

Different social security statuses

Introduction

Someone who is working in Belgium, pays social contributions in order to benefit from social protection. This is what we call the social status. There are three different social statuses in Belgium: the status of an independent worker, of a salaried worker and of a civil servant. Though occasionally legislation takes into account the characteristics of the artist's statute, there is no specific social status for this category of workers. This recapitulative document aims to list the key points about the different existing statuses.

As the main social statuses are those of the salaried and independent workers, this document will start by outlining a global comparison of these two statuses and the relevant social protections.

Salaried vs independent worker : some key Characteristics

Independent	Salaried
Freely decides how he works	A relationship of subordination can exist in work relations
Has to take care of all aspects related to work by himself (administration, accounting,...)	A contract details the roles and duties of the employer and employee in the work relation
Financial risks (bankruptcy, recovering of debts,...)	Wage guarantee
Specific costs (Office costs, accounting, social security service, insurances,...)	Costs taken care of by the employer

Social contributions and personal income tax

	Independent	Salaried
Social contributions [Levies to protect the citizen against social risks and contingencies such as unemployment, illness, accidents, ...]	The contributions are paid to the INASTI (Social security fund for independent workers)	The contributions are paid to the ONSS (Social security fund for salaried workers)
	The social contributions are paid on a trimestral basis	The social contributions are immediately deducted from every wage

	<p>The first 3 years of the independent activity, the social contributions that are due are based on a minimum lump sum. The fourth year of the activity, the amount of the contributions is recalculated according to the income of the first year (the fifth year is recalculated based on the second year and so on) and leads to a regularisation. As such there is an imbalance between the amount of the paid social contributions and the actual income.</p>	<p>The social contributions are proportional to the income and are definitive</p>
<p>Social contributions (continued)</p>		
	<p>Social contributions in accordance with the net income (after deduction of charges):</p> <ul style="list-style-type: none"> - 22% of income inferior or equal to 55.405,04€ - 22% of income of 55.405,04€ plus 14,16% of the difference of between the income located in the intermediate bracket (55.405,04€ - 81.649,49€) and 55.405,04€ - 0% of the income superior to 81.649,49€ 	<p>Employer's contribution (+- 32%) + personal contribution (13,07%)</p>

	Independent		Salaried
Personal income tax [Levies practiced by public administrations to finance their functioning (e.g. mobility, education, justice,...)]	Taxable income bracket 0–8.350€ 8.350€-11.890€ 11.890-19.810€ 19.810-36.300€ ≥ 36.300€	Tax percentage 25% 30% 40% 45% 50%	<i>Idem</i>
	The single taxpayer may have a tax free amount of 6.800€, each spouse has the right to the same amount. This amount is increased in function of the number of children.		<i>Idem</i>

Social protection

Health care	Big and small risks are completely or partially reimbursed by your insurance company	<i>Idem</i>
Sickness and disability benefit	1 st month: no benefit	The first 30 days: the employer continues to pay the regular wage
	From the 2 nd to the 12 th month, per day: -52,43€, with dependants -40,30€, single person - 32,73€, cohabitant	The 31 st day until the 12 th month, per day: 60% of the gross wage for head of the household and single person, with a maximum of 77,41€ (week of 6 days)
Work accidents and occupational disease	No specific social security cover. See the amounts above. Often a complementary insurance is purchased to cover this risk.	For the first 30 days: the employer continues to pay the regular wage From the 31 st day until the 12 th month: 90% of the average annual wage (capped) From the 13 th month on: 100% of the average annual wage (capped) The annual amount is capped at 38.564,91€
Family allowance	Basic amount per month: 1 st child: 84,43€ 2 nd child: 167,05€ 3 rd child and more: 249,41€	Basic amount per month: 1 st child: 90,28€ 2 nd child: 167,05€ 3 rd child et more: 249,41€

Allocation for childbirth	1 st child: 1.223,11€ 2 nd child: 920,25€	<i>Idem</i>
Maternity leave	Minimum 3 weeks mandatory + 5 weeks optional	15 weeks
Pension	<p>The pension is calculated in accordance with the number of years on has been working as an independent worker as well as with the received remuneration. At an equivalent career and wage, the pension of independent workers will be slightly inferior to the pension of salaried workers.</p> <p>Full career, per month, minimum: Household pension: 1.363,27€ Pension of single person: 1.047,82€</p> <p>If an independent worker wishes to obtain a bigger pension,(s) he can conclude an insurance contract for a Free supplementary pension.</p>	<p>The pension is calculated in accordance with the number of years of the professional career as well as with remunerations received during this career.</p> <p>Full career, per month, minimum: Household pension: 1.384,40€ Single person pension: 1.109,47€</p> <p>Possibility to get complementary pensions: 2nd pillar (firm) or 3rd pillar (individual)</p>
Loosing a job	<p>An independent worker who doesn't perceive a remuneration during a certain amount of time does not receive a replacement income.</p> <p>In case of bankruptcy: Allowance for a financial benefit equivalent to the monthly amount of the minimum pension for an independent worker, during a period of maximum 12 months.</p>	The salaried worker who loses his job can benefit from unemployment benefits during the period of professional inactivity.

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