

Belgium

Exchange rate: US\$1.00 = 0.83 euro (€).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1900 (old age) and 1944 (disability).

Current laws: 1967 (old age and survivors), 1994, and 2001 (guaranteed income).

Type of program: Social insurance system.

Coverage

Employed persons.

Special systems for self-employed persons and civil servants.

Source of Funds

Insured person: 7.5% of reference earnings (old age and survivors). Pensioners and prepensioners contribute from 0.5% to 2% of the pension or employment with a company supplement (formerly prepension, see Unemployment).

Reference earnings are 100% of the insured person's gross earnings for white-collar workers and 108% of the insured person's gross earnings for blue-collar workers.

See Sickness and Maternity for disability pensions and funeral grants.

Self-employed person: Not applicable.

Employer: 8.86% of reference earnings (old age and survivors).

Reference earnings are 100% of the insured person's gross earnings for white-collar workers and 108% of the insured person's gross earnings for blue-collar workers.

See Sickness and Maternity for disability pensions and funeral grants.

Government: Provides annual subsidies.

Qualifying Conditions

Old-age pension: Age 65 (rising to age 66 in 2025 and to age 67 in 2030) with at least 45 years of coverage; certain workers, such as miners, seafarers, and civil aviation flight crews, can retire earlier under certain conditions.

Guaranteed minimum pension: Paid with at least 66.7% of a full career (based on the equivalent of 208 days a year of full-time work).

Partial pension: Meets the age requirement for the old-age pension but has less than 45 years of coverage.

Early pension: Age 63 with at least 41 years (rising to 42 years in 2019) of coverage. The age requirement is reduced for certain workers with longer careers.

Pension bonus: Paid if the insured continues to work after reaching the early retirement age or has at least 44 years of coverage. The pension bonus is gradually being phased out and is only paid to persons with accrued rights as of December 1, 2014.

Holiday allowance: An allowance is paid.

Divorced spouse's pension: Age 60 and the divorced spouse of a pensioner.

The divorced spouse's pension ceases upon remarriage and resumes if the insured divorces or is widowed.

Guaranteed income for the elderly (means tested): Age 65.

Means test: Monthly income (excluding family allowances, alimony, and certain other benefits) must not exceed €1,083.28 if the insured lives alone; €722.18 if cohabiting.

Disability pension: Must have at least a 66.7% assessed loss of earning capacity in the usual occupation, have completed at least 180 days of actual or credited work (or 800 hours for part-time workers) in the 12 months before the disability began, and have met the legal requirements for a regular worker in the 30 days before the disability began.

Regular workers generally work 38 hours a week; certain periods of inactivity may count toward meeting the requirement.

Spouse's pension and transition allowance: There is no minimum qualifying period.

Eligible survivors include a widow(er) (same sex or opposite sex) who was married to the deceased for at least one year (periods of legal cohabitation immediately preceding the marriage are taken into account); conditions are waived if a child was born during the marriage (or within 300 days following the insured's death) or if the insured's death was the result of an accident that occurred or an occupational disease that began after the date of marriage.

Guaranteed minimum pension: Paid if the deceased had at least 66.7% of a full career (based on the equivalent of 208 days a year of full-time work).

Holiday allowance: An allowance is paid.

The widow(er)'s pension ceases upon remarriage or cohabitation.

Old-Age Benefits

Old-age pension: 60% of the insured's lifetime average earnings is paid (75% for a married couple if the spouse has no income). Past earnings are adjusted to reflect wage and price changes.

For each year of the insured's career, the minimum adjusted earnings used to calculate benefits are €24,247.04.

For each year of the insured's career, the maximum adjusted earnings used to calculate benefits are €55,657.47 (2017).

Guaranteed minimum pension: The difference between the old-age pension and €14,548.22 (for a single person) or €18,179.54 (for a couple) a year is paid with a full career. If the insured contributed for at least 66.7% but less than 100% of a full career, the guaranteed minimum pension is proportionally reduced depending on the number of years of contributions.

Partial pension: A reduced pension is paid based on the number of years of coverage less than that required for a full career record. The guaranteed minimum pension may be paid if the amount of the partial pension is less than the guaranteed minimum pension.

Early pension: Calculated in the same way as the old-age pension.

Pension bonus: A monthly bonus of €2,252.4 multiplied by the number of days of work performed from January 1 in the year in which the insured reaches age 62 (or the year in which the insured starts his or her 44th year of work) to the last day of the month preceding retirement, or the final day of the month in which the insured reaches age 65 (before 2014). The pension bonus is gradually being phased out and is only paid to those with accrued rights as of December 1, 2014.

Holiday allowance: €738.45 (for a single person) or €923.09 (for a couple) is paid annually in May from the second year that the insured receives a pension (unless the insured receives certain other benefits).

Divorced spouse's pension: Calculated in the same way as the old-age pension of the insured's ex-spouse (based on 62.5% of the ex-spouse's average lifetime earnings minus any pension income earned by the insured in his or her own right). Periods out of marriage are excluded.

Guaranteed income for the elderly (means tested): €1,083.28 a month is paid if the insured lives alone, resides with children receiving certain child benefits, or meets other specific conditions; €722.18 a month if cohabiting.

Benefit adjustment: Benefits are adjusted periodically based on changes in the retail price index.

Permanent Disability Benefits

Disability pension: 65% of reference earnings is paid with dependents; 40% if the insured cohabits but has no dependents; 55% if the insured lives alone. The pension is paid after a one-year waiting period.

Reference earnings are the earnings the insured would have received on the date the disability began.

The maximum daily earnings used to calculate benefits depends on the date the disability began: from April 1, 2015 to December 31, 2017, €138.6297; on or after January 1, 2018, €139.7388.

The minimum daily disability pension for a regular worker is €58.68 with dependents; €39.98 if the insured cohabits but has no dependents; €46.96 if the insured lives alone. If the insured does not meet the legal requirements for a regular worker, the minimum daily disability pension is €45.78 with no dependents; €34.33 with dependents.

Regular workers generally work 38 hours a week; certain periods of inactivity may count toward meeting the requirement.

The maximum daily disability pension depends on the date the disability began.

Survivor Benefits

Spouse's pension and transition allowance: 80% of the old-age pension the deceased received or was entitled to receive is paid for life if the widow(er) is aged 46 and six months (gradually rising by six months each year until reaching age 50 by 2025) or older (any age if at least 66% permanently disabled); for 12 months (24 months with a dependent child) if the widow(er) is younger than age 46 and six months (gradually rising to age 50 by 2025).

If the deceased had less than 45 years of coverage, the pension is calculated based on the ratio of the number of years worked to the number of years from age 20 and the year before the death.

Guaranteed minimum pension: The difference between the spouse's pension and €14,353.79 is paid if the deceased had a full career. If the deceased contributed for at least 66.7% but less than 100% of a full career, a proportionately reduced minimum pension is paid.

The maximum survivor pension plus the widow(er)'s own pension entitlement is 110% of the value of his or her own full pension entitlement.

Holiday allowance: €738.45 a year is paid in May.

Benefit adjustment: Benefits are adjusted periodically based on changes in the retail price index.

Administrative Organization

Social Security Federal Public Service (<https://socialsecurity.belgium.be/>) provides general supervision.

National Social Security Office (<https://www.onss.be/>) collects contributions.

National Pensions Office (<http://www.sfpd.fgov.be/>) administers old-age and survivor pensions and is responsible for the financial management of the program.

National Sickness and Invalidity Insurance Institute (<http://www.inami.fgov.be/>) administers disability benefits.

Sickness and Maternity

Regulatory Framework

First law: 1894 (mutual benefit societies).

Current law: 1994 (mandatory health insurance and benefits).

Type of program: Social insurance system.

Coverage

Employed persons who are members of a mutual benefit society or an auxiliary sickness and disability insurance fund.

Pensioners and other social security beneficiaries are covered for medical benefits.

Voluntary coverage is available.

Special systems for self-employed persons and seamen.

Source of Funds

Insured person: 3.55% of reference earnings (medical benefits) and 1.15% of reference earnings (cash sickness benefits and disability pensions). Contributions are waived for pensioners with monthly pension income below €1,470.90; €1,743.22 with dependents.

Reference earnings are 100% of the insured person's gross earnings for white-collar workers and 108% of the insured person's gross earnings for blue-collar workers.

Self-employed person: Not applicable.

Employer: 3.8% of reference earnings (medical benefits), 2.2% of reference earnings (cash sickness benefits and disability pensions), and 0.15% of reference earnings (maternity benefits).

Reference earnings are 100% of the insured's gross earnings for white-collar workers and 108% of the insured's gross earnings for blue-collar workers.

Government: Provides subsidies and the proceeds from earmarked taxes and surcharges.

Qualifying Conditions

Cash sickness benefit: Must have been covered for the 12 months before the incapacity began, completed at least 180 days of actual or credited work (800 hours for part-time workers) in the 12 months before the incapacity began, and met the legal requirements for a regular worker during the 30 days before the incapacity began.

Regular workers generally work 38 hours a week; certain periods of inactivity may count toward meeting the requirement.

Cash maternity benefit: Must have been covered for the six months before the maternity benefit began, completed at least 120 days of actual or credited work (400 hours for

part-time workers) in the six months before the maternity leave began, and met the legal requirements for a regular worker during the last 30 days before the incapacity began.

Regular workers generally work 38 hours a week; certain periods of inactivity may count toward meeting the requirement.

Cash birth grant (employment-related and social assistance): See Family Allowances.

Cash adoption grant (employment-related and social assistance): See Family Allowances.

Medical benefits: There is no minimum qualifying period (six months of coverage are required under certain conditions).

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's earnings is paid after a 30-day waiting period for white-collar workers or a 15-day waiting period for blue-collar workers (during which the employer pays benefits).

The maximum daily earnings used to calculate benefits are €139.7388.

If the sickness lasts seven months or more, the minimum daily sickness benefit for a regular worker is €58.68 with dependents; €39.98 if the insured cohabits but has no dependents; €46.96 if the insured lives alone. If the insured does not meet the legal requirements for a regular worker, the minimum daily sickness benefit is €45.78 with no dependents; €34.33 with dependents.

Maternity benefit: 82% of the insured's total earnings is paid for the first 30 days; 75% (up to a maximum) from the 31st day up to 15 weeks (19 weeks for multiple births), including from one week to six weeks (eight weeks for multiple births) before the expected date of childbirth and at least nine weeks after childbirth.

The maximum daily earnings used to calculate benefits are €139.7388. (Not all earnings are subject to a maximum.)

Birth grant (employment-related and social assistance): See Family Allowances.

Adoption grant (employment-related and social assistance): See Family Allowances.

Workers' Medical Benefits

General and specialist care, surgery, hospitalization, medicine, laboratory services, maternity care, dental care, nursing, rehabilitation, transportation, and appliances.

Copayments vary depending on the insured's income and status.

There is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Social Security Public Federal Service (<https://socialsecurity.belgium.be/>) provides general supervision.

National Social Security Office (<https://www.onss.be/>) collects contributions.

National Sickness and Invalidity Insurance Institute (<http://www.inami.fgov.be/>) and various management committees coordinate the cash and medical benefits program.

Local agencies (including about 65 approved mutual benefit societies represented by five national unions) and a separate fund for railway employees pay benefits. Public auxiliary fund district offices pay benefits for persons not belonging to a mutual society.

Work Injury

Regulatory Framework

First laws: 1903 (work accidents) and 1927 (occupational diseases).

Current laws: 1970 (occupational diseases) and 1971 (work accidents).

Type of program: Social insurance system.

Coverage

Employed persons, including casual labor.

Exclusions: Self-employed persons.

Special system for public-sector employees.

Source of Funds

Insured person

Work injury: None.

Occupational disease: None.

Self-employed person

Work injury: Not applicable.

Occupational disease: Not applicable.

Employer

Work injury: 0.32% of reference earnings plus an insurance premium that varies depending on the assessed degree of risk.

Occupational disease: 1% of reference earnings plus 0.01% for asbestos-related illnesses.

There are no minimum or maximum earnings used to calculate contributions.

Reference earnings are 100% of the insured person's gross earnings for white-collar workers and 108% of the insured person's gross earnings for blue-collar workers.

Government

Work injury: None.

Occupational disease: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

90% of reference earnings is paid until recovery or certification of permanent disability.

Daily reference earnings are 1/365th of the insured's annual earnings for the year before the accident or the interruption of work because of an occupational disease. For a temporary disability benefit for an occupational disease, the disability must last at least 15 days.

The minimum annual earnings used to calculate benefits are €6,699.73.

The maximum annual earnings used to calculate benefits are €43,460.34.

Benefit adjustment: Benefits are adjusted periodically based on changes in the retail price index.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 100% of reference earnings is paid.

Reference earnings are the insured's total earnings in the year before the accident or the cessation of work because of an occupational disease.

The minimum annual earnings used to calculate benefits are €6,699.73.

The maximum annual earnings used to calculate benefits are €43,460.34.

Partial disability: For an assessed degree of disability greater than 10% but less than 100%, a percentage of reference earnings is paid based on the assessed degree of disability. The percentage paid is reduced by half for an assessed degree of disability of less than 5% and by a quarter for an assessed degree of disability of 5% to 10%.

Constant-attendance supplement: Varies depending on the assessed degree of need for assistance, up to 12 times the average monthly guaranteed income for a full-time worker. The supplement ceases on the 91st day of hospitalization.

The average monthly guaranteed income for a full-time worker is €1,541.67.

The permanent disability pension is payable abroad.

Benefit adjustment: Benefits are adjusted periodically based on changes in the retail price index (except for benefits paid for an assessed degree of disability of less than 16%).

Workers' Medical Benefits

Benefits include medical treatment, surgery, dental treatment, hospitalization, medicine, appliances, and transportation. Reimbursements are made according to a schedule in law.

Survivor Benefits

Survivor pension

Spouse's pension: 30% of the deceased's covered earnings is paid to a same sex or opposite sex widow(er) or cohabiting civil partner.

The widow(er)'s pension does not cease upon remarriage or cohabitation.

The minimum annual earnings used to calculate benefits are €6,699.73.

The maximum annual earnings used to calculate benefits are €43,460.34.

The spouse's pension is payable abroad.

Orphan's pension: 15% of the deceased's covered earnings is paid to each child younger than age 18 (aged 18 or older if entitled to family allowances); 20% for a full orphan.

The maximum combined orphan's pension is 45% of the deceased's covered earnings; 60% for full orphans.

The orphan's pension is payable abroad.

Other eligible survivor's pension: If there are no eligible orphans, a pension is paid to parents, grandchildren, and brothers or sisters younger than age 18.

The maximum combined survivor benefit is 75% of the deceased's covered earnings.

The other eligible survivor's pension payable abroad.

Benefit adjustment: Benefits are adjusted periodically based on changes in the retail price index.

Funeral grant: A lump sum of 30 days of the deceased's earnings is paid. Transportation costs (including abroad) are also covered.

The minimum funeral grant is the same as the sickness benefit.

Administrative Organization

Social Security Federal Public Service (<https://socialsecurity.belgium.be/>) provides general supervision.

Federal Agency for Occupational Risks (<http://fedris.be/>), managed by a board of representatives of employers and workers, administers the program and supervises the disbursement of benefits paid by private companies.

Unemployment

Regulatory Framework

First law: 1920.

Current laws: 1944 (social security) and 1991 (unemployment regulation).

Type of program: Social insurance system.

Coverage

Employed persons, first-time job seekers, certain categories of students, and workers with disabilities.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 0.87% of reference earnings.

Reference earnings are 100% of the insured person's gross earnings for white-collar workers and 108% of the insured person's gross earnings for blue-collar workers.

Self-employed person: Not applicable.

Employer: 1.46% of reference earnings. In certain cases, an additional 1.6% of reference earnings is paid by employers with more than 10 employees.

Reference earnings are 100% of the insured person's gross earnings for white-collar workers and 108% of the insured person's gross earnings for blue-collar workers.

Government: Covers any deficit; contributes as an employer.

Qualifying Conditions

Unemployment benefit: The minimum coverage period varies depending on age. If younger than age 36, at least 312 days of covered or deemed employment in the 21 months before the claim is made; if aged 36 to 50, 468 days in 33 months; if older than age 50, 624 days in the 42 months before the claim is made. The insured must register at an unemployment office and be capable of and available for work. Unemployment must be involuntary; if voluntary, the insured is either disqualified for four to 52 weeks or is ineligible for benefits.

Job search benefit: Must be younger than age 25 and not qualify for the unemployment benefit. The job seeker must have completed compulsory education, be enrolled in a 310-day training course, be registered at an unemployment office, and have received at least two positive evaluations.

Employment with a company supplement (formerly prepension): Aged 62 or older with at least 40 years (men) or 34 years (women, gradually rising by one year each year until reaching 40 years by 2024) of employment.

Aged unemployed person's supplement: Aged 55 or older with at least 20 years of employment, unemployed for

at least 12 months, and not entitled to the employment with a company supplement (formerly prepension). The benefit is gradually being phased out and is only paid to those with accrued rights of at least one day in 2014. No new supplements will be awarded starting in 2020.

Unemployment Benefits

Unemployment benefit: The benefit varies depending on the insured's family status and the period of unemployment. For the first three months of unemployment, the benefit is 65% of the insured's average daily earnings; for the next nine months, 60% of average daily earnings. An additional two-month period based on each year of salaried employment is paid for up to 36 months. For the first 12 months of the additional period, the benefit is 60% of average daily earnings if the insured is cohabiting or has dependents (a spouse, partner, or a person with no individual income or for whom alimony is paid); 55% if the insured lives alone; or 40% if the insured is cohabiting with a person with individual income. For the rest of the additional period, the benefit is gradually reduced up to a flat-rate monthly benefit calculated based on the insured's family status.

Average daily earnings are based on the insured's last monthly earnings, up to €2,619.09 for the first six months of benefit; €2,441.04 for the next six months; and €2,281.09 after the first 12 months.

If the insured did not work at least four consecutive months with the same employer before applying for benefits or had monthly earnings below €1,562.59, the benefit is based on monthly earnings of €1,562.59.

Job search benefit: The benefit varies depending on the insured's age and family status. For a single person living alone, €340.08 a month is paid if younger than age 18; €534.30 a month if aged 18 to 20; €892.30 a month if aged 21 or older. If the insured is cohabiting or has dependents (a spouse, partner, or another person with no individual income or for whom alimony is paid), €1,214.20 a month is paid regardless of age. For an insured person cohabiting with a person with an income, €286.00 a month is paid if younger than age 18 (€309.92 a month with no or low income from certain social benefits); €456.04 a month is paid if aged 18 or older (€309.92 a month with no or low income from certain social benefits).

The benefit is paid for up to 36 months (may be extended for another six months under certain conditions).

Employment with a company supplement (formerly prepension): 50% of the difference between the monthly benefit (calculated as 60% of the insured's last gross earnings) and the insured's net earnings (gross earnings up to €3,953.88, reduced by social contributions and certain other deductions) is paid. The supplement may be paid until the insured reaches the normal retirement age.

Aged unemployed person's supplement: A monthly supplement is paid based on age and family status.

Benefit adjustment: Benefits are adjusted periodically based on changes in the retail price index.

Administrative Organization

Employment, Labor, and Social Dialogue Federal Public Service (<http://www.emploi.belgique.be/>) provides general supervision.

National Social Security Office (<https://www.onss.be/>) collects contributions.

National Employment Office (<http://www.onem.be/>) adjudicates claims, supervises the agencies that pay benefits, and oversees employment policies through 30 regional offices.

Public Payment Office, or trade unions for their own members, pays benefits at the local level.

Family Allowances

Regulatory Framework

First law: 1930.

Current laws: 1939 (family allowances), 1965 (civil servants), and 1971 (guaranteed family allowances).

Type of program: Employment-related (family allowances) and social assistance (guaranteed family allowances) system.

Coverage

Employment related: Children of salaried workers (including unemployed, retired, sick, disabled, or deceased workers) and self-employed workers.

Special systems for civil servants.

Social assistance: Needy children who are not covered by any other family benefits under any statutory or bilateral system.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is financed through general revenues.

Qualifying Conditions

Family allowances (employment-related): Paid without conditions until the last day of August of the calendar year in which the child reaches age 18 (age 21 if disabled or no limit if disabled and aged 21 or older before July 1, 1987; age 25 if a student, an apprentice, or a job seeker registered for 360 days and not receiving earnings or social benefits of more than €541.09).

Eligible children include the insured's children, the children of the insured's partner, children adopted under certain conditions, brothers and sisters, and certain other children in the insured's household.

Guaranteed family benefits (social assistance, means tested): Paid to needy families with one or more children up to age 18 (age 25 if a student, an apprentice, or a job seeker registered for 360 days and not receiving earnings or social benefits of more than €541.09) with at least five years of continuous residence in Belgium (some exceptions apply). Must not receive any other family allowances (including from another country or international organization).

Means test: Annual income must be less than €2,452.41 for a single person or €2,531.55 for a couple.

Family Allowance Benefits

Basic family allowance (employment-related): €93.93 (€92.09 in the Flemish Region) a month is paid for the first eligible child; €173.80 (€170.80 in the Flemish Region) a month for the second child; €259.49 (€254.40 in the Flemish Region) a month for the third child and each subsequent child. Each orphan receives €360.83 (€353.76 in the Flemish Region) a month.

Social supplement (employment-related): €47.81 (€46.88 in the Flemish Region) a month is paid for the first eligible child of a pensioner, a single parent, or a person unemployed for longer than six months, and €102.88 (€100.86 in the Flemish Region) a month is paid for the first eligible child of a worker with a disability; €29.64 (€29.06 in the Flemish Region) a month for the second child of a pensioner, a single parent, a person unemployed for longer than six months, or a worker with a disability; €5.20 (€5.10 in the Flemish Region) a month for the third child and each subsequent child of a pensioner, a person unemployed for longer than six months, or a worker with a disability (the third child in a single-parent family receives €23.90 (€23.43 in the Flemish Region) a month under certain conditions).

Guaranteed family benefits and social supplement (social assistance, means tested): €136.24 a month is paid for the first eligible child up to age 5, €167.60 a month if aged 6 to 11, €184.16 a month if aged 12 to 17, and €197.17 a month if aged 18 or older; €195.54 a month is paid for the second child up to age 5, €226.9 a month if aged 6 to 11, €243.46 a month if aged 12 to 17, and €256.47 a month if aged 18 or older; and €254.41 a month is paid for the third child and each subsequent child up to age 5 (€272.38 a month to single-parent families), €285.77 a month if aged 6 to 11 (€303.74 a month to single-parent families); €302.33 a month if aged 12 to 17 (€320.30 a month to single-parent

families), and €315.34 a month if aged 18 to 25 (€333.31 a month to single-parent families).

Lump-sum allowance: €60.58 is paid before the child is placed in an institution.

Age supplement (employment-related): For a healthy first child not entitled to the social supplement, the monthly benefit is €16.36 (€16.04 in the Flemish Region) if aged 6 to 11; €24.92 (€24.43 in the Flemish Region) if aged 12 to 17; €28.72 (€28.16 in the Flemish Region) if aged 18 to 24. For other children or for any sick child, the monthly benefit is €32.63 (€31.99 in the Flemish Region) if aged 6 to 11; €49.86 (€48.88 in the Flemish Region) if aged 12 to 17; €63.40 (€62.15 in the Flemish Region) if aged 18 to 24.

Annual supplement (employment-related and social assistance): An annual supplement of €20.81 (€20.40 in the Flemish Region) is paid in August for each child up to age 5; €44.74 (€43.86 in the Flemish Region) if aged 6 to 11; €62.42 (€61.20 in the Flemish Region) if aged 12 to 17; €83.23 (€81.60 in the Flemish Region) if aged 18 to 24. For children receiving the social supplement, the annual supplement is €28.72 (€28.16 in the Flemish Region) for each child up to age 5; €60.95 (€59.76 in the Flemish Region) if aged 6 to 11; €85.33 (€83.66 in the Flemish Region) if aged 12 to 17; €114.88 (€112.62 in the Flemish Region) if aged 18 to 24.

Sick or disabled child supplement (employment-related): Supplements are awarded depending on the effect of the illness on the physical and mental capacity of the child, and the implications for the child's next of kin. The monthly supplement varies from €80.57 to €549.12 (€80.75 to €538.36 in the Flemish Region).

Birth grant (employment-related and social assistance): A lump sum of €1,272.52 (€1,247.58 in the Flemish Region) is paid for the first birth (or each child for multiple births); €957.42 (€938.66 in the Flemish Region) for the second child and each subsequent birth.

Adoption grant (employment-related and social assistance): A lump sum of €1,272.52 (€1,247.58 in the Flemish Region) is paid for each adopted child.

Benefit adjustment: Benefits are adjusted periodically for wage and price changes and other economic factors.

Administrative Organization

Federal Agency for Family Allowances (<http://www.famifed.be/>) monitors and disburses funds to private funds, and administers allowances to families not covered by a private fund.

Private family allowance funds pay benefits.