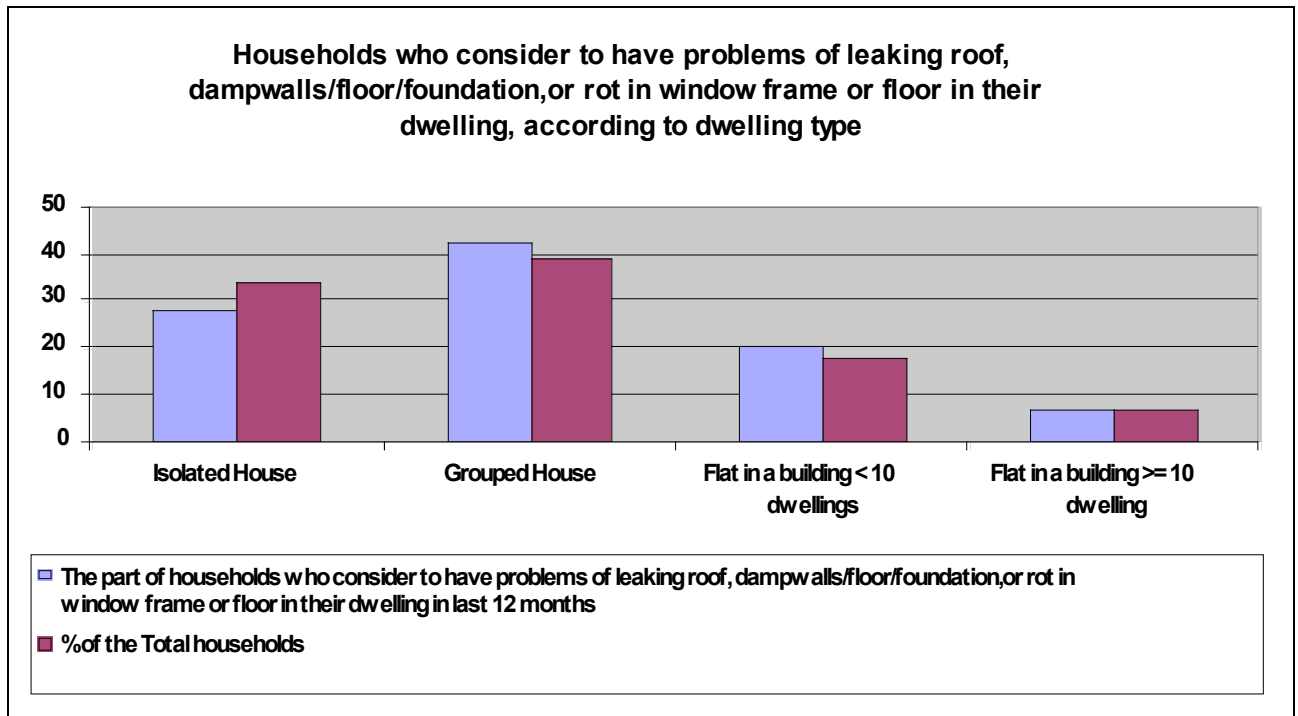


**Graph 16**

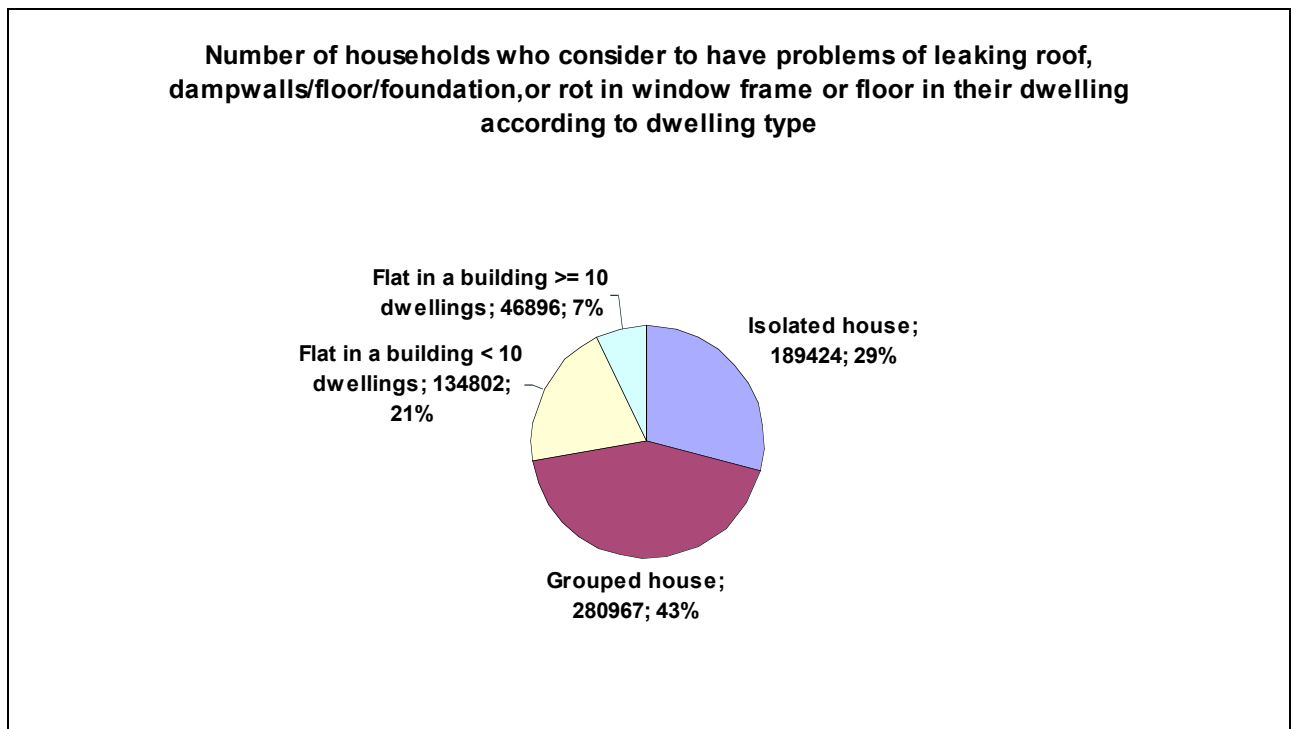
## Notes

- Graph 15 shows that households living in a densely populated area are over-represented while households living in an intermediate area are under-represented.
- As for the previous variable, it is not amazing to see that households having dampness and/or rot problems end up once more in densely populated areas.
- The socio-economic survey shows that 56% of the average or bad to very bad quality housing is in an urban area.

## 4 : Analysis According to Dwelling Type



**Graph 17**

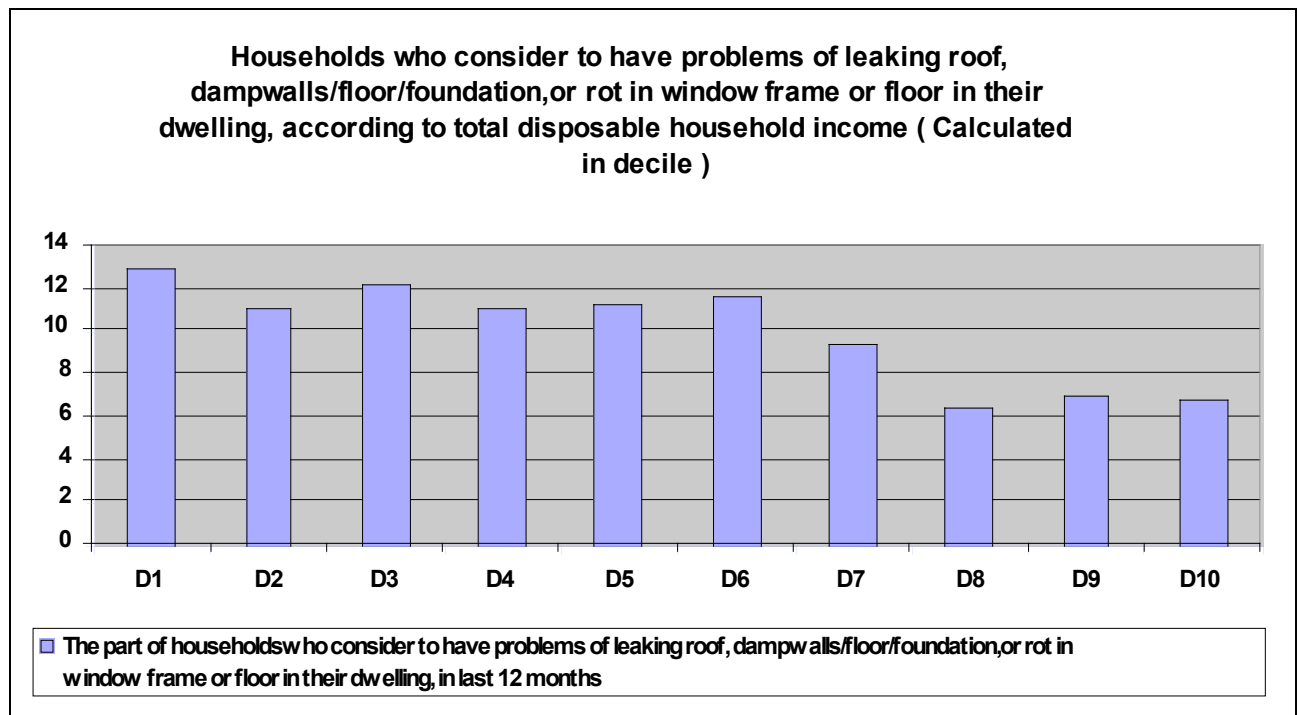


**Graph 18**

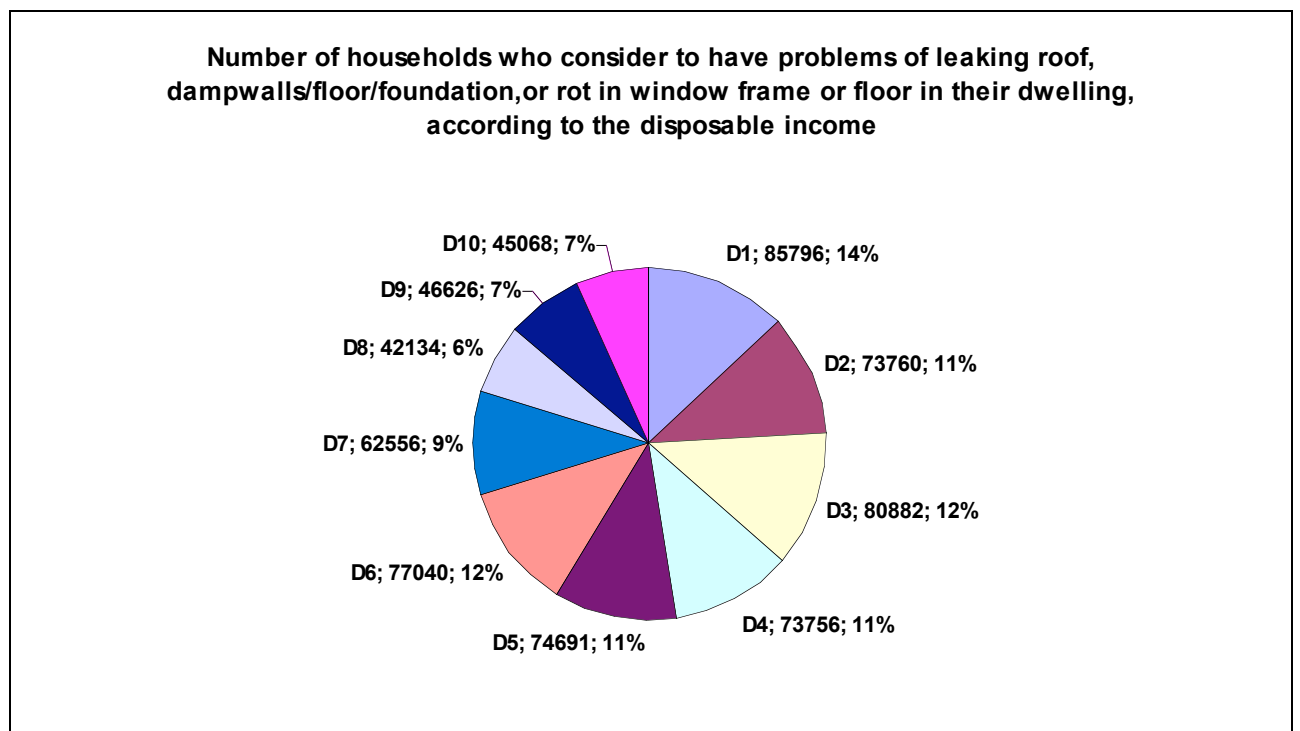
## Notes

- Graph 17 shows that the households living in isolated house are under-represented while those living in the other types of dwellings are over-represented.
- Graph 18 shows that the households living in an isolated or grouped house are widely in the majority in relation to the other types of housing (72 %).

## 5 : Analysis According to Total Disposable Household Income



**Graph 19**



**Graph 20**

## Notes

Graph 19 shows that the percentages of the first 6 deciles are all above 10% whilst the last deciles are remain at 7%. Dampness and/or rot problems concern all of the social classes.

## **Conclusions**

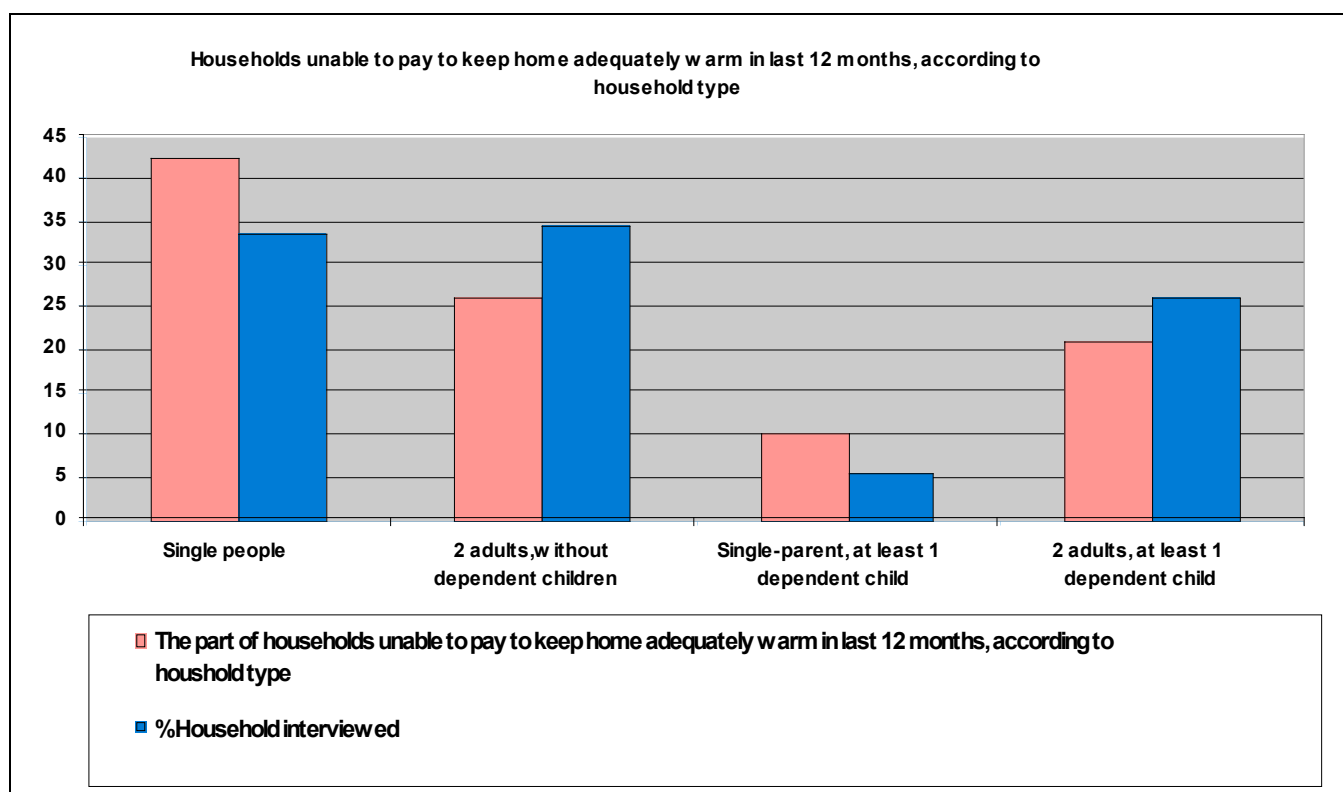
- Belgium's housing quality is very poor.
- Households living in isolated or grouped houses are more concerned by dampness and/or rot problems than those living in flats.

## Variable HH050:

### Ability to pay to keep home adequately warm

The results relative to this variable cannot be compared to those of other studies. The only data available on this subject comes from the survey on household budget in 1997/1998<sup>5</sup> where 7% of the Belgians had difficulties paying their heating bills.

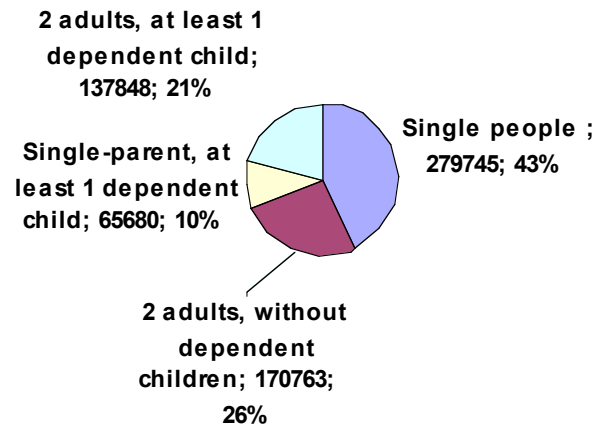
#### **I : Analysis According to Household Type**



**Graph 2 I**

<sup>5</sup> National Institute of Statistics

**Number of households unable to pay to keep home adequately warm in last 12 months, according to household type**

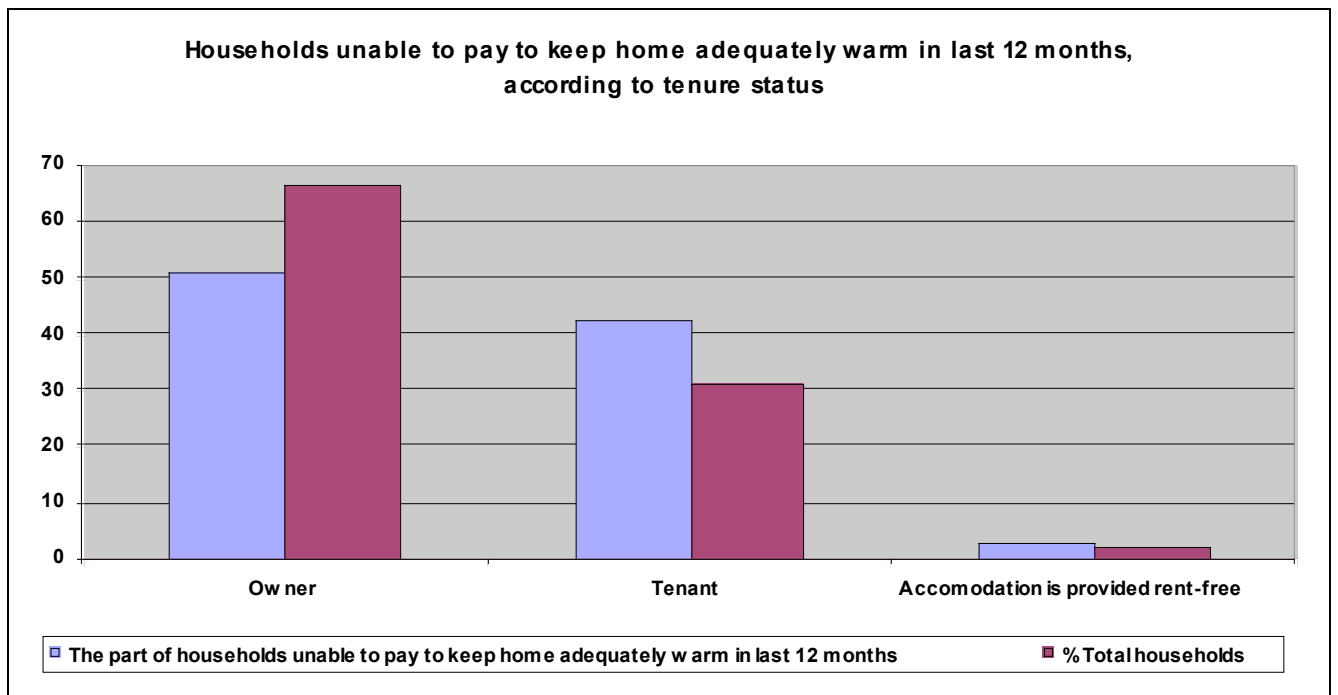


**Graph 22**

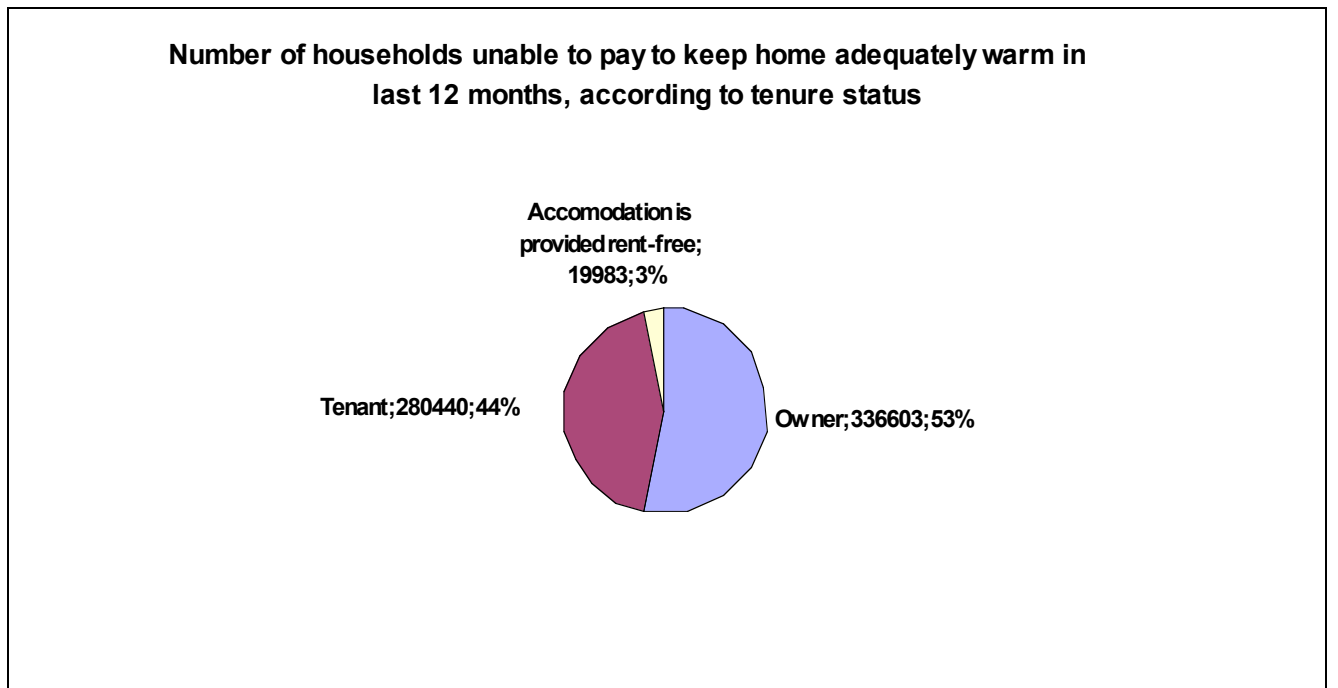
**Notes**

- Graph 21 shows that households composed of 2 adults with or without dependent children are under-represented. Conversely, single people with or without dependent children are over-represented.
- The single people without dependent children represent 43% of households having difficulties to pay for keeping their home adequately warm.

## 2 : Analysis According to Tenure Status



**Graph 23**

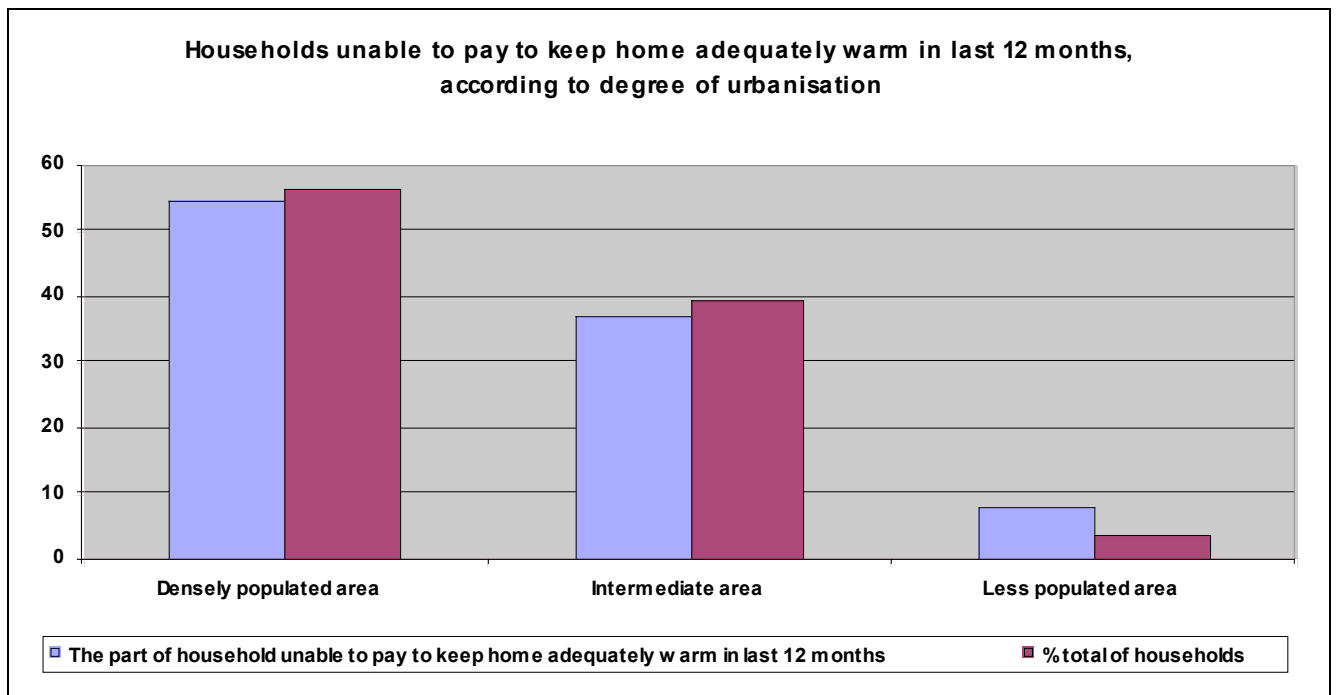


**Graph 245**

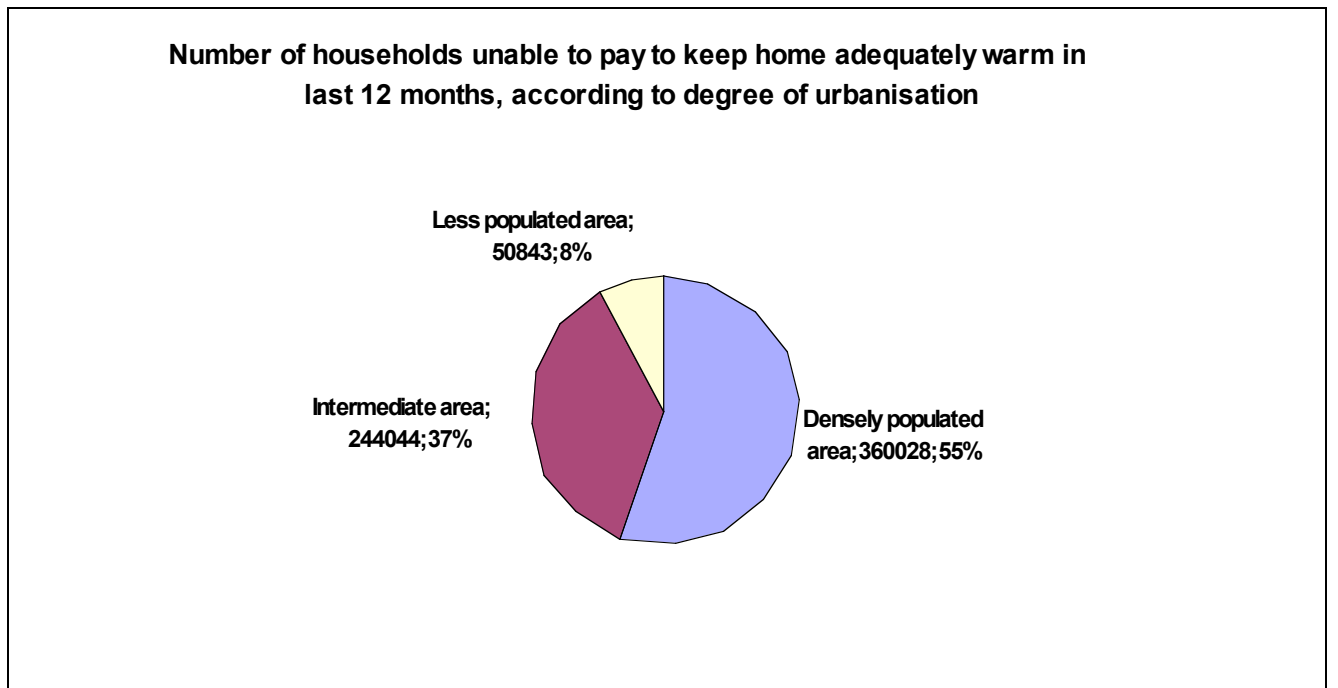
## Notes

- Graph 23 shows that owners are under-represented and that tenants over-represented.
- Graph 24 shows that 53% of households are having difficulties to keep their home adequately warm.

### 3 : Analysis According to Degree of Urbanisation



**Graph 25**

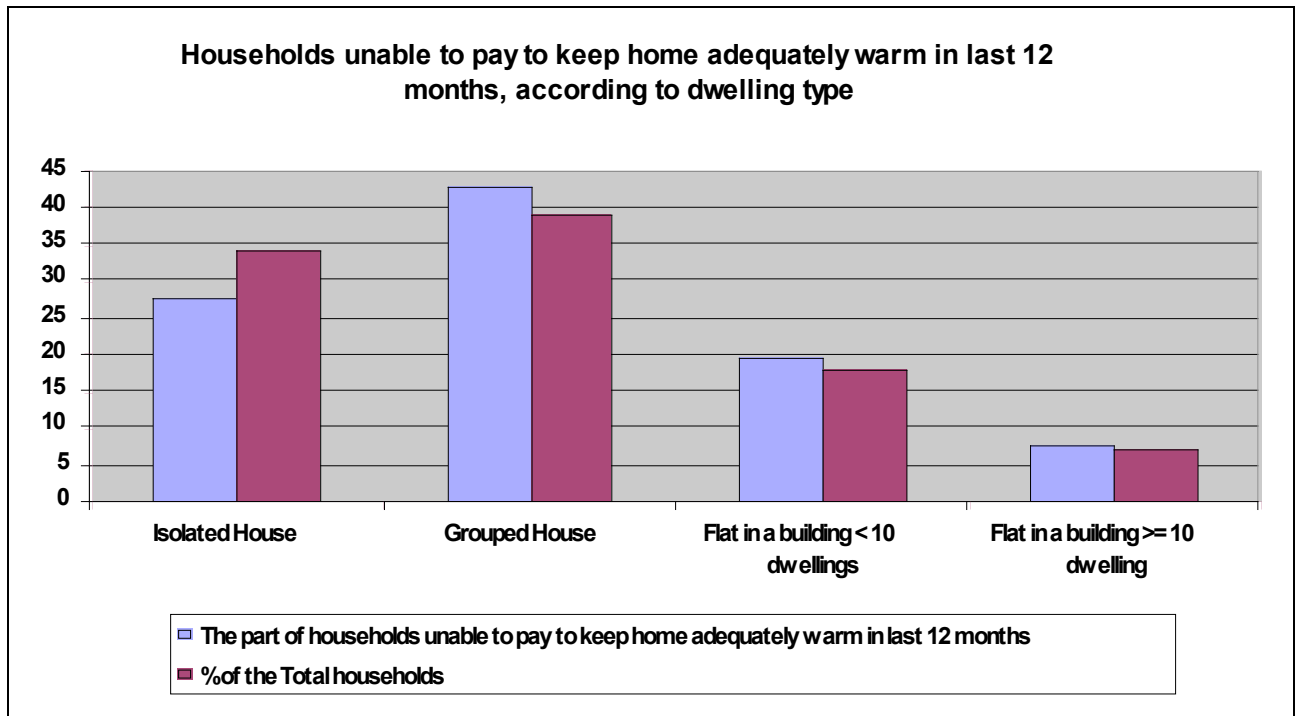


**Graph 26**

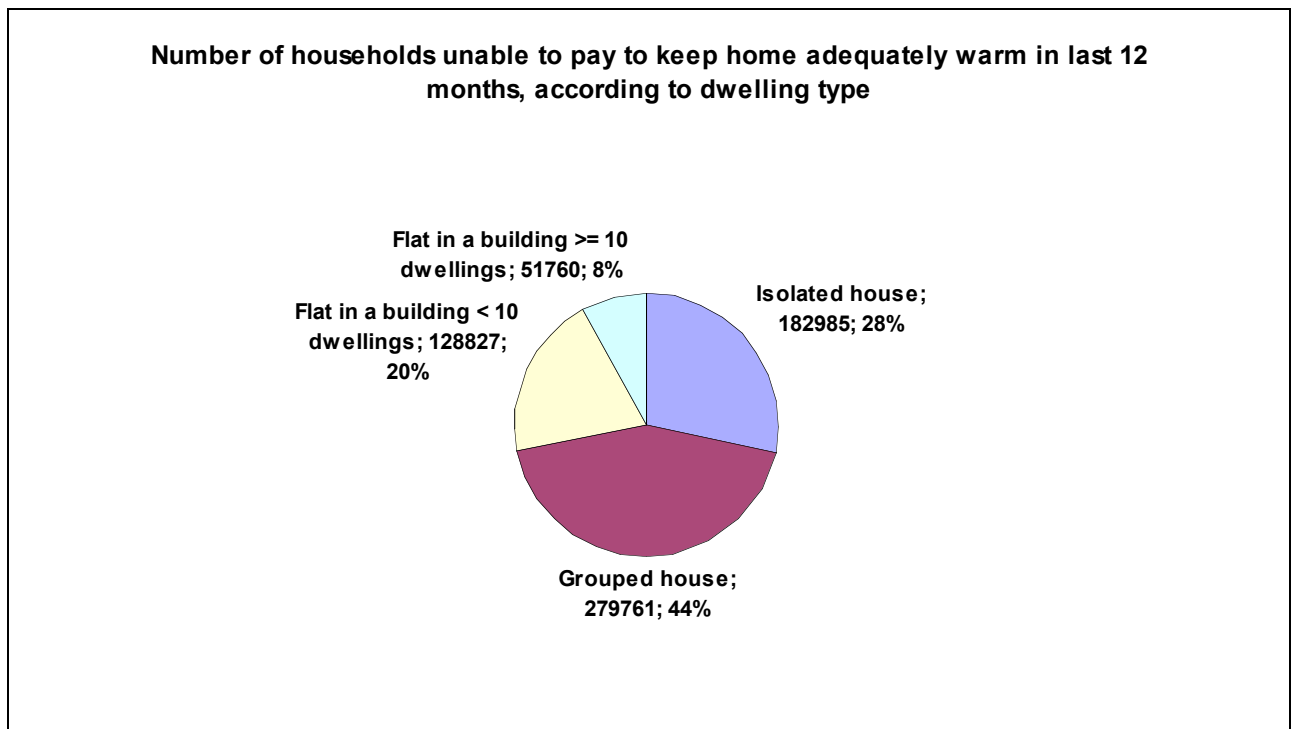
## Notes

- Graph 25 shows that households living in a densely populated area and in intermediate area are slightly under-represented whilst households living in a less populated area are over-represented.
- The majority of households having difficulties to keep their home adequately warm lives in a densely populated area.

## 4 : Analysis According to Dwelling Type



**Graph 27**

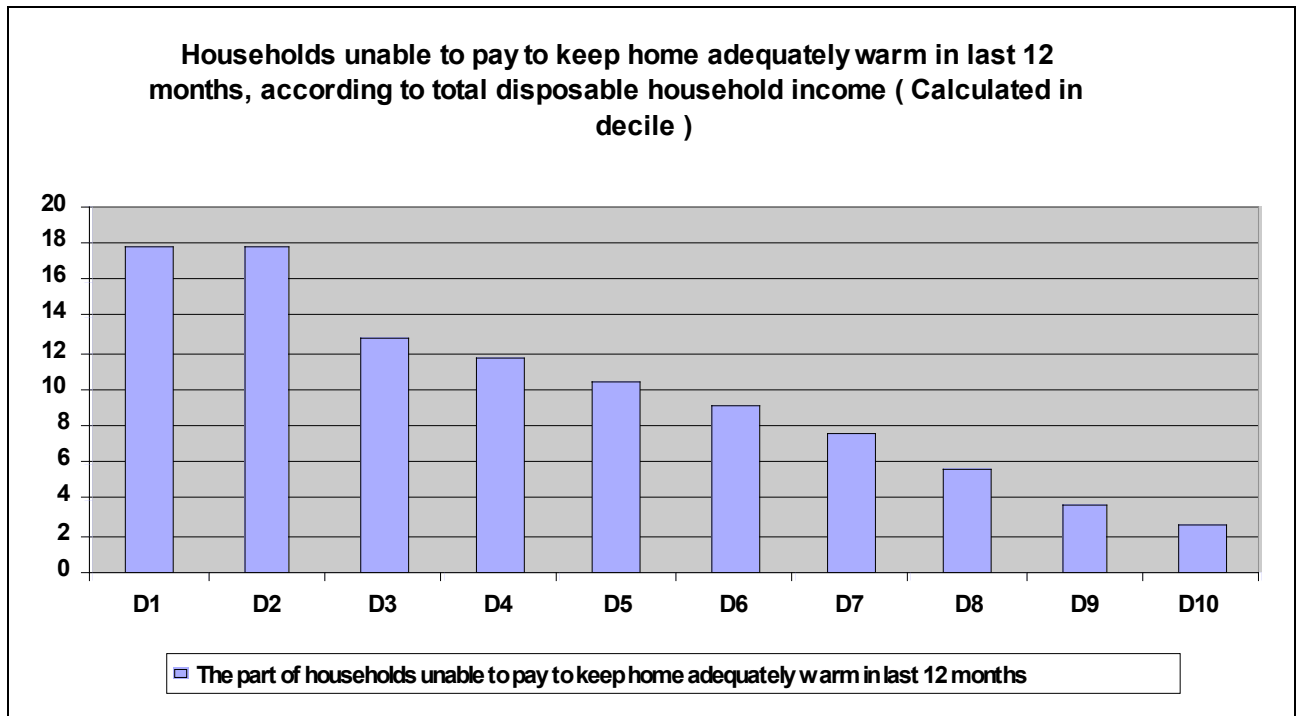


**Graph 28**

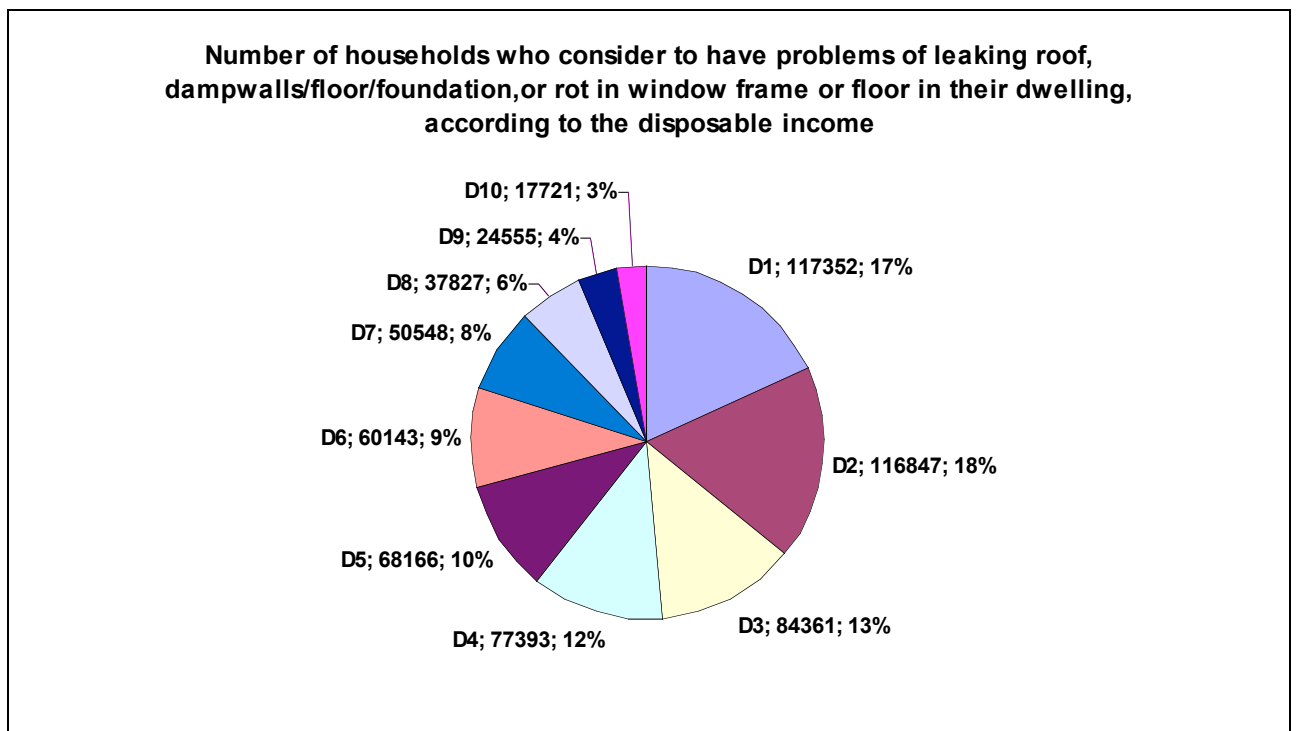
## Notes

- Graph 27 shows that the households living in isolated houses are under-represented while households living in other types of housing are over-represented.
- Households living in isolated or grouped houses and having difficulties to keep their homes adequately warm are widely in the majority compared to those living in other types of housing (72 %).

## 5 : Analysis According to Total Disposal Household Income



**Graph 29**



**Graph 30**

## Notes

Graph 29 shows that 48 % of households having difficulties to keep their homes adequately warm are among 30% of households with the lowest incomes. It is only at the sixth decile that the percentage of households having difficulties to keep their homes adequately warm is under a 10 % threshold.

## **Conclusions**

From the above analysis, the identikit picture of a household having difficulties to keep its home adequately warm is; a person living alone in a densely populated area, rather than an owner and living more often than not in an isolated or grouped house and having low available income.

## **Final conclusion**

Fuel poverty mainly concerns the single people with or without dependent children and owners rather than tenants.

Though dampness and/or rot problems have been noticed among social classes, 40 % of the poorest households are more concerned by fuel poverty.

Improving quality of Belgian housing is one of the best ways of leading the fight against poverty.