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UPLIFT – Urban PoLicy Innovation to address inequality with and for Future generaTions

Deliverable 2.2

Urban report

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Summary

- In accordance with the Methodological Guidance and Work Plan for WP2 of the UPLIFT project, this report examines the scales and dimensions of inequality in the functional urban area (FUA) of Leuven, Belgium. National, regional and local dynamics, as well as policy interventions are analysed to find out how the drivers of socio-economic inequality operate. The report also includes an overview of how policy-makers and stakeholders conceptualize, and respond to, the challenges.
- The analysis is based on desk research and interviews with 5 key stakeholders at the local level, as well as relevant findings presented in previous deliverables of the UPLIFT project.
- After describing the FUA, we present the main trends and policies in four thematic areas – education, employment, housing and health –, distinguishing between national, regional and local developments.
- The Flemish school system can be characterized as decentralized and segmented. Educational inequalities occur mostly along parental education, wealth and ethnic background lines and are reproduced across generations. These inequalities seem to be further enhanced by early tracking and school segregation. Current educational policies aim to increase the equality of opportunities, with mixed results.
- Although unemployment rates in Flanders and Leuven are comparatively low, employment opportunities are unevenly distributed, and rates of inactivity are quite high, indicating a number of barriers to employment. Particularly young people, people with a low education and people with a migration background face a relatively high unemployment or inactivity risk. Thanks to highly protective legislation and collective negotiation, precarious and non-standard employment is not yet prevalent, although it is on the rise. Labour market policies mainly focus on activation and training of the unemployed and inactive population, particularly the young.
- In Belgium, and in Flanders in particular, cultural preference for homeownership is very pronounced, and owner occupation rates are extremely high, especially in suburban areas, while rental dwellings are more common in cities. The low proportion of social housing means that people with low socioeconomic status can have trouble finding a suitable dwelling, and often have to face affordability problems on the private rental market. In Leuven house prices and rents are higher than the Flemish average, making the affordability issue very relevant. Investments in social housing provision, together with innovative housing concepts are the proposed municipal strategies to address the problem.
- In Belgium, in Flanders and in Leuven socioeconomic inequalities are very evident both in terms of the health of residents and in terms of their access to the healthcare system. People with a low socioeconomic status show worse physical and mental health conditions overall, an increased risk of premature mortality, and most

importantly a worse access to healthcare services, mostly due to unaffordability, despite Flemish policy efforts in the last decade.

Introduction

This report examines the scales and dimensions of inequality in the functional urban area (FUA) of Leuven, in the Flemish region of Belgium. Our purpose is to understand how the drivers of socio-economic inequality, and the policies responding to these, operate in this local context. Particular attention is paid to the room for action of local policies and the ways in which policy-makers and stakeholders conceptualize, and respond to, the existing challenges. [1]

Building on previous deliverables of the UPLIFT project, this report expands data collection and analysis by bringing in additional desk research and interviews with five local actors.

The desk research was carried out between September 2020 and March 2021 and focused on four thematic areas of analysis: education, employment, housing and health. Sources included reports from official bodies, independent studies and observatories, and academic publications, among others. With regard to figures used throughout the report, unless differently specified, data for the national level and for the regional levels of Wallonia and Brussels comes from the National Institute of Statistics (Statbel); data for the regional level of Flanders comes from Statistiek Vlaanderen; demographic data for the FUA of Leuven comes from Vanderstraeten & Van Hecke (2019); and data for Leuven comes from the Gemeente Stadsmonitor.

The interviews were conducted between November 2020 and July 2021. The persons to be interviewed were selected for their relevant knowledge and experience in the FUA, ensuring a combination of views from public officials and members of non-governmental organisations (NGOs) to enable a critical assessment of social developments and policy impacts.[2] Carrying out the interviews was more difficult and took longer than expected due to the Covid-19 pandemic. The biggest challenge was to establish a fruitful contact with potential interviewees, as we lacked existing connections with local authorities in Leuven and many of our requests went unanswered, probably due to personal and professional constraints and

[1] The specific guidelines for the reports on the sixteen FUAs under study in the UPLIFT project can be found in the WP2 Methodological Guidance and Work Plan. As established in that document, this report draws on results from four tasks of the project: Task 1.3 - National policies and economic drivers for inequality, Task 2.1 - Statistical analysis of inequality at the local level, Task 2.2 - Analysis of the main socio-economic processes and local policies influencing inequality during and after the financial crisis and the subsequent recovery, and Task 2.3 - Innovative post-crisis policies.

[2] Two of the interviewees are workers from public services, while one is a member of an NGO and two are researchers from the Flemish Policy Support Center for Housing (Steunpunt Wonen). Three of them are women and two are men, and all of them perform functions at the local level. All the interviews were carried out online, as recommended by the public health authorities. The duration of the interviews was between 60 and 90 minutes. They were recorded, turned into operational notes and analysed comparatively based on the answers to the questions from the interview guideline.

uncertainties of the potential interviewees. As a result, only 5 of the 8 planned interviews were carried out.

The report begins with a generic description of the FUA, highlighting key local and regional characteristics and how they compare with the country as a whole. This is followed by a presentation of the main trends and policies for each policy area at the national, regional and local level. Afterwards, the case of an innovative policy is examined in greater detail. Finally, we summarise and discuss the main findings, emphasising how they contribute to understanding the FUA of Leuven. Last of all, we also provide several Annexes with data and maps as an additional tool for the understanding of the FUA of Leuven.

1 General description of Leuven Functional Urban Area

As explained by Dijkstra et al. (2019), the concept of FUA goes beyond aspects of population size and density to consider also the functional and economic extent of cities. In Belgium, the debate over what constitutes a Functional Urban Area (also called Functional Urban Region, Urban Region, or Stadsgeweest) has been going on since the late 1970s, and several methods have been developed to identify urban regions in the country (see Thomas et al., 2017 and Verhetsel et al., 2018 for a detailed overview). For the purpose of this analysis, we use the definition and spatial division developed by Vanderstraeten & Van Hecke (2019). They identify different urban regions in Belgium based on density of population, commuting flows and use of (public) services, such as education and health facilities. Depending on the intensity of these criteria, the identified urban regions are further divided into three sub-zones: the core (*agglomération*), the periphery (*banlieue*), and the commuting area (*zone des migrants alternants*), as can be seen in Figure 1 in the Annex. According to the definition of Vanderstraeten & Van Hecke (2019), the FUA of Leuven, located in the Vlaamse-Brabant province of the region of Flanders, includes the municipalities of Leuven and Herent in its core; those of Bertem, Bierbeek, Holsbeek, Lubbeek, Oud Heverlee, Boutersem and Rotselaar in its periphery; and those of Aarschot, Bekkevort, Tielt-Winge and Glabbeek in its commuting area. In 2020, the FUA had a population of 258,089 people, of which 102,275 (almost 40%) lived in the Municipality of Leuven[3].

Despite being a distinct FUA, Leuven is closely linked to the metropolitan area of Brussels, especially in terms of housing and commuting dynamics. It is one of the common residential destinations of wealthier households that move out of the chaotic capital in search of a smaller and more liveable environment. What makes this mismatch between home and work location possible - and even attractive - is the very generous system of subsidies that reduces commuting costs to near zero for those traveling with public transport or a company car (Laine & Van Steenbergen, 2017). Indeed, commuting between different cities - especially within the same region - is one of the main characteristics of Belgium (Verhetsel et al., 2018), and in Flanders 2,781,288 people commuted in 2018, of which nearly 2.5 million within the region itself.

In addition to the undeniable connection with Brussels, Leuven is also a job basin on its own that has been steadily growing in the last decade (Thomas et al., 2017). With its many knowledge centres (primarily the Katholiek Universiteit - KU Leuven), hospitals and technology clusters, the city is an internationally strong player at the intersection between research, healthcare and innovative entrepreneurship, and it was even the European Capital of Innovation in 2020. In particular, the focus is on biomedical and biotechnological R&D, as

3 Unfortunately, despite their importance in terms of labour market and housing dynamics, Functional Urban Areas in Belgium have no administrative role. Therefore, any further data is only available at the level of the Municipality of Leuven (Leuven from now on) or at the regional level of Flanders (see Annex).

well as high-tech fields such as e-security, ICT, mechatronics and cleantech. Moreover, Leuven prides itself on a bustling creative industry with a focus on communication, new media and audiovisual businesses.

Both the age and nationality distribution of Leuven's population reflect its role as an international university city and technological hub. Indeed, in 2020 young people aged 15 to 29 counted for 25% of the population, a figure that grows to 40% if we count people until the age of 40 and that is considerably higher than the Flemish average. According to an estimate by the Municipality, in the 2017-2018 academic year, over 55,000 students were enrolled in one of the university programs in the city, and if the student population is included, Leuven is the most densely populated city in Flanders (Pauli, 2021). With regard to origin and nationality, in 2019 19.2% of Leuven's inhabitants had a non-Belgian nationality, while 33.6% had a migration background (the same figures for Flanders were 9% and 22.6%). Of these, the vast majority (66%) has a non-EU origin[4].

The prevalence of highly specialized and technologically innovative labour market sectors means high salaries for many (international) professionals working in Leuven, and this is reflected in the higher average income in Leuven compared to Flanders and Belgium - €21,403 per year per person, in 2018 - as well as in the high share of tax returns above €50,000 - 22.2% in 2018. Despite its wealth and growth, Leuven also shows patterns of socioeconomic inequality along educational and ethnic lines, similarly to the rest of the country, as will be explored more in detail in the following chapters.

Before moving to the analysis, it is necessary to note a few important aspects crucial for the understanding of the FUA. First of all, the political and governance system of Belgium is rather complex and very decentralized. The country is organized as a federal state with three levels of political power, each with their own parliament and government: the Federal Government, the three Communities (the Flemish Community, the French Community and the German-speaking Community), and the three Regions (the Flemish Region or Flanders, the Walloon Region or Wallonia, and the Brussels-Capital Region).

In terms of competencies, Communities and Regions have substantial autonomy and control over several domains. The Federal State retains exclusive policy responsibilities in the fields of justice, defence, federal police, social security, public debt and other aspects of public finances, nuclear energy, and state-owned companies; as well as being responsible for the obligations of Belgium towards the European Union and NATO. Moreover, it still exercises partial control over public health, home affairs and foreign affairs. Within the limits of the different language areas, Communities exercise their competencies on culture, education, use of language, health policy, and social assistance (youth services, social welfare, immigrant

4 In order to determine the origin/background of a person, four criteria are taken into account: the current nationality of the person, the birth nationality of the person, the birth nationality of the father and the birth nationality of the mother. If one of these four criteria is a non-Belgian nationality, then the person is considered to have a migration background (or to have a foreign origin).

assistance). Finally, Regions have responsibilities in the fields of economy, employment, agriculture, water policy, the environment, public works, energy (excluding nuclear), housing, transport, and spatial planning. They also exercise control over Provinces and Municipalities, the more local administrative levels. Overlaps are present also in terms of responsibilities, and each level has a say in multiple policy fields with regard to specific aspects.

The relationship between Communities and Regions is complex, as they both have their own institutions and largely overlap geographically (see map in Figure 2 in the Annex). In particular, the Flemish Region has been merged in 1980 with the Flemish Community in order to have unified Flemish institutions that combine both regional and community competencies, namely the Flemish Parliament and Flemish Government and its administration. In this report the more internationally understandable terms “Flemish Region” or “Flanders” will be used to refer interchangeably to the Flemish Community and the Flemish Region, since their competencies are unified into a single set of institutions.

Given this elaborate and highly decentralized governance structure, each thematic area of this report will place more emphasis on Flanders or on Belgium depending on the prevalent level of competence.

2 Findings

2.1 Education

2.1.1 National and regional trends and policies

With regard to education, the federal level is only responsible for setting the age limits of compulsory education and the qualification requirements. Regions are responsible for all other educational policy, including educational programmes and content. However, the educational system largely works in the same way in all regions, with differences mainly found in school programmes and management.

Research shows that educational inequality occurs along parental education, socioeconomic and ethnic lines, and it is reproduced across generations (see Schenck-Fontaine et al., 2018 for a comprehensive overview of literature on this topic). In Flanders, a high average level of performance is combined with a high level of educational inequality (OECD, 2016), with students from low socio-economic and migration backgrounds performing consistently worse, and consequently having structurally fewer opportunities in the labour market, than those with a higher socioeconomic status (Frank & Nicaise, 2018).

Another feature of the Flemish school system is the relatively high rates of grade retention (or repetition) compared to the OECD average. Grade retention rates are much higher for students with a migration background than for natives, highlighting how Dutch language proficiency plays a large role in educational inequality (Clycq, 2017). Indeed, in the 2015-2016 academic year, 10.2% of primary school pupils with Dutch as their home language and 31.4% of those with another home language had at least one year of grade retention. In secondary education, the grade retention gap only increases: 30,7% of native Dutch speaking students experienced grade retention against 65,9% of those with another native language (Noppe et al., 2018).

More than 6% of 18–24-year-olds in Flanders do not have a secondary education diploma and are not in education or training, a figure lower than the OECD average. It is not surprising that students with a migration background, those with a home language other than Dutch and those with a lower socio-economic status - three characteristics which often overlap - are overrepresented in this group.

The way in which the school system is designed can contribute to the persistence of educational inequalities. In Belgium school is free and mandatory between the ages of 5 and 18, and at the age of 14 pupils need to choose between four different educational tracks: the general one - leading to tertiary education, the technical one - in the best case leading to professional bachelor, the vocational one - leading to the labour market, or the arts one - of negligible size (see Figure 3 in the Annex). While theoretically equal, the tracks carry a hierarchical weight, with the general education track being much more prestigious than the

vocational one (Clycq, 2017). Although formal choice happens at 14, often pupils are de facto pre-selected in two main streams at the beginning of secondary school, when they are 12 (Clycq, 2017; Pina et al., 2015). Students with lower educated parents are systematically more likely to end up in the lower tracks, as do students with a low socioeconomic status and a migration background - characteristics which often coincide (Frank & Nicaise, 2018).

The family socioeconomic status plays a large "socialization role" in the sense that students from more affluent households hardly ever choose technical or vocational education, even when their school achievements and interests clearly point in that direction; and the reverse is true for students from low-socioeconomic backgrounds (Goosen & Boone, 2017). In addition, less educated parents rarely have the necessary information or networks to help their children make the appropriate choice (Van Houtte, 2018).

In Flanders, the permeability between the different tracks is low - once students end up in the vocational track there are hardly any opportunities for them to switch to a higher track - and downstreaming is much more frequent than upstreaming (Clycq, 2017). Studies have shown that in countries where the tracking happens earlier, where there is a stark separation between the different curricula, and permeability between different tracks is low, the association between socioeconomic background and academic achievement tends to be stronger than in societies with a comprehensive secondary school system (van de Werfhorst, 2018).

School segregation in Flanders is particularly high, due to the absolute freedom of parental school choice in a "marketized" system where schools cater to specific groups (Clycq, 2017). This, together with the fact that secondary schools often only offer one track, helps to explain large performance differences across schools (Pina et al., 2015). As a result, disadvantaged students tend to be highly concentrated, which hampers their learning without clear benefits for their better-off peers (Karsten, 2010).

With regard to gender differences, young women fare comparatively better than young men. Not only they have higher educational attainment - in 2019 55.2% of young women aged 30 to 34 had completed higher education compared to only 40.2% of young men - but the percentages of NEET and early school leavers are much lower, and the trends improve at a quicker pace, for females than for males. Indeed, in 2019 the share of NEETs among girls was 8.6% compared to 10.1 % for boys, and only 6.2% of girls dropped out of school compared to 10.5% of boys. However, these positive figures are not retained when young people move to the labour market (see Section 2.2 on Employment).

The policy against educational inequality (*Gelijke Onderwijs Kansen* - GOK) that came into effect in 2002 in Flanders is generally considered to be the main instrument to counteract the inequality of opportunity in Flemish education. Among the measures taken, there was the granting of extra resources and teaching time to schools with a certain percentage of disadvantaged pupils. In 2018 an evaluation of the GOK policy was carried out (Frank & Nicaise, 2018) that showed a limited effect of these measures. Indeed, in the 15 years the

policy has been in place, educational inequality has slightly decreased, but not to the desired extent. The report highlights a responsible use of financial resources towards tackling the two most persistent sources of inequality - namely the low Dutch proficiency and low socioeconomic status - but at the same time it warns that the GOK policy is still too often implemented inefficiently. Indeed, schools - which in the Flemish system are given far-reaching autonomy - often do not implement good quality programmes due to the lack of specific and clear guidelines and insufficient investment in teacher and school team training and expertise. In this regard, the report also advises a more regular evaluation of educational inequalities in Flanders, and of the extent to which school policies reflect the GOK strategy in responding to them.

In terms of recent policy, the 2012 Enrolment Decree, which was further amended in 2018 to include an algorithm to assign students to schools based on their preferences and other criteria of fairness (Vervloesem, 2020), appears to be decreasing segregation, at least among newly enrolled students (Frank & Nicaise, 2018). However, due to political disagreement, proposed reforms of the tracking system have not gone through (Van Houtte, 2018).

With regard to early school leaving, the Internal Pupil Coaching Programme (*Interne Leerlingenbegeleiding*) in Flanders, implemented in 2015, provides additional funding to schools who request it for the purpose of relieving teachers of part of their teaching duties or hiring specialised staff (a psychologist, pedagogue or social worker) in order to provide extra care for pupils in need (Fernandez et al., 2020).

Finally, the share of upper-secondary students enrolled in vocational education (VET) is high in Flanders, and although 83% of 25-34-year-olds with an upper secondary or post-secondary non-tertiary vocational qualification are employed, a relatively high share of them ends up in the NEET statistics (McGowan, 2020). In order to improve the employability of VET graduates, since 2019 Flanders implemented a decree on dual learning, with 87 new study programmes where students acquire most of their training (60% or more) in the workplace and the rest at a VET school or at a training centre. One important component of the new model is an online tool called *Werkplek Duaal*, where firms can sign up to provide accredited apprenticeships (Syntra Vlaanderen, 2017).

2.1.2 Local trends and policies

Leuven has the highest number of highly educated people per square kilometre in the whole country (Pauli, 2021), and indeed Leuven's colleges and universities are attracting more and more students: one fifth of all Flemish students study in Leuven (Gemeente Leuven, 2018). However, the city also suffers from important educational inequalities.

Not only Leuven’s tertiary education, but also its schools attract a high number of pupils from neighbouring municipalities. In secondary schools, non resident students make up almost two thirds of the student population. Unfortunately, this means that there is a shortage of places, particularly for the most popular schools. Indeed, despite the new Flemish policies on

educational enrolment, our interviewees highlight how Leuven is still marked by high levels of school segregation, particularly for primary schools, that tend to match residential segregation patterns (Havermans et al., 2018).

What language is spoken at home, and how that impacts fluency in Dutch, is one of the most important indicators of educational disadvantage. In Leuven, 41.5% of children born in 2017 did not have Dutch as a home language[5]. More in detail, 30.4% of preschoolers, 21.6% of elementary school pupils and 17.9% of secondary school students living in Leuven do not have Dutch as their home language. They run a sensibly higher risk of having a lower educational attainment: in Leuven 27.8% of young people who do not speak Dutch at home leave secondary education without a diploma, compared to only 5.6% of those who do speak Dutch as their home language. (Gemeente Leuven, 2018).

The share of early school leavers in secondary education in Leuven had been decreasing slightly until 2016, but it has increased again in the last few years (from 11.7% in 2016 to 16.1% in 2019). In 2017, 38.2% of early school leavers in Leuven were still unemployed after one year of dropping out of school, while the share of unemployed one year after graduation was 35% for low-skilled secondary school graduates, 13.2% for medium-skilled and 4.2% for high-skilled.

With regard to educational policy, municipalities mainly implement decisions taken at the regional level, and can develop initiatives of local importance.

In an attempt to decrease inequalities of opportunities from an early age, since 2011 the City of Leuven partnered with local primary schools to offer economically accessible childcare for after school hours (KinderKuren programme). Children are engaged in additional learning activities that stimulate their development, in the same school they attend in the morning, while parents have time to work. Costs are contained (about €1.80/hour) and the hourly rate ensures as much flexibility as needed. Moreover, there are additional discounts for low-income families and families with multiple children enrolled in the program.

The Buddy Project shares a similar objective of improving learning skills, but it is aimed at both primary and secondary school students and it is free. Pupils can have one or two weekly sessions with a "buddy", either a trained volunteer or a professional, who will help them with homework and give them extra support. A "buddy" can be recommended by the school or requested by parents or students themselves. The Buddy Project started in 2007 as an initiative of the Leuven Alderman for Education and various education partners, including the teacher and welfare training departments of three universities (KU Leuven, UC Leuven-Limburg and VUBrussels), which encouraged their students to act as buddies through internships. Currently, all secondary schools in Leuven participate in the Buddy Project,

5 Home language is defined as the native language of the mother.

together with a number of primary schools, for a total of more than 450 "buddies" and over 800 students.

Finally, the SOM - Samenleving Onderwijs Leuven network deserves a special mention. This is an organization that brings together all educational actors in Leuven, from preschools to adult education. Both individual educators and institutions are involved, and the network is directed by the SOM Plus and the SOM Council. All Leuven schools, of all levels, are collected in the SOM Plus, while the SOM Council includes representatives of educational institutions, centres for student support and guidance, the local educational consultation board and the Municipality of Leuven. In this way, all instances are represented and everyone contributes to the various activities of SOM and to the identification of educational challenges.

SOM's objectives are to increase pre-school participation, reduce school drop-out, promote the development of talent and competences, promote cultural diversity as a value, and increase wellbeing and involvement of teachers and parents as well. These objectives are pursued through workshops and initiatives in schools, as well as open meetings for all educational actors[6].

2.2 Employment

2.2.1 National and regional trends and policies

Belgium as a whole has withstood both the 2008-2009 Great Financial Crisis and the 2011-2012 Euro area debt crisis relatively well, quickly recovering in terms of employment and overall growth (Bodart et al., 2018). The effects of the new Covid-19 crisis are still unclear, but reports point towards a good resilience of the labour market, particularly in the case of Flanders, also thanks to the large investments made by both the federal and the regional governments, although the highest price in terms of income loss is paid by the most vulnerable groups - the young, the migrants and the low-educated (De Smet et al., 2021; Vansteenkiste & Scholiers, 2021).

Generally, unemployment rates are low compared to OECD levels, and unemplyment showed a general upward trend until 2015 (from 6.6% in 2008 to 8.5% in 2015), followed by a slow but steady decline (from 7.2% in 2016 to 5.4% in 2019), albeit with great fluctuations. Unfortunately, long term unemployment[7] is particularly high and persistent, accounting for nearly half of all unemployment (Bodart et al., 2018). In addition, there are significant regional differences in unemployment rates across the country, with Flanders faring substantially better than the national average (3.5% against 5.4% in 2019), while both Wallonia and the Brussels Capital Region fare considerably worse (7.2% for Wallonia and 12.7% for Brussels). Furthermore, employment dynamics vary greatly according to age, education level, gender

6 See https://www.samenonderwijsmaken.be/labo for an overview.
7 Long term unemployment is defined by Eurostat as the number of unemployed people who have been out of work and actively seeking employment for more than 12 months.

and ethnic background. Indeed, youth unemployment is a major concern, in particular for the low educated and those with a foreign background. In Flanders in 2019, the youth unemployment rate (15-24 years old) was 9.5%, almost three times the general rate for the region. The same figure for low-educated youth was 16.6%, and 11.3% for youth with a non-EU migration background. Similar dynamics are at play also for the 25-29 age group.

People of foreign origin account for around 35% of the total working-age population in Belgium, but their employment prospects are among the worst in OECD countries, especially for those with a non-EU background (Piton & Rycx, 2020). People's migration background is a fundamental determinant of their likelihood of being employed, and of the quality of their employment, and this not only applies to first-generation immigrants, but also to their descendants who, despite being born and raised in Belgium, continue to face serious difficulties in accessing the labour market. According to research, this gap between native and non-natives depends on a combination of several factors, namely low educational attainment, inadequate work-skills, discrimination and imperfect knowledge of the native language(s), whose individual weight is unclear and difficult to assess (Piton & Rycx, 2020). In terms of quality of employment, people with a migration background are underrepresented in the higher paying and more stable public sector and white-collar private sector jobs, and overrepresented in the lower paying blue-collar and temporary employment (Pina et al., 2015).

It has to be noted that the labour market in Belgium is amongst the most protected in Europe. Indeed, a system of collective negotiations between trade unions and employers across most sectors ensures high minimum wages, fair labour relations, as well as protection in case of collective dismissals (Van Lancker, 2018; McGowan et al., 2020). For this reason, precarious employment is lower in Belgium than in other OECD countries. Indeed, the proportion of workers with temporary contracts remains low, and nine out of ten employees enjoy a permanent contract. However, since 2014 there has been a steady increase in the number of temporary contracts, especially for new hires. This has coincided with the abolition of the "trial period" included in the reform to harmonise the employment status of blue-collar and white-collar workers (Nautet & Piton, 2019). Not surprisingly, young people and people with a non-EU migration background are overrepresented in temporary jobs (McGowan et al., 2020).

In term of other voluntary non-standard forms of employment, about 17% of workers are self-employed, a figure higher than in other OECD countries, and which continues rising. Thanks to very clear and strict regulations, bogus self-employment is very low (only 1.5% in 2018). The popularity of self-employment is probably due to the relatively good social protection conditions, with good pension, sickness and maternity leave provisions, although self-employed workers are not entitled to unemployment benefits (Nautet & Piton, 2019). In addition, more than a quarter of employees work part-time, well above the OECD average, of which only about 2% do so involuntarily. In 2019, the share of part time workers was 28.1% for all workers,

With regard to gender, we see that in Belgium female unemployment and activity rates, although still worse than their male counterparts, have been improving in the past decade - respectively decreasing from 8.5% to 5.4% and increasing from 60.4% to 64.5% between 2007 and 2019, and similar trends are visible in Flanders. However, employment conditions are still very unequal. In particular, 45.2% of employed women work part-time compared to 11.5% of employed men, partly because the sectors in which part-time work is most common - cleaning, healthcare, social work, education - are the ones in which women are overrepresented, and partly because women still do the lion share of unpaid childcare and house related work. In this regard it is important to note that in 2019 3.2% of inactive women were unable to work because of care responsibilities, compared to only 0.1% of inactive men.

Even when working, women are more at risk of in-work poverty than men (Liu, 2019), although the gender pay gap is improving. In 2019 the average hourly wage for women in Belgium was 5.8% lower than that for men, an improvement of about 4 percentage points compared to 2007.

Finally, the intersection of different vulnerabilities is evident when discussing the employment rate gap between Belgians and non-EU citizens residing in Belgium. Among men this gap in 2019 amounted to 17.6% - already very high - but among women the gap reached the dangerous figure of 39.1%, highlighting how women with a non-EU migrant background are largely left out of the labour market.

The high protection guaranteed to workers by collective social negotiations, while ensuring that wage inequality remains low, has the side effect of limiting access to the labour market for low-skilled and vulnerable workers (Van Lancker, 2018). Indeed, one of the main labour market problems in Belgium is the large share of inactive working age population. The 64.5% employment rate for those aged 15 to 64 years is lower than the OECD average of 68.6% (2018 data), and the share of youth not in employment, education or training (NEET) was 9.2% in 2020 (7.3% in Flanders, 11.3% in Brussels and 11.7% in Wallonia). Such a high inactivity rate is more a reflection of worker-related barriers to employment rather than a shortage of job opportunities (McGowan et al., 2020). The most frequent barrier among people experiencing major (re)employment difficulties is low education, immediately followed by health limitations and low skills (Hijzen & Salvatori., 2020). Indeed, about 40% of the inactive population have low work-related skills, both in terms of education and experience, and face work limitations because of their health.

The high rates of long-term unemployment and inactivity highlight a need for more tailor-made active labour market policies (ALMPs). Indeed, the implementation of this type of policies has been 'reluctant and erratic' (Hemerijck & Marx, 2010) and uneven across the different regions, as well as much less widespread and strict compared to other continental welfare states such as the Netherlands (Rossetti et al., 2020).

In terms of labour market policy, the distribution of responsibilities across governance levels is rather clear. The federal level takes care of the social security and unemployment insurance

system, while the regions follow up with ALMPs (Van Lancker et al., 2015; Rossetti et al., 2020). Belgium is the only OECD country that offers time-unlimited income support for the unemployed, in a system that provides good protection against income loss due to joblessness. However, this system has become the subject of an intense policy debate in recent years, in particular about its ability to maintain strong work incentives. In 2012, a reform was implemented to make unemployment benefits decline more strongly over the duration of the unemployment spell, and in 2018 further reform proposals were advanced, but did not go through (Hijzen & Salvatori, 2020).

In Flanders, the Vlaamse Dienst voor Arbeidsbemiddeling en Beroepsopleiding (VDAB) is the public employment and vocational training service provider and the main implementer of ALMPs. Its role, together with other local actors, is to ensure, organise and promote job placement, guidance and vocational trainings for job seekers, including newly arrived immigrants, and to assess the compatibility of workers' skills to the labour market needs. In order to develop tailor-made activation programmes for the long-term unemployed, in 2018 the VDAB has started to use a statistical profiling model, called "Next Steps", which estimates the probability of being unemployed for a period greater than 6 months through a machine learning algorithm feeding on the jobseekers' socioeconomic characteristics, their labour market history and the "click data" on their job searching activity on the VDAB website (McGowan et al., 2020).

With regard to youth employment, Belgium has responded to the EU Youth Guarantee with three regional plans, as youth employment policy is a responsibility of the regions. The VDAB is thus in charge also of the Flemish Youth Guarantee Implementation Plan since 2014, which builds on the 2007 Youth Employment Plan. Funding comes partially from the European Social Fund (ESF) and partially from the Flemish annual budget for youth policy. Compared to the previous plan, the focus has shifted on preventing youth unemployment, in addition to tackling it. The main objectives are to support youth in vulnerable positions, "tracking down" NEET youth and strengthening the links between education and the labour market. Measures, carried out in coordination with local authorities (mostly municipalities and Local Employment Agencies, but also NGOs and employers), focus on improving the availability and quality of work-based training, both through vocational education and through internships. In particular, the Individual Vocational Training (*Individuele Beroepsopleiding*) programme allows employers to hire a jobseeker and train them in the workplace for a limited period. The VDAB covers the wage and social security contributions and in return, if the training is successful, the employer is expected to hire the trainee on a permanent contract. The programme showed a high rate of success, with 90% of participants still working in the same company where they completed their training one year later (Desiere et al., 2019). Moreover, the VDAB aims to involve young people in order to better direct policy action towards their needs. For this purpose, digital advisory Youth Panels are organized in cooperation with the Flemish Youth Council to discuss proposed measures.

2.2.2 Local trends and policies

The Leuven economy is doing well, with an annual growth rate of more than 3% since 2009, and the city works as an engine for employment in the region (Gemeente Leuven, 2018). The tertiary and quaternary sectors dominate the local economy and account for over 90% of employment in Leuven. In particular, the non-commercial services and knowledge-based economy employ nearly 50% of workers in Leuven, compared to 33% in Flanders. This has to do with the strong presence of government institutions and knowledge and educational institutions - KU Leuven/UZ Leuven/VIB, imec, Flanders Make, UCLL and the many secondary schools are among the most notable examples. Moreover, nowhere else in Flanders do so many people work in high-tech service provision and technological start ups (also in the biotechnology field).

With regard to employment, Leuven performs slightly worse than the Flemish average. Indeed, in 2019 the employment rate in Leuven was 71.1%, slightly below the Flemish average of 75.2%, while the unemployment rate was slightly higher than in Flanders - 6.9% versus 6.0% - although it has been falling in the last decade. Just like at the regional level, unemployment figures are worse for young people (16%), for people with low-education, and for people with a migration background, particularly if non-Western. Instead, in Leuven unemployment rates for women are lower than for men. In 2019 only 5.8% of Leuven women were unemployed compared to 7.8% of men, a difference that has been consistent since 2012.

At the same time, the number of job vacancies is increasing and quite a few jobs remain unfilled. There is indeed a skills mismatch in Leuven. On one hand, the demand for low-skilled profiles decreases, while the number of low-skilled people actually increases, and on the other hand, the demand for high- and middle-skilled profiles increases (+16.7% for middle-skilled profiles), while the number of applicants is not enough (Gemeente Leuven, 2018). Notably, this is in contrast with national and regional labour market polarization trends (McGowan et al., 2020). It is not surprising then that approximately 74% of the jobs in Leuven are filled by people from outside the Municipality, while 50% of Leuven residents have a job outside Leuven, thus confirming the prominence of suburban living and the relation with the Brussels metropolitan area.

In terms of employment policy, the room of manoeuvre for the Municipality is relatively limited, as it can only implement local activation programmes based on Flemish policies and guidelines. In particular, in response to the Flemish Youth Guarantee Implementation Plan, in 2021 Leuven has started the *BOEST!your future* project to provide better guidance to young people between 18 and 29 who have been unemployed for more than 6 months and who cannot find their way into the labor market due to their insufficient skill level. The project is funded by the European Social Fund and is carried out in collaboration with local NGOs and social partners. It aims at providing a tailor-made approach for the youngsters with the help

of a permanent counselor who supervises the young person for as long as necessary to find the most appropriate training courses, internships and eventually jobs.

2.3 Housing

2.3.1 National and regional trends and policies

Since 2011, rent regulation, tenure security and housing tax policy, which used to be formulated at the federal level, fall under the responsibility of the Belgian regions (Heylen & Vermeir, 2019). As a result, all relevant housing policy aspects are now decided on at the regional level. Indeed, as highlighted by one of the housing policy experts we interviewed, at the national level housing does not really seem to be an issue anymore. Moreover, the regions are also responsible for housing-relevant matters such as social policy, economic policy, spatial planning and land policy (Haffner et al., 2009).

In the academic literature, the Flemish housing market is often characterized as relatively stable and static, with a relatively limited housing market mobility is (Van der Heijden et al., 2011), as Belgium is a typical example of a 'nation of home owners' (De Decker & De Wilde, 2010). However, even though these general features to a large extent still apply, trends such as gentrification and rising inequality are increasingly influencing Flemish housing developments. Indeed, gentrification takes place in several low-income neighbourhoods of the bigger Flemish cities. This process leads to the displacement of the private rental tenants with the lowest incomes (Dreesen, 2019).

According to European comparative data (EU-SILC 2012), the share of evictions is rather high in Belgium: 0,27% of all moves in a five-year period were because of an eviction. However, official statistics on the problem are not available and the policy attention for it is limited (Verstraete et al. 2018). There is no indication that the COVID-pandemic has led to an increase in arrears and evictions.

In Flanders the share of home ownership is quite large (around 70% in 2019), and a substantial part of it is self-provided housing. The private rental sector has a share of approximately 24%, whereas the social rental sector accounts for around 6% of the Flemish housing stock. In terms of geography, the highest shares of home ownership can be found in the more rural regions, whereas the cities are characterized by a relatively high, and often increasing, share of rental dwellings (Winters, 2021).

House prices have increased incessantly since 1996, even in the aftermath of the Global Financial Crisis. In fact, this crisis did not have a very large effect on the Flemish housing market and economy. In the private rental sector, rental prices have increased as well, albeit at a slower pace. Partly as a result of the price increases, in 2018 around 37% of the social rental tenants and around 35% of private rental tenants lived in poverty. This implies that their income after housing costs (the so-called residual income) is too low to cover the necessary expenses (Winters, 2021). Most of these 'poor' people are unemployed, sick,

single-family parents and/or have a migrant background. In the home ownership sector, there is much less poverty. In total 8% of the home owners with a mortgage and 3% of the home owners without mortgage have a residual income after housing costs that is below the poverty line (Winters, 2021).

When looking at the last two decades, we can observe that the housing affordability situation in the home ownership sector has more or less stabilized (depending on the indicators involved), whereas housing affordability in the rental sector (particularly in the private rental sector) has deteriorated. This may be an indication of an increasing income and wealth gap between home owners on the one hand, and tenants on the other (a so-called residualisation of the rental sector). Intergenerational transfers, with home owning parents financially supporting offspring so that they can enter the home ownership sector as well, are likely to reinforce this cleavage. Also in terms of housing quality, there are clear cleavages between the home ownership sector (comparatively good housing quality) and the rented sector (comparatively bad housing quality). Particularly in the older rental stock, quality problems are relatively often present (Winters, 2021).

Although the housing situation of young people surely gets debated in Flanders, according to our interviewees the intensity of the discussion seems to be less than elsewhere. The housing problems of the younger generations take different shapes. For young people that want to access the home ownership sector, the high house prices may constitute a barrier. This particularly applies to young adults with a middle or lower middle income that cannot rely on substantial intergenerational transfers. Generally, the strategy of these young adults is to become home owner at a later age, and/or move to an area where house prices are lower. For youngsters with a low income, the home ownership sector is often out of reach. Although in principle the social rental sector should cater for these households, Flemish social rental dwellings are in short supply and waiting lists are long. Although official numbers are not available due to the fragmented management of social housing dewllings, it is estimated that more than 100,000 people are currently waiting for a social rental dwelling in Flanders (Baets et al., 2020).

Different from the social rental sector, the private rental sector does not have a regulated housing allocation system with waiting lists. However, private rental dwellings are relatively expensive and offer little security as a result of their temporary rental contracts. Moreover, young people that receive welfare benefits and/or have a migration background may suffer from discrimination when trying to access the private rental sector. In a survey dating from 2013, 36% of the private rental landlords indicated that they would look for another tenant if the prospective tenant was on welfare benefits, whereas 22% would look for another tenant if the prospective tenant has a migration background (Winters, 2021).

In Flanders, there has always been a strong fiscal support for home ownership. However, in recent years this support has become less generous and since 2020, fiscal advantages

(*Woonbonus*) have even been abolished for new mortgages[8]. Support for home ownership now takes a more focused rather than a generic shape. For example, subsidized home ownership dwellings are provided in many Flemish municipalities, also in Leuven. These dwellings are developed under the supervision of the municipality and they are characterized by a selling price below the market value. Often, but not always, these dwellings are subject to income requirements and there usually is an age limit of 30 to 35 years.

The ownership of the Flemish private rental sector is very fragmented; most of the private rental landlords only possess one or just a few houses (Winters, 2021). Private rental contracts have a term of 3 or 9 years. Rent setting at the beginning of the contract is free, whereas the yearly rent increase is tied to the inflation (Agentschap Wonen Vlaanderen, 2021). Private rental sector tenants may be eligible for a rental housing allowance. However, the requirements for getting this allowance are strict[9]; it is estimated that only 2% of all private rental tenants is eligible.

Social rental housing in Flanders is provided by two types of organizations. Social Housing Associations (SHAs) provide 95% of the Flemish social rental housing stock. At the end of 2018, there were 100 SHAs active in Flanders, which together owned 156,280 social dwellings. Social rental Agencies (SRAs) do not own their housing stock but rent it from private rental landlords. The SRAs orginate from the 1990's and focus more than the SHAs on housing the most vulnerable groups. At the end of 2018, 48 recognized SRAs were active in Flanders, with a stock of 10,990 dwellings. (Winters & Van den Broeck, 2020).

Income limits determine the target group for the SHA dwellings. The rent that is asked is dependent on the household income, which practically means that the people with the highest need, receive the highest degree of subsidization. Tenants from SRAs pay a below market rent that is independent from their income. Just as private rental sector tenants, they may be eligible for a rental sector housing allowance (Winters & Van den Broeck, 2020). In 2023, the Social Housing Associations and the Social Rental Agencies are expected to merge into one type of social rental housing provider.

2.3.2 Local trends and policies

Compared to the Flemish average, Leuven has less home ownership (68.9% in Flanders vs 46.4% in Leuven), and more private rent (25.1% vs 46.3%), but in terms of social rental housing, the differences between Leuven and Flanders as a whole turn out to be fairly small (7.3% of Leuven households live in social rent, compared to 6% in Flanders). As far as house prices are concerned, Leuven is clearly more expensive than the Flemish average, with a median price for detached dwellings of 410,000€ and 230,000€ for apartments (see Table 10 in the Annex). Indeed, the fact that Leuven is an attractive residence for commuters who work in Brussels has pushed up house prices in the city (Baets et al., 2020).

8 https://www.vlaanderen.be/belastingvermindering-voor-de-enige-en-eigen-woning-woonbonus
9 https://www.vlaanderen.be/de-vlaamse-huursubsidie

The position of young people[10] on the housing market in Leuven is largely comparable to that in the rest of Flanders. However, due to the high local price levels, accessibility to the home ownership sector is even more problematic. Consequently, some young adults, who cannot find an affordable home ownership dwelling the city of Leuven, move further eastwards, where house prices are lower. This fits within an ancient Belgian tradition that sees commuting (which is actually heavily subsidzed) as a solution for solving housing needs. Together with a preference for suburban living and self-provided housing, and a lack of proper spatial zoning, this tradition has resulted in a large urban sprawl around Flemish cities, including Leuven (De Decker, 2011).

Due to the presence of the university and its attractiveness for comparatively wealthy commuters from Brussels, Leuven can be considered as a relatively rich city. Nevertheless, areas of lower income groups, usually concentrated in social or private rental housing, are visible throughout the municipal area. According to Dreesen (2019), 13 neighbourhoods in Leuven are characterized by gentrification.

With regard to housing, municipalities are responsible for the development of social and affordable home ownership housing within their boundaries, as well as for housing quality control and policy. Furthermore, they may coordinate the housing related activities of private and civil actors. The municipality of Leuven has a subsidiary (Autonoom Gemeentebedrijf Stadsontwikkeling Leuven - AGSL) which is responsible for the urban development and the implementation of the land policy of the city (Kenniscentrum Vlaamse Steden, 2021). In its housing development projects, AGSL reserves a limited share of the newly built dwellings (the so-called *stadswoningen*) for lower-middle-income groups. These dwellings, that exist since 2010,[11] are offered at a below market price and they are primarily meant for starters with a lower middle income that have a connection to the city of Leuven. In order to prevent speculation, specific resale conditions apply to these dwellings[12]. Until 2021, 155 stadswoningen have been realized (Vanheerentals, 2021).

While the *stadswoningen* basically appeal to lower middle-income groups, the municipality of Leuven and AGSL also develop policies for households with a lower income. A case in point are the plans to develop a Community Land Trust (see Section 3 for a more in-depth overview).

In the private rental sector, since 2014 AGSL offers so-called starter dwellings (*starterswoningen*) [13].. These are affordable private rental dwellings that are destined for single or two person households. The *starterswoningen* come with an arrangement that allows the tenants to save a part of the rent that they pay. After some time, these savings can be used to

10 When we talk about young people in Leuven we mainly refer to youngsters who have been living in the city all (or most of) their life and not to the student population.
11 https://www.nieuwsblad.be/cnt/oi3005jv
12 https://www.agsl.be/stadswoningen
13 https://docplayer.nl/114705021-Starterswoningen-ag-stadsontwikkeling-leuven.html

buy a dwelling or a plot of land in the city of Leuven.[14] Until 2021, 40 *starterswoningen* have been realized (Vanheerentals, 2021).

In the municipality of Leuven there are three Social Housing Associations (Dijledal, Swal, Volkswoningbouw Herent) and there is one Social Rental Agency (SVK Spit). These organizations carry out their activities within the framework that was outlined in Section 2.1.1.

Prospective tenants that have been on the waiting list for social rental housing in Leuven for a long time can apply for the so-called Leuven rental premium (*Leuvense huurpremie*). Only households with children are eligible for this premium.[15]

Thus, Leuven has different forms of social housing in both the home ownership and the rental sector. However, in terms of proportion (% of total housing stock, % of newly built dwellings) the impact of social housing is rather limited and private market housing actors are dominant.

All across Flanders, and also in Leuven, attempts are made to better connect housing policies and social welfare policies, for example with regard to residential care and supporting homeless young people. As far as the latter topic is concerned, Leuven counts more than 100 youngsters below 25 years that can be characterized as homeless, meaning that they don't dispose of a permanent and secure place to reside. A coalition of several public organizations and NGOs has recently (2020) started an initiative to tackle this problem: *Mind the Gap. A way home Leuven*. Keywords in this approach are integrality, collaboration between stakeholders, giving a voice to the young people themselves, prevention and the housing first approach.[16] The following impact is being created by this initiative:

- A former abbaye is renovated so that 11 studios for vulnerable youth can be realized.
- An interactive map that shows the housing options for vulnerable young people has been developed.
- An initiative that aims to develop the personal network of young homeless people has been developed (starting in January 2021).
- A common space, where youngsters can spontaneously meet and ask advice from professionals, will be created (*inloophuis)*
- Together with the municipality, Mind the Gap works on the introduction of an information point on renting (*woonpunt*). At this point, prospective tenants and private rental landlords can get advice on the regulations and opportunities in the rental sector of the city of Leuven. [17]

14 https://www.agsl.be/starterswoningen
15 https://www.ocmw-leuven.be/leuvense-huurpremie
16 https://www.awayhome.eu/awh-vlaanderen-brussel/mind-gap-leuven
17 https://pers.leuven.be/stad-leuven-zet-solidair-verhuren-in-de-kijker

2.4 Health

2.4.1 National and regional trends and policies

The reason why the last thematic section of this report addresses health is that the inequalities in all other domains presented so far have a cumulative impact on health outcomes, and this is particularly evident in Belgium, where health inequalities are more marked than in all other OECD countries (Buffel & Nicaise, 2018).

Generally, those in a less privileged position in society have more frequent and more serious health problems: the better one's socioeconomic status, the greater the chance of a longer and healthier life (Ces & Baeten, 2018). This suggests that health must be influenced also by social determinants, that is the circumstances in which people grow up, work, and live that affect the health of individuals and social groups (CSDH, 2008). In particular, children and young people are highly impacted by the socioeconomic status of their parental household, since it determines their health habits and opportunities, as well as their access to healthcare.

In Belgium, socioeconomic inequalities are observed in all health indicators[18], from the health/disease status to mortality, and have increased over time. Moreover, there are also important inequalities between regions, with Flanders faring sensibly better in terms of performance of the health system than both Wallonia and Brussels (although not with regard to health inequality indicators). However, this territorial inequality aspect is much more seldom present in public debate (Lynch, 2016).

In Belgium, people with a low socioeconomic status (SES) have a lower life expectancy than those who are higher on the social ladder. The inequality is even greater in terms of healthy life years: people with a higher SES live much longer in good health. The gap in health expectancy without disability between the highest and lowest educational levels is 10.5 years for men and 13.4 years for women, a gap which has increased over time. Mortality rates follow similar patterns, with both men and women in the lowest educational category 1.9 and 1.6 times respectively more likely to die before turning 75 than their more educated counterparts (figures from 2020).

With regard to mental health, the risk of suffering from anxiety, depression or sleeping problems is about 15% higher for people with a low SES. Young people (15-24) are also at risk: about 20% report moderate to severe mental health problems.

Finally, people with a higher SES generally report better health and healthier behaviors. Low-educated people instead report suffering from chronic diseases 1.5 to 2 times more often than their more educated counterparts, and they have a much higher prevalence of smoking,

18 All data for this section comes from the 2020 KCE report (Bouckaert N., Maertens de Noordhout C., Van de Voorde, C. (2020). Health System Performance Assessment: how equitable is the Belgian health system? Health Services Research (HSR) Brussels: Belgian Health Care Knowledge Centre (KCE). KCE Reports 334). and refers to 2019, unless differently specified. Moreover, educational level is used as a marker for socio-economic position.

obesity, and poorer nutritional habits, such as insufficient consumption of fruits and vegetables and higher consumption of sugar-sweetened beverages. Indeed, there is a significant increase in the risk of disease (such as diabetes and cardiovascular disease) as the level of education decreases. People with a weaker social position are also less reached by preventive health care.

The organization of the healthcare system plays an important role in how and to what extent vulnerable groups are able to access healthcare (Buffel & Nicaise, 2018). In Belgium, jurisdiction over health policy and regulation of the health care system is divided among the federal government and the regional ones. Federal authorities are responsible for regulating the national compulsory health insurance fund, the ambulatory care and the hospital budget, pharmaceuticals and their price controls, and health professions and patients' rights. Regions are responsible for health promotion and prevention, organisation of primary and palliative care, maternity and child health care, mental health care, social services and community care; as well as co-financing hospital investment. Inter-ministerial conferences are regularly organised to facilitate collaboration between the different levels (OECD, 2019).

The Belgian healthcare system is based on a compulsory public health insurance system, financed through social contributions proportional to income. This system is implemented through sickness funds (all citizens are required to register to one), which receive a budget by the federal government to finance the health care costs of their members. The provision of care is based on principles of equal access and freedom of choice (of sickness fund, physician and care facility), and works predominantly with fee-for-service payment, in which patients pay upfront and get (partially) reimbursed by their insurance later. The compulsory health care insurance covers the costs of many healthcare services, and what is not (fully) covered is paid by patients themselves (out-of-pocket payments - OOP). Alternatively, Belgian residents can take out supplementary packages from their sickness fund or additional private insurance in order to reduce their co-payments and OOPs for services that are only partially covered or not covered by the compulsory health insurance (OECD, 2019).

Socioeconomic inequalities are also present in terms of accessibility to healthcare. In this regard, at least two factors need to be considered. First of all, while the mandatory public insurance virtually covers the totality of Belgian residents, it does leave out crucial vulnerable groups, such as undocumented migrants, asylum seekers, refugees, and the homeless (Bouckaert et al., 2020). Limited healthcare for these groups is provided by local Public Centers for Social Welfare (Openbaar Centrum voor Maatschappelijk Welzijn - OCMW), but often these people are not even aware that they have a right to urgent medical care, and cultural and linguistic barriers can also create obstacles to appropriate care (Dauvrin et al., 2019).

Secondly, affordability of care is not always guaranteed, despite the public insurance system. Indeed, for many services upfront OOPs can be very burdensome for low to middle income

households (Ces & Baeten, 2020). Additionally, fee supplements[19], mostly for hospital bills, have become larger and more common since 2015 (Ces & Baeten, 2020). It is not surprising then that the level of unmet need for medical care is high in the lowest income quintile and has been rising since 2010. Between 2011 and 2016, the unmet need increased from 4.2% to 7.7% in the lowest income quintile. The difference between the highest and lowest income quintile has also been increasing, and in 2016 it reached 7.4% (Buffel & Nicaise, 2018).

In particular, differences in mental healthcare are striking, and fully depend on how the system is designed (Buffel & Nicaise, 2018). Indeed, despite the higher need for mental healthcare among the lower-educated and the young, these are the groups that have the lowest number of consultations with a psychologist or psychotherapist, because these services are perceived as too expensive. Possible explanations for this include the fact that until 2018 only consultations with a psychiatrist or in a mental healthcare centre were reimbursed for adults (Mistiaen et al., 2019). Since then, a maximum of 8 yearly consultations with a psychologist or psycotherapist can be reimbursed via the general insurance, but this is hardly sufficient, since mental healthcare generally requires long-term therapy (Ces & Baeten, 2020).

Since the healthcare reforms of 2015, the Belgian healthcare system includes several, stronger mechanisms to improve financial accessibility, with special attention paid to more vulnerable groups (Buffel & Nicaise, 2018). For example, households with annual incomes below a certain threshold can be entitled to an increased allowance for healthcare services. Moreover, in case of excessive medical costs, the Belgian government introduced a mechanism, known as the Maximum Bill, that effectively puts a limit to the co-payments to be paid by households. When medical costs exceed this limit, they will be entirely and automatically reimbursed. The cost limit is not a fixed threshold, but fluctuates according to the family income. Finally, third-party payments have been introduced for households with low incomes and other special categories, in which no upfront payment needs to made by the patient, and the medical bill is paid directly by the insurance.

On the other hand, the 2015 reform also centralized expertise in a few larger hospitals in order to rationalize expenditures and improve quality of care. This has meant a decrease of geographical accessibility of healthcare for people living in more remote areas and for less mobile patients. Moreover, the privatization trend and the cost containment following the austerity package of 2017 (which has decreased the general insurance coverage) may further increase inequality of access to healthcare (Buffel & Nicaise, 2018).

Clearly, the Covid-19 pandemic has severely impacted the Belgian healthcare system and it has had a major effect on the physical and mental health of Belgians, both directly and indirectly. Directly, by increasing deaths and hospitalizations; indirectly, by delaying care for

19 Fee supplements are extra costs that healthcare facilities or practitioners can apply discretionally for additional services, for example for stays in one-bed hospital rooms.

other conditions and worsening existing or latent mental health issues. A rapidly growing literature suggests that socioeconomic factors are important determinants of both the direct effects -with higher Covid-related mortality rates among individuals with lower socioeconomic status, and of the indirect ones - with more Covid-related employment and income uncertainty for low SES individuals leading to increased mental health problems, and delayed care of pre-existing conditions (more common among low-SES people) leading to worse overall health (Decoster et al., 2021). In summary, the pandemic has highlighted existing health inequalities.

2.4.2 Local trends and policies

Leuven shows similar patterns in terms of health inequalities. According to the 2018 Leuven in Cijfers report[20], almost three-quarters of Leuven residents report feeling 'healthy' to 'very healthy'. More than twenty percent feel 'reasonably well', while less than 5% feel 'rather bad' to 'very bad'. This high score is most likely related to the fact that Leuven has so many highly educated inhabitants. Indeed, highly educated people (81%) feel much healthier than those with a low level of education (58%).

This same difference can be found in several other health related indicators. People with a high level of education exercise more than those with a low level of education (31% and 25% respectively). In terms of preventive healthcare, the share of residents undergoing cancer screening is consistently above 60% for most types of cancer. However, figures drop about 20 percentage points for people with a low socioeconomic status.

With regard to mental health, about 7% of the people living in Leuven feel regularly to often sad, lonely or depressed, and more than a quarter has sleeping issues. Moreover, 46% of Leuven residents suffer from limited psychological problems, and 14% from moderate to heavy ones. In this respect too, there are remarkable differences with regard to level of education, gender, and age. Twice as many low-educated people (20%) as highly educated people (10%) report moderate to severe psychological problems. Women (17%) are more often confronted with psychological problems than men (12%), and 18-24 year-olds have a higher rate of moderate to severe problems than average (20%). Not surprisingly, those who work (10%) are less likely to have mental health problems than those who do not (19%).

Finally, in 2020 approximately 5% of the people living in Leuven had difficulties paying their medical expenses on time in the previous year. While not very high, this figure has been increasing in the last ten years. Although there are no detailed figures for Leuven about unequal access to healthcare, what little data is available about the age, gender and education distribution of health-related issues still paints a picture of inequality. The administration is well aware of this problem and making healthcare accessible to all Leuven residents is one of the levers for poverty reduction proposed by the Municipality of Leuven.

20 All data in section 2.4.2 come from the Leuven in Cijfers 2018 report (Gemeente Leuven, 2018) and refer to the year 2017, unless differently specified.

However, municipalities have very little agency in terms of healthcare policy, and, despite the ambitious objectives, the only initiatives that the Municipality can implement are related to preventive health campaigns in collaboration with health institutes and to the promotion of networks of organizations that provide help to specific target groups (the elderly for example) or with regard to specific aspects of health.

In this regard, in early 2020 Leuven has secured a Flemish grant of €100.000 for the *Start Smiling* project. The objective is to make oral care more accessible for vulnerable residents through a series of information sessions and free dental screenings in three neighbourhood health centers across the city. The project will last for at least 18 months, and is implemented in cooperation with local dentist practices, NGOs and community groups. Moreover, thanks to a collaboration with the UCLL university of applied sciences, a number of primary schools are receiving lessons about oral care and healthy nutrition.

Another interesting initiative is the TEJO programme[21], which provides free psychological therapy sessions to youngsters between 10 and 20 years old. The sessions can be completely anonymous if desired, and the help can range from a one-off conversation to long-term therapy, according to the specific needs. The programme is run since 2010 by a non-profit organization through a system of "TEJO houses", open door places where young people can find psychological help. Currently, there are 18 TEJO houses in Flanders and 1 TEJO house in the Netherlands with more than 600 volunteers.

Finally, as part of the local healthcare system financed by the Flemish Region, Public Centres for Social Welfare (*Openbare Centrum voor Maatschappelijk Welzijn* - OCMW) help vulnerable people with the necessary expenses for a dignified life, including some types of medical costs, such as costs for medications, purchase of glasses, dental prosthesis or hospitalization, in an effort to improve local access to healthcare. Each case is evaluated on an individual basis and the request for financial support is granted based on the level of socioeconomic vulnerability.

21 https://tejo.be/tejo-leuven/

3 Innovative post-crisis policies

New living concepts towards affordable living

In the context of high prices and rents that make it difficult for low- and moderate-income groups to find affordable housing in the city, in Leuven several actors are looking for new ways to provide affordable housing solutions and avoid the "migration" of these income groups toward the municipalities in the outskirts of the FUA. One of these new solutions is a Community Land Trust, which is currently in the making and is planning its first housing project.

It is important to note that, although Community Land Trusts have been used across the world for decades (see Baets et al., 2020 for an overview and history of CLTs), they are not very common in Europe. Indeed, in Belgium this is only the third initiative of this kind. The first was in Brussels (see Aernouts, 2020), the second in Gent and others are currently in the making in Antwerp, Bruges and Hasselt.

A Community Land Trust (CLT) is a member-based legal entity that owns land and creates permanently affordable housing. Community Land Trusts offer an alternative to both public housing and classical ownership, and the private market. They are democratic organizations, managed by the community and with no profit motive. They develop and manage affordable housing for low- to median-income families, as well as other facilities for the benefit of the local community. They have long-term responsibility for these facilities, including ensuring long-term affordability. To do this, they use mechanisms that ensure that the added value stays within the Trust. Indeed, the Trusts pursue an active land acquisition policy through donations, or through purchases made possible by subsidies and subsequently develop housing. They then sell part of the property, namely the buildings, but retain ownership of the land. The buyers get pretty much the same rights as any other homeowner, including inheritance of the property, but have to live there themselves and cannot rent it out to others. When a resident sells their home, the CLT will buy them back at a capped price below market value. The residents will get back their initial investment plus a small part of the added value, which mostly stays with the Trust. The homes thus remain affordable to subsequent buyers without additional government input. In this way a one-off subsidy from the government to set up the CLT will continue to yield affordable dwellings through the generations.

The legal and operational models of CLTs have been refined over time. After being driven mainly by bottom-up movements in the early years, more and more local governments are now starting CLTs as well. Indeed, in the case of Leuven the CLT was advocated for by the Green Party for years, and it was finally initiated by the AGLS and the Municipality. In early 2019, the Autonoom Gemeentebedrijf Stadsontwikkeling Leuven (AGSL) decided to have a feasibility study carried out by the Community Land Trust Brussels (CLTB) in collaboration with the research group Cosmopolis from the Vrije Universiteit Brussel, with the objective to

find out if and how a Community Land Trust could be one of the answers to the affordability problems of Leuven. The feasibility study was finished in March 2020 and it led to the currently ongoing process of creation of a Community Land Trust, aimed at the realisation of a first CLT housing project in the area of Klein Rijsel in Leuven[22].

Despite this top-down nature, the process has been set up as highly participatory, and numerous public meetings took place between institutional stakeholders, prospective residents, current residents of the neighbourhood where the project will take place, housing experts and the Leuven community at large. These meetings have several objectives. In the beginning, they served on one hand to identify the groups who are most in need of affordable housing and which are underserved by the current policies, and on the other hand to connect relevant institutions and individuals that can become partners in the Trust and involve them in the process of setting up the CLT itself and its governance. At a later stage, the meetings will become about creating interest and momentum for the inititive, by involving associations and groups interested in fostering a sense of community in the neighbourhood where the housing site is, as well as finding the future residents. See the next table for an overview of the different phases of the process.

Phase 1: May – December 2021
Application phase: who is involved in thinking about a Community Land Trust in Leuven?
Phase 2: January 2022 – August 2022
Establishment phase: Various workshops are organized with the aim of shaping the organization from the bottom up.
Phase 3: from August 2022
Foundation of the non-profit association: signing of the statutes and charter, establishment of the board of directors and further development and design phase of the pilot site Klein Rijsel.

The main innovative feature of the CLT is of course the decoupling of land and buildings in terms of ownership, which allows residents to purchase their homes at a substantially lower price, since the highest cost - that of land - is sustained by the Trust. However, also the creation of a community of residents and stakeholders through a participation process from the very beginning, including in the setting up of the Trust itself and not only in the design of the housing project, is an innovative aspect in the Leuven context. Moreover, the type of

22 All the relevant info can be found on the website of the AGSL, including the feasibility study: https://www.agsl.be/community-land-trust-leuven#hoe-doen-we-dit-3

knowledge sharing and support provided by the network of CLTs in Europe and across the world is a valuable model of cooperation and of dissemination of sustainable housing and management practices.

In terms of financing, in Leuven a preliminary financial plan has been drawn up, which will evolve depending on the final composition of institutional actors in the CLT partnership. For now, the Municipality of Leuven has provided an initial capital of 5 million euros, and the AGSL provided the land on which the first housing project will be built.

Decisions are still in the making and the process is ongoing; nevertheless, we selected this initiative as an innovative policy because of the very high potential of CLTs as a long-term sustainable solution to provide affordable homeownership for lower-middle income households in a country where homeownership is deeply ingrained in the cultural fabric, much more than social housing is.

Finally, it is relevant to mention that the housing experts we interviewed expressed some concerns with regard to the use of innovative housing concepts to solve the housing affordability issue. They argued that effective tools already exist, namely social housing, and that what is missing is the political will to address the housing problem in a structural way. Their fear is that innovative projects could become small one-off wins with much "marketing potential" and obfuscate the need for a structural approach.

4 Discussion and conclusions

The analyses presented in the previous sections illustrate national, regional and local trends and policies in each domain. We now weave these dynamics together to reflect on how socioeconomic inequalities are produced and how they are being addressed. In continuity with UPLIFT Deliverable 1.2 (Inequality Concepts and Theories in Post-Crisis Europe), we discuss our findings on three levels of analisis: macro-level, meso-level and micro-level.

At the macro-level, Belgium stands out in Europe as a country with particularly low levels of socioeconomic inequality. Its Gini coefficient has remained stable at around 0.26 for the last decade, and redistribution through taxation and social benefits is among the most efficient in Europe. Indeed, the Belgian welfare system still guarantees very high levels of support. It is the only country in EU where unemployment insurance does not have an expiry date and it is still framed as welfare rather than workfare. Indeed, ALMPs are not very developed and they are not as punitive as in neighbouring countries.

However, when looking more in-depth, more complex dynamics of economic inequality emerge. Wage inequality is low thanks to collective bargaining, but income inequality is rising, mostly due to high levels of inactivity for vulnerable groups and young people with low education levels; as well as larger increases in income for groups already in the top echelons (Van Lancker, 2018). However, it is wealth inequality that has the strongest impact, as the Gini coefficient for wealth distribution is approximately equal to 0.6, which is considerably higher than for income distribution. Indeed, since homeownership is relatively widespread, the difference between the middle class and the top 10% wealthiest household is mainly due to financial assets. But the deepest cleavage exists between those who have housing wealth and those who do not. Thus, renters, who are often also young, have one of the weakest economic positions (Kuypers, 2018).

Moreover, important differences between the different regions in terms of economic growth, employment levels, education and health performance highlight territorial dynamics of inequality, which are rarely addressed.

At the meso level, the position of Leuven is peculiar. Its economy has been growing at a relatively high pace for the last decade, and the city is now very prosperous. This makes Leuven an up-and-coming European player in innovative and highly technological sectors, as well as in the knowledge and creative sectors. This economic strength provides advantages, but also fuels inequalities. The highly specialized and dynamic labour market is very attractive for international professionals, but has no room for low-skilled youth, who faces high level of unemployment and inactivity. House prices are becoming prohibitive for a larger segment of the population, which increases the centrifugal movement of middle-income families towards other municipalities in the FUA, only partially addressed by housing policies. On the other hand, the high levels of liveability and the proximity to Brussels make Leuven attractive for wealthier households looking to move out of the capital, thus generating a vicious cycle that

reinforces house prices growth. Moreover, the large presence of university students fuels the demand for rental dwellings, and rents are soaring as well, effectively pushing the more vulnerable groups towards the outskirts of the core city.

What emerges from the interviews is that Leuven has only recently taken stock of the inequalities that its economic growth has generated, and policy response is still insufficient. Indeed, the interaction of the different policy and governance levels is complex, and it leaves very little room for manouvre to municipalities. The Flemish Region is definitely a more important player than the Municipality of Leuven in many policy domains, and its guidelines highly influence what initiatives and programmes are implemented in the FUA.

It is important to highlight that in Flanders much importance is given to research-based policy advice and evaluation. In this regard, the role of the Steunpunten is crucial. They are cross-disciplinary research centres financed by the Flemish government in which researchers from several universities collaborate on a number of topics relevant for Flemish policymaking, such as housing, poverty and work to name a few.

In terms of youth participation, both Flanders and Leuven have a Youth Council to advise on how to improve policy for young people. The Flemish Youth Council is made of young volunteers as well as representatives of local youth organizations and initiatives, and it advises on the preparation and implementation of youth policy, as well as consulting on the multiannual regional youth plan. In Leuven, the Youth Council (also called Kabinet J) has an advising role on youth policy, but is also able to propose concrete actions. For example, the latest initiative regards increased communication between young people and the police department, in order to improve interactions and safety. It is unclear to what extent these two councils are actually involved in the design of structural youth policy as opposed to having a symbolic role.

With regard to gender, it is important to note that, as of 2021, the Municipality of Leuven is in the process of developing a Gender Equality Plan, and that several initiatives, mostly revolving around raising awareness of gender and LGBTQ+ issues, are in place to improve equality at least in cultural terms if not yet in terms of employment opportunities, pay gap, and health inequality.

At the micro level, our analysis shows that inequalities are reproduced across generations and depend on individual and household characteristics. Vulnerabilities are only partially mediated by the local policy environment, thus young people in Leuven, who do enjoy some formal freedoms, mostly lack the conversion factors required to turn formal freedoms into real freedoms. Overall, it can be said that, albeit much “softer” than in many other European countries, socioeconomic inequalities do exist in Belgium, in Flanders and in Leuven, and they play out along ethnic and educational lines. The advice would be to pay more attention to the groups that are left behind in the growth of the city and of the region, with a particular effort in involving youth - particularly vulnerable youth, and not only those who volunteer for

political participation - in a more structural way on relevant policy domains such as education and employment.

Finally, although the hardest phase seems to be over, the structural impact of the Covid-19 pandemic is still difficult to assess. The general consensus is that it will exacerbate existing inequalities in the long term, as it has heavily impacted education of younger generation, highlighted the deep imbalances of the healthcare system, and in general put a spotlight on all the warped mechanisms that perpetuate socioeconomic inequalities in Belgian society.

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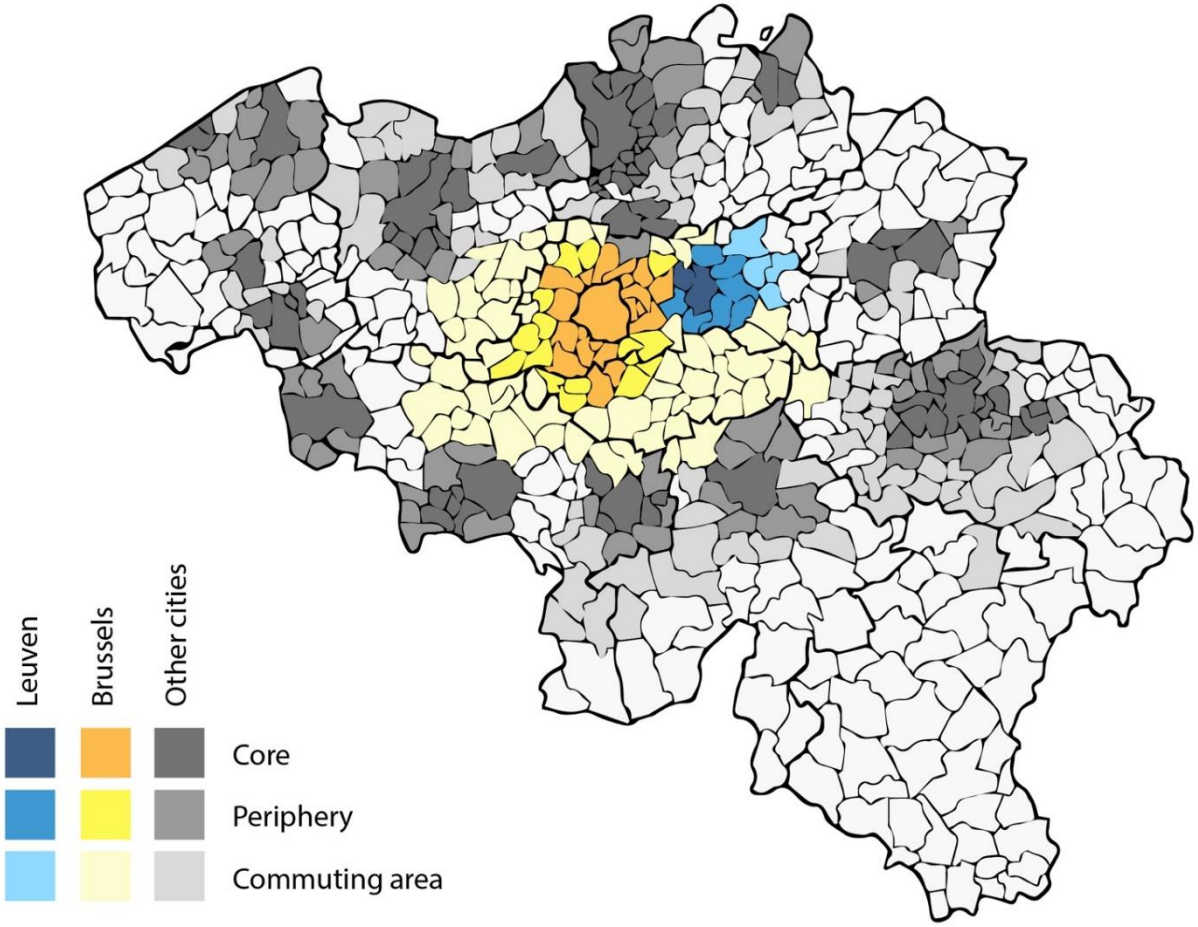
Annexes

Figure 1 - Map of the Functional Urban Area of Leuven (in blue), of the FUA of Brussels (in yellow), and of other Belgian FUAs (in grey)



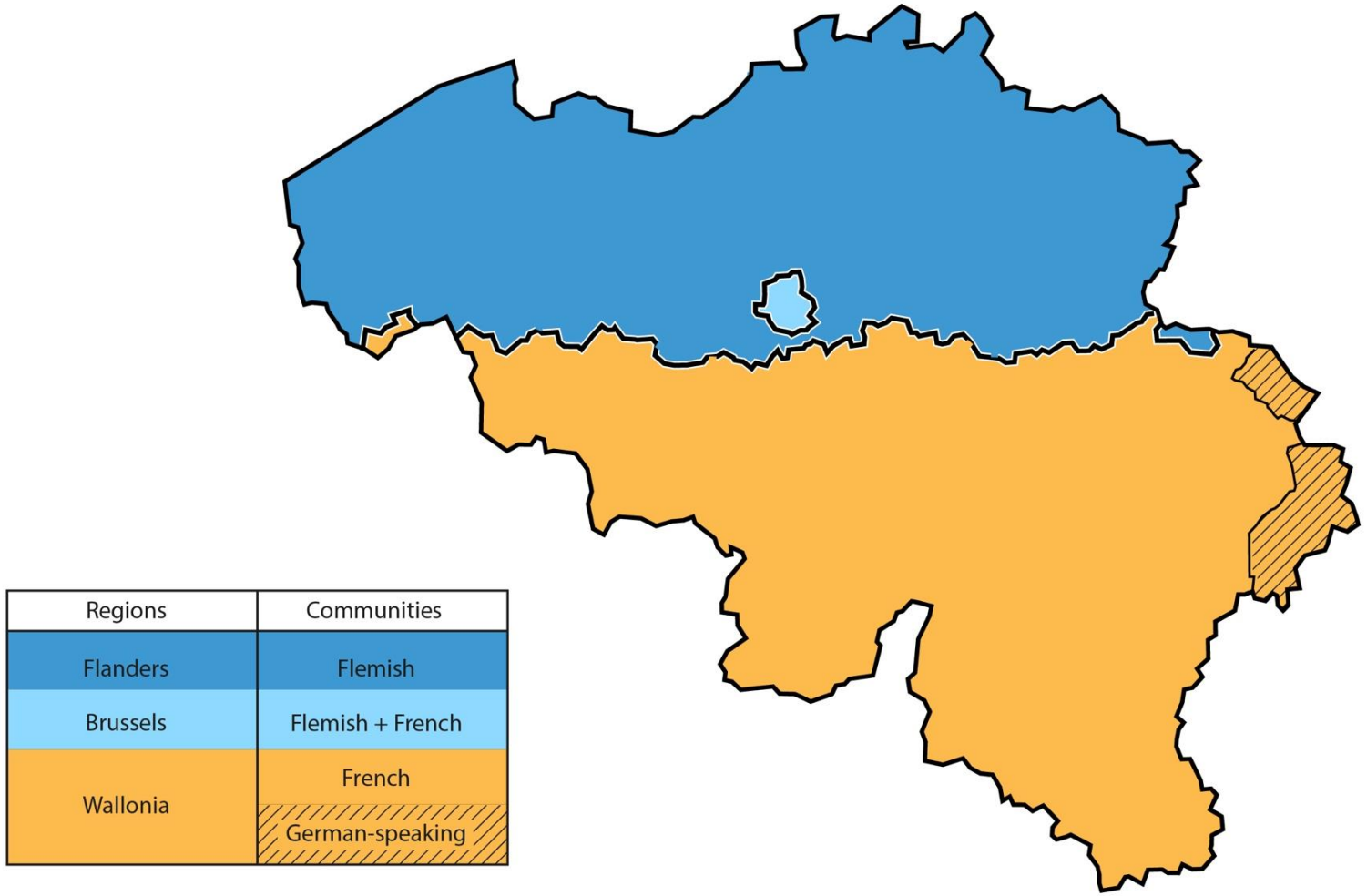


Figure 2 - Map of the Belgian regions (Flanders, Wallonia, Brussels-Capital) and the Belgian Communities (Flemish, French, German-speaking)

Figure 3 - Scheme of the Belgian education system

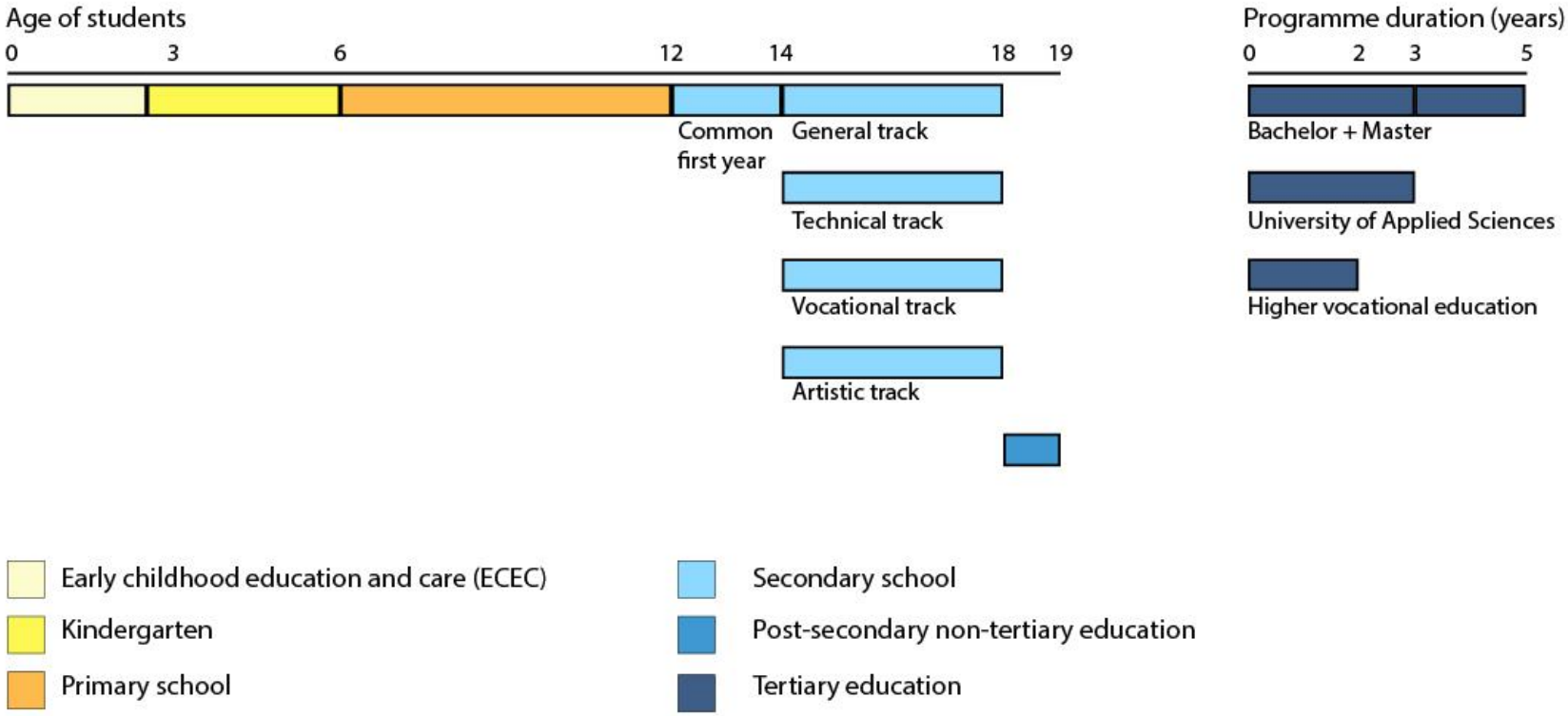


Table 1 – Population by gender, age group, and nationality - Source: StatBel

		Total	Gender		Age				
			Men	Women	Young age group (15-29)	Young age group a) 15-19	Young age group b) 20-29	30-64	65+
National	2007	10.584.534	5.181.408	5.403.126	1.958.895	643.400	1.315.495	5.017.848	1.810.062
	2012	11.035.948	5.413.801	5.622.147	2.021.737	637.849	1.383.888	5.216.413	1.924.472
	2017	11.322.088	5.568.005	5.754.083	2.040.505	629.136	1.411.369	5.266.236	2.095.097
	2020	11.492.641	5.660.577	5.832.577	2.041.296	633.651	1.407.645	5.311.196	2.204.478
Flanders	2007	6.117.440	3.017.063	3.100.377	1.101.814	360.564	741.250	2.932.512	1.089.307
	2012	6.350.765	3.135.552	3.215.213	1.122.963	360.283	762.680	3.020.607	1.179.812
	2017	6.516.011	3.221.295	3.294.716	1.125.881	347.881	778.000	3.044.351	1.287.035
	2020	6.629.143	3.280.498	3.348.645	1.128.896	348.780	780.116	3.065.498	1.357.531
FUA*	2007	235.802	116.680	119.122	46.029	12.918	33.111	112.085	39.817
	2012	246.665	122.256	124.409	48.469	13.125	35.344	116.320	42.994
	2017	253.468	125.989	127.479	49.802	12.894	36.908	117.140	46.877
	2020	258.089	128.359	129.730	50.994	13.214	37.780	117.921	49.324
FUA Core (Leuven)	2007	91.942	45.396	46.546	21.657	4.372	17.285	41.448	15.269
	2012	97.656	48.477	49.179	23.403	4.426	18.977	44.187	15.742
	2017	100.291	50.281	50.010	24.705	4.380	20.325	44.611	16.190
	2020	102.275	51.326	50.949	25.619	4.620	20.999	44.972	16.721

*The FUA consists of the municipalities of Aarschot, Bekkevort, Bertem, Bierbeek, Boutersem, Glabbeek, Herent, Holsbeek, Leuven, Lubbeek, Oud Heverlee, Rotselaar, Tielt-Winge

Table 1 (continues from previous page) – Population by gender, age group, and nationality - Source: StatBel

		Nationality	
		Belgians	Non Belgians
National	2007	9.652.373	932.161
	2012	9.866.884	1.169.064
	2017	9.994.312	1.327.776
	2020	10.065.990	1.426.651
Flanders	2007	5.785.746	331.694
	2012	5.897.366	453.399
	2017	5.967.101	548.910
	2020	6.010.400	618.743
FUA*	2007	222.575	13.227
	2012	227.032	19.633
	2017	229.680	23.788
	2020	230.509	27.580
FUA Core (Leuven)	2007	81.713	10.299
	2012	82.297	15.359
	2017	82.244	18.047
	2020	81.943	20.332

*The FUA consists of the municipalities of Aarschot, Bekkevort, Bertem, Bierbeek, Boutersem, Glabbeek, Herent, Holsbeek, Leuven, Lubbeek, Oud Heverlee, Rotselaar, Tielt-Winge

Table 2 – Percentage of early school leavers (persons aged 18 to 24 who did not complete upper secondary education and who are not involved in further education or training), by gender. Figures are annual averages - Source: StatBel

%		Total	Gender	
			Men	Women
National	2007	12,1	13,9	10,3
	2012	12,0	14,4	9,5
	2017*	8,9	10,4	7,3
	2019	8,4	10,5	6,2
	2020	8,1	10,2	5,9
Flanders	2007	9,3	10,9	7,6
	2012	8,7	10,5	6,8
	2017*	7,2	9,0	5,3
	2019	6,2	7,6	4,8
	2020	6,7	9,0	4,4

* Break in the results following a considerable reform of the Labour Force Survey.

Table 3 – Share of people aged 30-34 having completed higher education, by gender - Source: StatBel

%		Total	Gender	
			Men	Women
National	2007	41,5	36,6	46,4
	2012	43,9	37,1	50,7
	2017*	45,9	40,8	50,9
	2019	47,5	39,8	55,2
	2020	47,8	40,2	55,5
Flanders	2011	42,0	36,9	47,2
	2012	45,3	37,5	53,3
	2017*	46,4	39,7	53,2
	2019	48,5	39,8	57,2
	2020	49,3	40,8	57,8

* Break in the results following a considerable reform of the Labour Force Survey.

Table 4 – Percentage of young people (15-24) not in education, employment or training (NEET), by gender - Source: StatBel

		Total	Gender	
			Men	Women
National	2007	11,2	10,2	12,1
	2012	12,3	12,5	12,2
	2017*	9,3	10,0	8,7
	2019	9,3	10,1	8,4
	2020	9,2	9,8	8,6
Flanders	2007	7,4	7,3	7,7
	2012	9,2	9,4	9,0
	2017	7,2	7,7	6,6
	2019	7,5	7,8	7,2
	2020	7,3	8,0	6,6

* Break in the results following a considerable reform of the Labour Force Survey.

Table 5 – Employment rate by gender, age group and level of education - Source: StatBel

%		Total	Gender		Age				Level of education		
			Men	Women	Young age group a) 15-24	Young age group b) 25-29	25-49	50-64	Low	Middle	High
National	2007	62,0	68,7	55,3	27,5	79,4	81,4	48,0	40,5	65,9	83,7
	2012	61,8	66,9	56,8	25,3	75,9	80,2	52,4	38,1	65,2	81,7
	2017	63,1	67,5	58,7	22,7	75,1	80,1	58,5	35,5	65,1	82,2
	2020	64,7	68,4	61,0	24,1	75,7	80,8	61,7	34,8	65,9	83,5
Flanders	2007	66,1	72,3	58,8	31,5	86,1	86,8	49,3	44,5	70,2	85,9
	2012	65,9	70,7	61,0	28,1	82,5	85,9	54,6	41,4	69,3	83,9
	2017	67,5	71,9	63,1	27,5	82,2	85,8	60,8	39,5	69,5	84,0
	2020	69,4	72,7	66,0	29,2	83,1	86,4	64,7	39,8	70,5	85,5

Table 5a – Employment rate in Leuven by gender, and migration background - Source: Gemeente Stadsmonitor, Statistiek Vlaanderen

%		Total	Gender		Migration background		
			Men	Women	Belgian	EU	Non-EU
FUA Core (Leuven)	2012	67,9	70,2	65,5	76,4	47,8	43,3
	2017	69,4	71,0	67,6	77,8	57,8	46,3
	2019	71,1	73,0	69,0	78,8	61,3	48,8

Table 6 – Unemployment rate by gender, age group and level of education - Source: StatBel

%		Total	Gender		Age				Education level		
			Men	Women	Young age group a) 15-24	Young age group b) 25-29	25-49	50-64	Low	Middle	High
National	2007	7,5	6,7	8,5	18,8	10,0	6,8	4,9	13,0	7,6	3,8
	2012	7,6	7,7	7,4	19,8	11,1	7,2	4,6	14,2	7,8	4,0
	2017	7,1	7,2	7,1	19,3	10,1	6,5	5,4	14,8	7,2	4,3
	2020	5,6	5,8	5,4	15,3	7,8	5,2	4,0	12,3	5,8	3,5
Flanders	2007	4,4	3,8	5,1	11,7	5,7	3,5	4,0	7,1	4,6	2,3
	2012	4,6	4,6	4,5	12,8	6,9	4,1	3,0	8,4	4,7	2,6
	2017	4,4	4,0	4,8	12,8	5,7	3,6	3,9	8,6	4,0	3,3
	2020	3,5	3,5	3,6	10,8	5,1	3,1	2,5	6,3	3,6	2,6

Table 6a – Unemployment rate in Leuven by gender, migration background and age group - Source: Gemeente Stadsmonitor, Statistiek Vlaanderen

%		Total	Gender		Migration background			Age group	
			Men	Women	Belgian	EU	Non-EU	Young age group 15-24	50-64
FUA Core (Leuven)	2012	6,9	7,8	5,9	3,3	4,1	9,7	17,3	5,7
	2017	7,8	9,0	6,5	2,8	4,0	7,9	18,4	6,2
	2019	6,9	7,8	5,8	2,5	3,3	5,8	16,0	6,1

Table 7 – Activity rate by gender, age group and level of education - Source: StatBel for Belgium and Flanders, and Gemeente Stadsmonitor - Statistiek Vlaanderen for FUA Core.

%		Total	Gender		Age				Level of education		
			Men	Women	Young age group a) 15-24	Young age group b) 25-29	25-49	50-64	Low	Middle	High
National	2007	67,1	73,6	60,4	33,9	88,2	87,3	50,5	46,5	71,3	86,9
	2012	66,9	72,5	61,3	31,5	85,4	86,4	54,9	44,4	70,7	85,1
	2017	68,0	72,8	63,2	28,1	83,5	85,7	61,8	41,7	70,1	85,9
	2020	68,6	72,6	64,5	28,4	82,1	85,2	64,3	39,6	69,9	86,5
Flanders	2007	69,1	75,2	63,0	35,7	91,2	90,0	51,4	48,0	73,5	88,0
	2012	69,0	74,1	63,9	32,3	88,6	89,5	56,3	45,2	72,6	86,1
	2017	70,6	74,9	66,3	31,5	87,1	89,0	63,2	43,2	72,4	86,9
	2020	71,9	75,3	68,5	32,7	87,6	89,1	66,4	42,5	73,1	87,8
FUA Core (Leuven)	2012	72,7	-	-	-	-	-	-	-	-	-
	2017	74,9	-	-	-	-	-	-	-	-	-
	2019	76,0	-	-	-	-	-	-	-	-	-

Table 8 – Gap between the employment rate of Belgians and of non-EU-28 citizens, age 20-64, percentage points - Source: StatBel

%		Total	Gender	
			Men	Women
National	2007	28,7	20,4	36,0
	2012	29,7	25,1	34,2
	2017*	28,2	18,2	37,1
	2019	28,6	17,6	39,1
	2020	32,5	23,8	40,5
Flanders	2007	28,1	19,1	34,7
	2012	29,7	23,3	35,7
	2017*	30,0	17,6	39,7
	2019	25,8	13,9	37,5
	2020	28,0	17,2	37,8

* Break in the results following a considerable reform of the Labour Force Survey.

Table 9 – Percentage of households that pay more than 30% of their disposable income in housing costs, by tenure - Source: Gemeente Stadsmonitor - Statistiek Vlaanderen

%		Total	Tenure	
			Owner-occupation	Rent
Flanders	2017	18	12	47
	2020	19	13	46
FUA Core (Leuven)	2017	25	13	46
	2020	24	14	45

Table 10 - Main indicators of the Leuven housing market, year 2020 - Source: Interprovinciale Werking Data & Analyse, 2021

	Leuven	Flanders
Number of dwellings	67,060	3,238,530
% of households in home ownership	46.4	68.9
% of households in private rent	46.3	25.1
% of households in social rent	7.3	6.0
Median price apartments	230,000 €	210,000 €
Median price terraced dwellings	350,000 €	249,000 €
Median price detached dwellings	410,000 €	349,000 €

Table 11 – Percentage of people at risk of poverty (with income below 60% of the median disposable income), by gender, age group, household type, and tenure - Source: StatBel

		Total	Gender		Age				Household type				Tenure	
			Men	Women	Young age group (15-24)	25-49	50-64	65+	Households with dependent children	Households with no dependent children	Singles with children	Singles without children	Owner-occupation	Rent
National	2007	15,2	14,4	15,9	17,2	11,5	12,7	23	14,7	15,7	35,8	25,6	10,3	29,4
	2012	15,3	14,7	15,9	16,5	13,3	12,8	19,4	15,4	15,2	33,9	20,2	8,8	33,4
	2017	15,9	14,8	17	22,1	14	14,2	15,8	17,4	14,4	38,7	22,1	8,7	36,2

Table 12 – Percentage of people receiving social benefits, annual average - Source: Gemeente Stadsmonitor - Statistiek Vlaanderen

%		Total
Flanders	2012	2,65
	2017	2,81
	2019	2,87
	2020	2,90
FUA Core (Leuven)	2012	3,21
	2017	3,81
	2019	3,97
	2020	3,76

Table 13 – Life expectancy at birth, by gender, years - Source: StatBel

		Total	Gender	
			Men	Women
National	2005	79,05	76,14	81,86
	2010	80,05	77,36	82,64
	2015	80,90	78,55	83,16
	2017	81,36	78,99	83,66
	2019	81,83	79,58	84,00
Flanders	2005	79,88	77,22	82,46
	2010	80,89	78,45	83,27
	2015	81,79	79,61	83,93
	2017	82,23	80,07	84,34
	2019	82,70	80,64	84,70

The table below contains data/indicators that are able to display social inequalities in a way that is the most comparable with other urban areas. Each urban report includes this data table, which is also intending to show not only the scale and dimensions of inequalities in the functional urban area of Leuven, but indicate also the scale of missing data that makes any comparative research difficult to implement.

	National data (Belgium)	Regional data (Flanders)	FUA data (Urban Region of Leuven)	City level data (Leuven)
Population				
Population in 2007	10.584.534	6.117.440	235.802	91.942
Population in 2012	11.035.948	6.350.765	246.665	91.942
Population in 2019	11.431.406	6.589.069	256.560	101.624
Population aged 15-29 in 2007	1.958.895	1.101.814	46.029	21.657
Population aged 15-29 in 2012	2.021.737	1.122.963	48.469	23.403
Population aged 15-29 in 2019	2.038.835	1.126.586	50.410	25.201
Income/poverty				
Gini index 2007	0,263	-	-	-
Gini index 2012	0,2650	-	-	-
Gini index 2018	0,257	-	-	-
Equalized personal income quintiles (mean for the 1st quintile) 2018/2019	-	-	-	-
Equalized personal income quintiles (mean for the 2st quintile) 2018/2019	-	-	-	-
Equalized personal income quintiles (mean for the 3st quintile) 2018/2019	-	-	-	-
Equalized personal income quintiles (mean for the 4st quintile) 2018/2019	-	-	-	-
Equalized personal income quintiles (mean for the 5st quintile) 2018/2019	-	-	-	-
At risk of poverty rate 2007	15,2%	-	-	-
At risk of poverty rate 2012	15,3%	-	-	-
At risk of poverty rate 2018	16,4%	-	-	-
At risk of poverty aged 15-29 2007/2008	-	-	-	-
At risk of poverty aged 15-29 2011/2012	-	-	-	-
At risk of poverty aged 15-29	-	-	-	-

	National data (Belgium)	Regional data (Flanders)	FUA data (Urban Region of Leuven)	City level data (Leuven)
2018/2019				
Housing				
Share of housing below market rates (social housing) 2008/2009	-	-	-	-
Share of housing below market rates (social housing) 2011/2012	-	-	-	-
Share of housing below market rates (social housing) 2019	-	-	-	-
Average housing price/average income 2007/2008	-	-	-	-
Average housing price/average income 2012	-	-	-	-
Average housing price/average income 2018	-	-	-	-
Education				
Early leavers from education and training 2007	12,1%	9,3%	-	-
Early leavers from education and training 2012	12,0%	8,7%	-	11,3%
Early leavers from education and training 2019	8,4%	6,2%	-	16,1%
Share of inhabitants aged 15-64 with a maximum ISCED 1 (2) education 2007/2008	-	-	-	-
Share of inhabitants aged 15-64 with a maximum ISCED 1 (2) education 2011/2012	-	-	-	-
Share of inhabitants aged 15-64 with a maximum ISCED 1 (2) education 2018/2019	-	-	-	-
Enrolment in upper secondary school 2007/2008	-	-	-	-
Enrolment in upper secondary school 2011/2012	-	-	-	-
Enrolment in upper secondary school 2018/2019	-	-	-	-
Employment				
NEET youth aged 15- 24 2007	11,2%	7,4%	-	-
NEET youth aged 15-24 2012	12,3%	9,2%	-	-

	National data (Belgium)	Regional data (Flanders)	FUA data (Urban Region of Leuven)	City level data (Leuven)
NEET youth aged 15-24 2019	9,3%	7,5	-	-
Employment rate 2007	62,0%	66,1%	-	-
Employment rate 2012	61,8%	65,9%	-	67,9%
Employment rate 2019	65,3%	70,3%	-	71,1%
Employment rate aged 15-29 2007/2008	-	-	-	-
Employment rate aged 15-29 2011/2012	-	-	-	-
Employment rate aged 15-29 2018/2019	-	-	-	-
Unemployment rate 2007	7,5%	4,4%	-	-
Unemployment rate 2012	7,6%	4,6%	-	6,9%
Unemployment rate 2019	5,4%	3,3%	-	6,9%
Unemployment rate aged 15-29 2007/2008	-	-	-	-
Unemployment rate aged 15-29 2011/2012	-	-	-	-
Unemployment rate aged 15-29 2018/2019	-	-	-	-
Share of precarious employment 2007/2008	-	-	-	-
Share of precarious employment 2011/2012	-	-	-	-
Share of precarious employment 2018/2019	-	-	-	-
Share of precarious employment aged 15-29 2007/2008	-	-	-	-
Share of precarious employment aged 15-29 2011/2012	-	-	-	-
Share of precarious employment aged 15-29 2018/2019	-	-	-	-
Health				
Life expectancy 2007/2008	-	-	-	-
Life expectancy 2011/2012	-	-	-	-
Life expectancy 2019	81,83	82,70	-	-
Teenage birth rate 2007/2008	-	-	-	-
Teenage birth rate 2011/2012	-	-	-	-
Teenage birth rate 2018/2019	-	-	-	-