

2025



Research on age discrimination in Belgium

Improving Equality Data Collection in Belgium III



UNIA

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Synopsis

In this report, we discuss the extent to which age discrimination occurs in Belgium and the forms it can take, based on the experiences of people aged 16 and over. We examine nine areas of life: (1) paid work, (2) unpaid work, (3) housing, (4) financial services, (5) public services, social security and social services, (6) healthcare and assistance, (7) mobility, (8) public space, leisure, hospitality and shops, and (9) Digitalisation. In addition, we highlight how age discrimination intersects with discrimination against racialised people, persons with disabilities, persons living in poverty, LGBTI+ persons and discrimination based on gender.

Our findings are based on a large-scale survey of 2.462 participants, an analysis of reports of age discrimination that Unia received in 2024, and six intersectional focus group discussions.

The results are striking in every age group, at least one in three people say they have experienced age discrimination in the past 12 months. Moreover, in every area of life that we surveyed, at least one in ten people report age discrimination. The figures and testimonies not only demonstrate how age discrimination occurs, but also how it is intertwined with other forms of exclusion. The impact is considerable: people who are confronted with age discrimination experience damage to their mental and physical well-being and to their social and economic position, among other things.

This report contributes to making age discrimination in Belgium more visible and demonstrates the need to actively tackle inequality based on age.

Glossary

Young people / older people / 'too old' / 'too young'

Classifying people into groups based on their age is a process of social construction. There are therefore no fixed definitions of 'young people' or 'older people'. For the readability of the report and the usability of the results for policymakers, we use these terms as follows in this report.

We refer to 'young people' when we talk about people aged 30 or younger. This is based on the age limit generally used in Belgium for youth policy.

We refer to 'older people' when talking about people over the age of 60. Policies aimed at older people use different age limits, but 60 seems to be the most common in Belgium (and is also independent of changing limits such as the retirement age).

However, whether someone is considered 'too young' or 'too old' and therefore experiences age discrimination is highly context-dependent (e.g. someone aged 40 may be 'too young' in one context and 'too old' in another). That is why we regularly talk about people who are considered 'too young' or 'too old'. This is not about the actual age of the person, but about perceptions, norms and prejudices that play a role in a specific situation.

Intersectionality / intersectional discrimination

An intersectional approach emphasises how people's social positions are determined by multiple personal characteristics. Different forms of discrimination can interact and reinforce each other, creating specific forms of oppression and unique, complex forms of discrimination (Crenshaw, 1989). For example, age discrimination can interact with sexism, racism or ableism for individuals who find themselves at the intersection of multiple characteristics. More information can be found on the [website of Unia](#).

Gender

In this study, we use the term 'gender'. Gender refers to the set of social ideas, norms and expectations surrounding masculinity and femininity (RoSa vzw, n.d. a). We use this umbrella term because this study describes experiences with these expectations and norms, and the system that structures those experiences. We therefore use the term 'gender' or 'genders' to refer to a person's gender identity: the personal and individual experience of one's own gender. This may or may not correspond to the sex assigned at birth (Unia, 2021). We also sometimes refer here to gender expression: the way in which people express their gender identity and are perceived by others (Unia, 2021). Gender issues fall within the mandate of the Institute for the Equality of Women and Men 'IGVM'.

Poverty

Poverty is understood as multidimensional, taking into account not only financial barriers, but also people's living situation, health, family situation, social network, etc. Nevertheless, it is emphasised that sufficient attention must be paid in policy to the financial dimension of poverty (Combat Poverty, Pre-cariousness and Social Exclusion Service, 2023). In this study, the survey looks at a subjective assessment of whether people find it easy or difficult to make ends meet. A multidimensional interpretation is applied in the focus group discussions.

Racialised people

This term, which originates from English-language sociological literature, refers to the process of 'racialisation': assigning a so-called 'race' to people, whereby that 'race' is considered inferior to the white 'race'. The term focuses on structural racism in society, which places people in a racial hierarchy and leads to inequalities (Unia, n.d.). We therefore use the term 'racialised people' at group level to refer to groups that are more likely to experience racism in Belgian society as a result of the process of racialisation.

Who exactly are we referring to when we talk about 'racialised people' in this study? For the focus group discussions, people could choose for themselves whether they wanted to participate in the theme of racism, so it was a case of self-selection. For the survey, racialised people were classified based on two questions, one about their geographical origins and one about belonging to certain groups (based on Unia, 2024a; see Appendix A for the specific wording). Persons who only had origins in Belgium/ the EU and who only identified as white were considered non-racialised people. Individuals who (also) indicated a different geographical origin or who (also) identified with a different group were considered to be individuals who may be at higher risk of racism and therefore racialised people. This is a pragmatic approach based on limited information, which is far from perfect. The group of 'racialised people' therefore consists of persons with very diverse origins, who may be affected to varying degrees and in different ways by processes of racialisation in Belgium (e.g. based on their skin colour, language, cultural background, etc.).

When referring to an individual (in the discussion of qualitative data), we use a more specific term where possible, preferably the term used by the person themselves (e.g. a black person, a Moroccan person). .

Disability

Persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others (United Nations, 2006). We therefore understand disability to mean a long-term situation (in surveys, this is usually defined as 'at least six months') that arises from the interaction between a personal limitation and an environment that is insufficiently adapted. Chronic illnesses are also included if they lead to problems with participation.

LGB+ persons

In the survey results, we refer to LGB+ persons to refer to persons who identified themselves on the basis of a specific sexual orientation other than heterosexual. In this case, we do not use the acronym LGBTI+ but LGB+ (lesbian, gay, bisexual and more) because it only concerns sexual orientation, not gender identity or intersex.

LGBTI+ persons

LGBTI+ refers to lesbian, gay, bisexual, transgender and intersex people. We use this term when referring to more than just sexual orientation, including gender identity and intersex. The ‘+’ refers to gender and sexual diversity, and intersectionality (Çavaria, n.d. a).

Pictograms

To guide readers interested in specific intersectional results, we have used the following pictograms:



For results on
gender



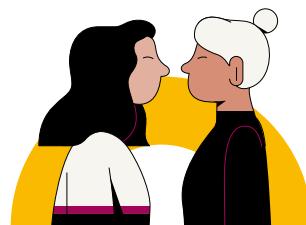
For results about people
in poverty



For results about
racialised people



For results concerning
persons with a disability



For results on LGB+ and
LGBTI+ persons



Introduction

This report is part of the third phase of the [Equality Data](#) project, which was carried out between July 2024 and December 2025 by Unia, with the support of the FPS Justice - Equal Opportunities Service.

The study maps experiences of age discrimination in Belgian society. We begin with a brief introduction to the phenomenon, followed by our objectives and methodology. We then discuss the results. Finally, we suggest avenues for future research.

The policy recommendations resulting from this research will be published online in the spring of 2026.

Defining age discrimination

Age discrimination is part of ageism. The latter is the set of stereotypes, prejudices and discriminatory behaviour towards others or oneself based on age (based on the definition of the WHO, 2021, p. 5). This form of discrimination can affect people of all ages.

In this report, we focus on individual or structural behaviour that disadvantages people because of their actual or perceived age (WHO, 2021). We use a broader definition here than the one laid down in law¹ : it also covers situations that are not necessarily punishable by law, but which do create inequality.

This could involve, for example, an insurance company charging older people higher insurance premiums. Or a doctor who does not take a young patient's complaints seriously because he believes that the patient cannot have serious problems at his age (see further in the chapter 'Results').

Why this discrimination deserves our attention

Age discrimination has a real and lasting impact on those who face it – on their participation in society, their socio-economic position and their well-being (WHO, 2021). Several studies show that age discrimination affects the physical and mental health, motivation and self-image of older people (Chang et al., 2020; Rothermund et al., 2021), and that these effects can sometimes last for years (Jackson et al., 2019).

Moreover, this discrimination is widespread. In 2024, almost 10% of the cases opened by Unia concerned age discrimination (Unia, 2025a). According to a Eurobarometer survey from 2023, 13% of Belgians felt discriminated against based on their age in the past 12 months, often because they were considered too 'old' or too 'young' (European Commission, 2023).

Why a broad approach is needed

Age discrimination can affect all age groups. The results of a thematic module of the European Social Survey (2008) show that both older and younger people can be victims of this (Bratt et al., 2018; Swift et al., 2018). Nevertheless, research often focuses on discrimination against people who are considered old. This is necessary, but there is a lack of research into younger people's experiences of age discrimination (de la Fuente-Núñez et al., 2021; WHO, 2021).

In addition, age discrimination often interacts with other forms of discrimination – this is called intersectionality (see glossary). Age discrimination interacts with validism, sexism, racism, classism, homophobia and transphobia, among others (WHO, 2021). Studies that take this intersectional approach are still rare, which means that certain realities remain underexposed.

Finally, age discrimination occurs in various areas of life: work, housing, mobility, care, education, etc., as shown by various studies and analyses in Belgium (Amnesty International, 2021; Forum des Jeunes, 2023; Vief vzw, 2025). For some domains, particularly work, there is already a great deal of research (see, for example, Lippens et al., 2023). However, other domains, such as healthcare, public services and financial services, have been little researched.

Our approach and research objectives

With this research, we aim to collect and analyse data on age discrimination to gain a better understanding of the inequalities in Belgian society.

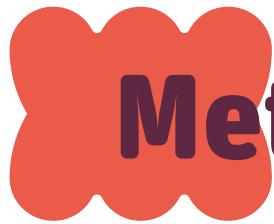
Existing research often focuses on a single age group – young people or older people – and often overlooks interactions with other forms of discrimination. In addition, certain areas of life remain underexposed.

This research therefore offers a broad inventory of age discrimination, focusing on the experiences of people of all ages (except children²), intersectional dynamics and different life contexts. It answers two central questions:

1. Do what extent does age discrimination occur in different domains of Belgian society and what forms does it take?
2. How does age discrimination interact with other forms of discrimination (discrimination against racialised people, persons with disabilities, persons living in poverty, LGBTI+ persons and discrimination based on gender)?

To answer these questions, we used quantitative and qualitative research methods, which are explained in the following chapter.

² To keep the study feasible, we have chosen not to look at the experiences of children and young people under the age of 16. On the one hand, because this would involve different research methods and ethical considerations, and on the other hand, because children are in a specific situation in which they are highly dependent on their parents or environment and many areas of life that we are investigating here are not (in the same way) relevant to them. There is a wealth of data available on the specific situation of children and compliance with the rights set out in the Convention on the Rights of the Child (see, for example, publications by UNICEF, the Kinderrechtencommissariaat, the Kenniscentrum Kinderrechten or the Délégué général aux droits de l'enfant). However, children can certainly also be confronted with age discrimination and ageism, so it would certainly be relevant to also consider this target group in future research.



Methodology

General approach

Determining the research question

The broad outlines of this research were determined in consultation with the sector, i.e. civil society organisations working with young people, older people or other groups that may face intersectional forms of age discrimination, and a few specialist researchers.

Using a targeted survey (see Appendix A) and various interviews with key actors in the field, we were able to identify the most important needs and gaps in the field of research.

Advisory group

To make the research participatory, we set up an advisory group with French-speaking and Dutch-speaking stakeholders (see Appendix A for all participating organisations). This group consisted of organisations active in the field of age discrimination and other forms of discrimination (based on gender, racialisation, disability, poverty and LGBTI+ issues), specialised researchers, statistical institutions and organisations working to promote equality.

The advisory group met twice (in January and June 2025) to discuss the definitions, the scope of the research and the analysis of the results. After the publication of the report, the advisory group will meet again to formulate policy recommendations based on the results of the research.

Research methods

We used three methods to collect data: a survey, focus groups and an analysis of the reports we received at Unia. All additional information about the methodology can be found in Appendix A. It is important to emphasise that each of these methods is based on self-reporting: the individuals in question indicate themselves that they experience a situation as discriminatory or unfair. This does not always mean that discrimination in the legal sense has taken place, or that discrimination has been proven using statistical methods (such as in practical tests). Where possible, we link our findings to other research to contextualise the subjective experiences of participants.

Survey

We conducted a large-scale survey to investigate how often people experience age discrimination and what forms it takes.

Sample selection and survey distribution

The aim was to achieve a sample that was as representative as possible of the Belgian population. In order to be able to make statements about each age group, we defined the following age groups: 16-20, 21-24, 25-30, 31-40, 41-50, 51-60, 61-70, 71-80 and 81+. This division was based on policy documents. Policy aimed at young people generally uses the age limit of 30. Policy aimed at older people, on the other hand, uses different age limits, but 60+ seems to be the most common (and is also independent of changing limits such as the legal retirement age).

In addition, we wanted to reach enough young people and older people and be able to differentiate sufficiently within both groups. For older people, this was possible using three 10-year cohorts. For young people, we had to work with smaller cohorts. We decided to set a limit at 20 (in line with the limits for the other cohorts) and at 24 (as this limit is regularly used in policy and research; e.g. Opgroeien, 2025; Forem, 2025).

3 Bpact used sex as a relevant criterion for recruitment. The survey itself asked about both sex at birth and gender identity. In the rest of the report, we focus on gender.

The data was collected between 5 June and 21 July 2025. The survey was mainly distributed via Bpact's online panel. Bpact took into account representativeness in terms of genders³, place of residence and level of education. In addition, we distributed the questionnaire in German via organisations in the German-speaking community and members of the advisory group to better reach underrepresented groups (e.g. under-18s, over-85s, racialised people). Because the survey was mainly distributed online, we also reached few people with limited digital knowledge or access to the internet. Due to this limitation in the survey, we also visited two rest homes in Brussels and Antwerp where we administered the survey on paper to residents. Unlike Bpact (where potential participants received a neutral invitation), the subject of the survey was mentioned in the call for participation in this additional distribution, which may have introduced bias (e.g. people who have already experienced age discrimination may be more inclined to participate).

Characteristics of participants

4 To verify representativeness, we compared the characteristics of the sample with estimates of gender diversity (Transgender Infopoint, 2022), figures on the population per region (Statbel, 2025a), the origin of the Belgian population (Statbel, 2025b), the level of education (Statbel, 2021, 2025c), subjective poverty (Statbel, 2025d) and disability (Eurostat, 2025). We cannot comment on representativeness regarding sexual orientation due to a lack of population-level figures.

5 To make reading easier, we have omitted the percentages for people who answered 'I don't know' or 'I prefer not to answer'.

6 1.7% were of Moroccan origin, 1.3% were from sub-Saharan Africa, 1.3% in Europe outside the EU, 1.1% in North Africa, 0.8% in Asia, 0.7% in Turkey, 0.6% in South/Central America, 0.4% in North America, 0.4% in Southwest Asia and 0.2% in Oceania.

7 1.8% identified as Arab, 1.6% as Slavic, 1.5% as Asian, 1.3% as Black, 0.8% as Maghrebi, 0.7% as Turkish, 0.6% as Latin American, 0.5% as Jewish, 0.3% as Traveller and 0.2% as Roma.

The final sample consisted of 2,462 participants between 16 and 97 years old. Table 1 shows the distribution across age groups.

TABLE 1: Distribution of survey participants across age groups

	16-20	21-24	25-30	31-40	41-50	51-60	61-70	71-80	81+
N	256	250	264	280	266	271	283	297	295
%	10,4%	10,2%	10,7%	11,4%	10,8%	11,0%	11,5%	12,1%	12,0%

The 16-20 age group included 54 participants under the age of 18. The 81+ age group included 12 participants over the age of 90.

Through our own distribution, we mainly reached people from the oldest age group. As a result, the profile of this age group differs slightly: this group contains a relatively large number of Flemish and highly educated people.

The sample was representative⁴ in terms of genders: 51.1% identified as female, 47.9% as male and 0.4% as agender, genderqueer, genderfluid or non-binary⁵. 0.6% indicated that their gender identity did not correspond to their sex at birth. The sample was also representative in terms of region (58.7% from Flanders, 29.3% from Wallonia, 11% from Brussels and 0.8% from the German-speaking community).

However, the sample was not representative in terms of origin: the vast majority (90.4%) had origins only in Belgium or an EU country⁶. Moreover, only 7.5% identified (also) with a group other than 'white'⁷. The survey therefore offers only limited insight into the experiences of racialised people, especially in the 30+ age groups. However, this is partly compensated for by the two focus group discussions on racism (see below), in which only racialised people participated.

Participants were relatively highly educated: 17.2% of participants had at most a lower secondary education diploma, 41.2% had a secondary education diploma and 39.6% had a higher education diploma. Low-educated individuals were particularly underrepresented, especially in the older age groups. In terms of income, 9.7% indicated that they found it difficult to very difficult to make ends meet (which is a relatively low percentage), 18.7% found it somewhat difficult, and 68.8% found it somewhat easy to very easy.

In terms of disability, a relatively large number of participants indicated that they were disabled but not severely (27.0%), while 5.4% indicated that they were severely disabled and 65.2% indicated that they had no disability. Finally, 79.8% identified as heterosexual, 6.2% as bisexual, 3.4% as asexual, 2.4% as gay, 0.9% as lesbian, 0.6% as pansexual and 0.5% as queer.

Survey content

The survey took approximately 15 minutes to complete and was available in Dutch, French, German, and English. It consisted of the following sections (see Appendix A for the complete survey):

1. Questions about personal characteristics.
2. Explanation of age discrimination and some examples.
3. 10 questions about experiences of age discrimination in the past 12 months, within different areas of life (see below).
4. Open question about situations of age discrimination in the past 12 months.
5. For the most striking situation in the past 12 months: ask whether they had reported this situation anywhere; if so, where; if not, why not.
6. Open question about experiences of age discrimination in their lifetime (broader than the past 12 months).

The areas of life were selected based on the literature and input from the advisory group. These were work (paid work, voluntary work), access to services (public services, financial services), care and assistance (health care, personal help or assistance), housing (renting or buying a home, collective housing facilities or shelters), public space and digitalisation.

For each (sub)area of life, we asked about experiences of age discrimination. We based the wording of the questions and items on previous surveys⁸ and on the literature. We asked the following question: 'In the past 12 months, have you felt discriminated against because of your age [in the context of theme X]?' ⁹. Participants could choose from five to eight items that mentioned forms of age discrimination (e.g. 'Yes, I was rejected for a job, internship or contract because of my age') and/or fill in a situation themselves. They could select multiple items. The other options were 'No', 'Not applicable' (if, for example, they had not worked or sought work), 'I don't know' and 'I prefer not to answer'.

⁸ The following surveys served as inspiration: Sonde sur l'âgeisme envers les aînés (Amnesty International, 2021), the survey conducted by the Antidiskriminierungsstelle des Bundes (2023), the DEAS (Deutsches Zentrum für Altersfragen, 2021), the National prevalence survey of age discrimination in the workplace (Australian Human Rights Commission, 2015), the EU Survey on Immigrants and Descendants of Immigrants (FRA, 2024) and the EU LGBTIQ Survey III (FRA, 2025). The recent WHO Ageism Scale (WHO, 2025) had not yet been published when we developed the survey and, in any case, focuses on all aspects of ageism rather than domain-specific age discrimination.

⁹ In the area of digitalisation, we did not make a direct link with age: 'Have you felt discriminated against in the past 12 months because our society is becoming increasingly digital?'

Reports

10 Of the 355 reports relating to the protected criterion of age (see Unia, 2025a), after thorough analysis we included 326 reports that specifically related to age discrimination. We therefore did not include any reports that related to age but not to age discrimination.

11 As we do not always know the exact age of the person in question, we have created categories of age discrimination that we can code based on the description of the situation. These categories are based on how the person is perceived (too young, too old) and not on their actual age. We therefore base our assessment on the experience described by the person and not on the age group to which the person belongs (even if we have access to their age).

We analysed the 326 reports of age discrimination received by Unia in 2024¹⁰. These reports, which were submitted via the online form or the telephone hotline, were systematically coded.

For each report, we recorded the following information in order to determine the distribution per area of life (quantitative) and analyse the situations (qualitative):

- A summary of the report.
- Type of discrimination¹¹: is the person considered 'too young'/'too old'/is it related to a specific age group?
- Does the report describe a situation of intersectional discrimination?
- Which area(s) of life does the report relate to?
- Demographic data of the person who experienced the discrimination (if mentioned): Age, gender, place of residence, language, religious or philosophical beliefs, health status, disability, nationality, origin, skin colour, sexual orientation, social situation and economic situation.

Focus groups discussions

We organised six intersectional focus groups to map experiences of age discrimination in combination with other characteristics. The focus groups addressed the intersection between age and at least one other characteristic: discrimination against racialised people, persons with disabilities, persons living in poverty, LGBTI+ persons and discrimination based on gender. In selecting the respondents, we aimed for variation based on these personal characteristics, and respondents were able to share their experiences at various intersections.



Approach and selection

Interested people could register via an online form that we distributed through, among others, members of our advisory group. A selection was then made, taking into account the diversity among the respondents.

For the English-language focus group on age and racism, we collaborated with Sankaa vzw. For the focus group on age and poverty, we collaborated with the Combat Poverty, Insecurity and Social Exclusion Service.

The focus groups took place in April and May 2025: three in French, two in Dutch and one in English. A total of 47 people took part, with an average of around eight participants. The age range was between 20 and 77 years. One person was interviewed individually.

We offered various support measures to make participation accessible, such as childcare, taxi transport, parking spaces, induction loop systems, sign language interpretation and a free meal. Participants were reimbursed for their travel expenses and received a €40 supermarket voucher.

Questions et themes

The discussions revolved around two questions.

1. What motivated you to participate in this focus group today?
2. What experience(s) would you like to share in which you were discriminated against or treated unequally because of your age combined with (your skin colour, origin or religious and/or cultural background / your gender / your LGBTI+ status / your disability / your poverty situation)?

For the second question, participants selected a photo from a series of 16 images that evoked situations in which they experienced discrimination. The images related to areas of life such as work, healthcare, digitalisation, housing, public space, finance, mobility, police and justice, hospitality, voting rights and social services. A joker photo allowed for other areas of life.

Analysis

Quantitative analysis of the survey

The quantitative analyses were performed in the statistical programme R. Where possible, we worked with a division into nine age groups. For smaller numbers (e.g. in intersectional analyses or when looking at forms of discrimination), we grouped these into three broader categories in order to still be able to carry out meaningful analyses: 16–30 ('young people'), 31–60 ('people in the middle age group') and 61+ ('older people').

For the intersectional analyses, which looked at the intersection of different characteristics, often resulting in smaller numbers, we often had to regroup responses. In general, we kept in mind that our goal was to gain insight into the experiences of people who are at higher risk of (intersectional) discrimination. Based on this, we distinguished:

- Women (cis and trans) and non-binary persons / men (cis and trans)
- Persons with disabilities / persons without disabilities
- People in a difficult income situation / people in an easy income situation
- Racialised people / non-racialised people (see glossary)
- LGB+ persons / heterosexual persons (see glossary)

Qualitative analyses of the survey, reports and focus group discussions

In order to understand the specific forms that age discrimination takes, we analysed the testimonies we received in the reports submitted to Unia, in the open questions of the survey and in the exchanges during the focus groups and interviews.

The analysis was carried out using ATLAS.ti software, based on a structured coding system. The shared experiences were organised and interpreted according to four main themes (see Appendix A for the complete codebook):

1. Problems and situations: dismissal, age limits, late diagnosis, etc.
2. Discrimination characteristics: (1) discrimination based on age, (2) discrimination based on age in interaction with another characteristic (e.g. age and gender), (3) discrimination based on another characteristic (without interaction with age).
3. Life area: housing, work, public space., etc.
4. Good practices: positive approaches or solutions.

When analysing the results, we looked at trends per area of life, differences and similarities between age groups, and specific intersectional experiences.



Results

In this chapter, we discuss the results of the quantitative analysis of the survey on the one hand and the qualitative analysis of the testimonies in the survey, the reports to Unia and the intersectional focus group discussions on the other. First, we discuss the general results, then we discuss the results per area of life.

Some of the results and testimonies in this chapter refer to situations that may be shocking or sensitive, or that may evoke traumatic experiences.

¹² These figures may be a slight overestimate. The question on digitalisation referred to discrimination as a result of digitalisation rather than discrimination based on age. If we disregard this question and only look at the areas of life where age discrimination was explicitly asked about, the percentages are lower, especially for the older age groups: 53.1% for 16-20, 51.2% for 21-24, 48.1% for 25-30, 20.4% for 31-40, 22.6% for 41-50, 27.7% for 51-60, 21.9% for 61-70, 26.9% for 71-80 and 28.5% for 81+. However, we present the results of all questions here so as not to overlook experiences related to digitalisation (which can have a significant impact on some young and older people; King Baudouin Foundation, 2024). On the other hand, these figures are also an underestimate, as they do not include experiences of age discrimination outside these 10 areas of life.

The results of the survey show that people in Belgium experience a lot of age discrimination. Graph 1 shows the percentage of participants in each age group who experienced discrimination in at least one of the areas of life surveyed. In all age groups, a significant proportion of participants report that they have felt discriminated against based on their age in the past 12 months ¹². We see that the figures clearly differ between age groups and are highest among the youngest and oldest age groups. More than half of those under 30 report discrimination, after which this percentage decreases and then gradually increases again with age, to 53.2% in the oldest age group.

GRAPH 1: Percentage of participants who reported discrimination in at least one of the ten areas of life, by age group



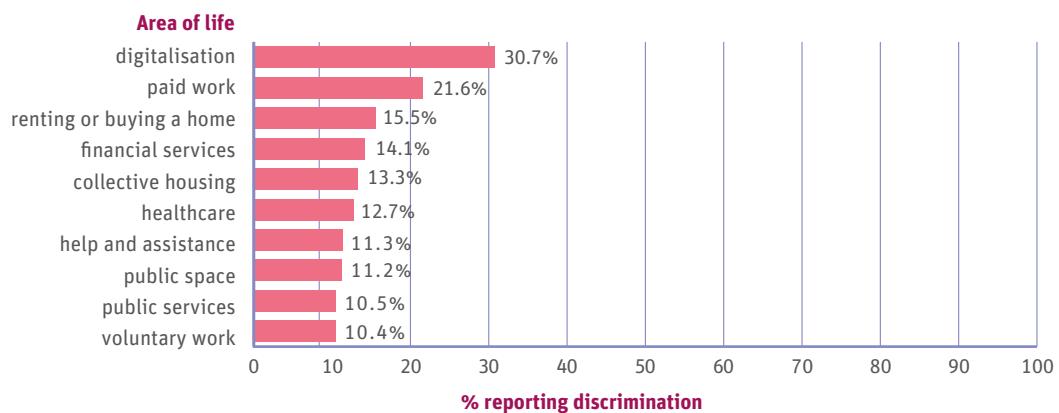
The ten areas of life in which discrimination was surveyed are paid work, voluntary work, access to public services, access to financial services, healthcare, personal help and assistance, renting or buying a home, access to collective housing or care facilities, public space and digitalisation.

These are very high figures, but they are roughly in line with previous research that focused specifically on age discrimination or ageism. In the 2008 European Social Survey, 44% of Belgians said they had been treated unfairly because of their age (Abrams et al., 2011), and in a recent survey on ageism in French-speaking Belgium, 41% of people aged 55+ said they had experienced discrimination because of their age (Amnesty International, 2021). Studies that suggest lower figures are often based on more indirect or general questions, in which age is mentioned as one of several grounds for discrimination. For example, only 16% of 16-20-year-olds and 24% of 21-24-year-olds cited this as a motive in the JOP monitor (2023), and only 13% of Belgians of all ages in the Eurobarometer (European Commission, 2023). Our figures suggest that existing figures were an underestimate, especially among young people, as they are rarely asked directly about age discrimination.

Digitalisation stands out: as can be seen in graph 2, more than 30% of participants feel excluded because of it. We know from existing research that this digital discrimination mainly affects people with a low level of education, job seekers, pensioners and young people (King Baudouin Foundation, 2024; Statbel, 2023).

In the field of employment, more than 20% indicate that they have experienced age discrimination. Other areas of life, such as renting or buying a home, financial services and healthcare, follow. However, the differences are not significant, and in the other areas of life, we also see that at least 10% report age discrimination.

GRAPH 2: Percentage of participants who reported discrimination, by area of life



Participants had the option of indicating that an area of life did not apply to them (for example, if they had not done or sought paid work in the past year). The percentages in this figure were calculated for the remaining participants: 2,299 participants for digitalisation, 1,523 for paid work, 843 for renting or buying a home, 1,952 for financial services, 573 for collective housing facilities, 2,174 for healthcare, 1,166 for help and assistance, 2,250 for public space, 1,894 for public services and 1,295 for voluntary work.

Looking at the results of the reports of age discrimination received by Unia in 2024, 47.2% concerned work (including voluntary work, internships, mandates and self-employment), and 14.4% concerned digital exclusion. Other areas of life were much less common: 6.7% concerned commercial matters, 6.4% financial services, 5.5% health and assistance, 5.2% socio-cultural activities, 4.6% housing, 4.3% transport and 2.7% education. These figures are not an accurate reflection of age discrimination among the population. They indicate the areas of life that people most often report to Unia and are influenced by the areas of life for which Unia is competent throughout Belgium (e.g. work). We see that work is an important area of life in the reports, which has also received the most attention in other research (see, for example, De Ambrassade, 2016; Forem, 2023, 2025; Lippens et al., 2023; Statbel, 2025e; Steunpunt Werk, 2019). However, we note from the results of the survey and the focus group discussions that other areas of life also feature prominently.

In the following chapters, we will therefore take a closer look at how age discrimination occurs in each area of life that we surveyed, and how this relates to other forms of discrimination: discrimination against racialised people, persons with disabilities, persons living in poverty, LGBTI+ persons and discrimination based on gender.

To keep the report clear, we will focus on the most important patterns and will not discuss all the results in detail. More detailed and additional results and tables (on the forms that age discrimination takes in certain areas of life, on the intersectional analyses per domain, on whether or not age discrimination is reported, on experiences in education and private life, and general reflections on ageism in society) can be found in Appendix B.

Paid work

By paid work, we mean experiences related to applying for and seeking paid employment or self-employment, experiences in the workplace, dismissal and retirement.

In short

Age discrimination in job applications is reported across all age groups. It can be subtle, but it also seems to occur in direct ways, with applicants being explicitly told that they are considered 'too young' or 'too old' to be hired, among other reasons. Job advertisements also sometimes explicitly mention age limits, which, with some exceptions, is illegal.

Approximately one in three young people (aged 16-30) reported feeling discriminated against based on age in the workplace in the past year. They report that they are often rejected for jobs (13.9%), not taken seriously (11.1%) or receive inappropriate comments (3.6%). Young persons with disabilities report significantly more age discrimination (53.7%) than young people without disabilities. Paid student jobs are often not considered relevant experience, unlike unpaid voluntary work, which mainly affects young people living in poverty (50.3% of them report age discrimination). Racialised young people also report more age discrimination (43.3%). Racialised young men are more often offered undeclared work or are excluded because of mistrust toward them. Young women experience infantilising treatment and insecurity in the workplace, including inappropriate sexual behaviour.

In the middle age group (30-60 years), 21.5% of 51-60-year-olds report age discrimination. The most common forms in the middle age group are rejection when applying for jobs (5.6%) and limited career opportunities (4.6%). Research shows that the first form of age discrimination affects people aged 45 and above (Lippens et al., 2023; Unia, 2012). This is also confirmed by our data: people are quickly seen as 'too old' in the workplace. In the testimonies, we see that people are excluded because of an alleged digital disadvantage or higher wage costs. Employers sometimes make decisions about job content without consultation. Intersectionality also plays a role here: women are more likely to be considered less relevant, especially in professions with public visibility. In addition, women report that there are too few adjustments available that take the symptoms of menopause (or perimenopause) into account. Older people with a migrant background face double exclusion: their diplomas are not recognised, and they are considered 'too old'. Other racialised people within this age group also sometimes face double exclusion when applying for jobs. Persons with disabilities in this group also experience age discrimination more often than their peers without disabilities (23.6% versus 11.5%), often because requested adjustments are not granted. Younger people in this middle group (under 45) report less discrimination, but here too there are reports of stereotyping and limited opportunities. This is particularly true for women, as they also face discrimination around the age of (potential) pregnancy.

Les personnes plus jeunes de ce groupe intermédiaire (moins de 45 ans) signalent moins de discrimination, mais là aussi, des signalements de stéréotypes et d'opportunités limitées sont recensés. Cela concerne en particulier les femmes, car elles sont également victimes de discrimination lorsqu'elles atteignent l'âge de la grossesse (potentielle).

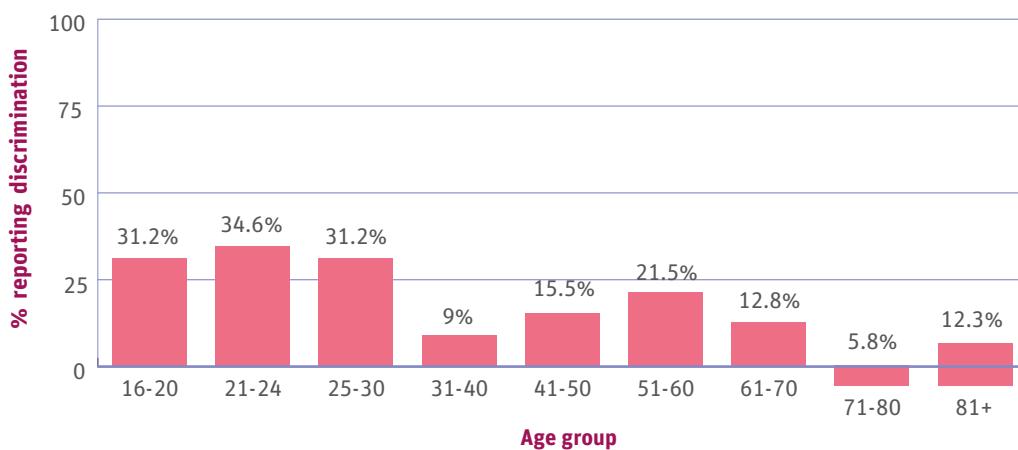
Older employees (61+) are often forced into retirement (3.1%) or experience exclusion when applying for jobs. Some of the results for the middle group are also relevant here: assumptions about digital disadvantage, requested adjustments that are not granted, women who are more likely to be considered less relevant, racialised people who face racism and are also seen as 'too old'. In addition, some people perceive the retirement age as arbitrary, and flexi-jobs appear to be difficult for pensioners to access.

Age discrimination has a significant impact in the workplace: long-term unemployment, loss of income and ultimately poverty. It also affects mental well-being. People say they become discouraged and feel that they are no longer relevant.

Figures

The area of paid work was given considerable emphasis in the survey. Graph 3 shows the percentage of participants who reported age discrimination in the context of paid employment or self-employment. Young people (aged 16 to 30) in particular often report age discrimination in the workplace; about one-third felt discriminated against in the past year. We see that this decreases sharply after the age of 30 but then rises again to 21.5% for participants aged 51 to 60.

GRAPH 3: Percentage of participants who reported age discrimination in the context of paid employment or self-employment, by age group



The question was as follows: «In the past 12 months, have you felt discriminated against because of your age in the context of paid work or self-employment?» Participants who indicated that they had not worked or sought work in the past year were excluded. The percentages in this figure were calculated on the remaining participants (1,523 participants in total; for most age groups, this was the majority of participants, between 191 and 244 per group, but for the three oldest groups, only 94, 69 and 65 participants).

What forms does this age discrimination take? Table 2 shows that this clearly differs between age groups.¹³

For young people (16-30), it mainly involves being rejected for a job (in line with recent correspondence experiments that suggest that age discrimination in recruitment also affects young candidates; Departement Werk en Sociale Economie, 2024), or colleagues or clients not taking them seriously. They are also more likely to hear inappropriate comments or jokes about their age. For middle-aged groups (31-60), rejection when applying for jobs is also common, which is in line with correspondence experiments that systematically show age discrimination in recruitment from around the age of 45 (Baert et al., 2025; Dinçer & Verhaeghe, 2024; Lippens et al., 2023; Tobback et al., 2024). In addition, this group also reports that they have limited opportunities for advancement or training. Finally, from the age of 61 onwards, we see that age discrimination mainly involves being forced into retirement and other situations. We will discuss these other situations further below in ‘Testimonies’, together with more concrete examples of the various forms of discrimination encountered.

¹³ Because the differences between forms can only be examined for people who have experienced discrimination, we group the age groups into three broader categories here. This ensures that the numbers are large enough to make meaningful statements (see ‘Analysis’ in the ‘Methodology’ section).

TABLE 2: Percentage of participants who indicated a specific form of age discrimination in the context of paid employment or self-employment, by age group

Form of discrimination	Age group		
	16-30	31-60	61+
Rejected for a job, internship or contract	13,9%	5,6%	1,3%
Ignored or not taken seriously	11,1%	2,8%	0,9%
No opportunity for career advancement	6,0%	4,6%	0,9%
Employer did not want to invest in training/education	3,4%	3,1%	0,0%
Requested adjustment not granted	2,8%	2,6%	0,9%
Inappropriate comments or jokes about age	3,6%	1,5%	0,4%
Dismissed or contract not renewed	1,1%	0,8%	0,9%
Forced to retire	0,5%	0,2%	3,1%
Other situation	2,0%	1,2%	3,5%

Participants who indicated that they had not worked or sought work in the past year were excluded. The percentages in this table were calculated based on the remaining participants (647 participants aged 16-30, 648 aged 31-60 and 228 aged 61 or older).

The colour codes can be read per age group. The darkest colour represents the form of discrimination most frequently reported by that age group, while the lightest colour represents the form of discrimination least frequently reported.

Other characteristics also play a role in age discrimination in paid work (see Appendix B for all intersectional analyses).



- For young women and non-binary persons, experiences of age discrimination are more often related to not being taken seriously.



- Participants struggling to make ends meet are more likely to report age discrimination, especially young people (50.3% of young people struggling to make ends meet, versus 27% of young people who have no difficulty making ends meet) and older people (20.3% versus 6.3%).



- Racialised young people clearly experience age discrimination more often (43.3%) than their peers (29.4%). For them, it is more often a lack of opportunities for advancement or training.



- More than half (53.7%) of young persons with disabilities report experiences of age discrimination, compared to 27% of young people without disabilities. In the 31-60 age group, persons with disabilities also report more age discrimination than people without disabilities (23.6% versus 11.5%). For them, age discrimination at work relatively more often involves the refusal of requested (reasonable) adjustments that they needed due to their age (e.g. to their working hours, tasks or working conditions). Presumably, age and disability cannot be completely separated here; after all, it is possible that some participants experience certain limitations at work because of their age.

Testimonies

The area of paid work was also frequently mentioned in the focus group discussions, the reports and the open questions in the survey.

Age discrimination in job applications and the job search

The job search can sometimes be very difficult for job seekers who are considered 'older'. The age discrimination reported in job applications occurs in both subtle and very overt ways. On the one hand, potential employers say that they expect the person to be able to do the job for a very long time (e.g. 25 years), that they fear that the person 'does not fit into the team' or is 'overqualified', or that they are 'looking for a junior profile'. On the other hand, respondents describe being told directly that they are 'too old' or 'too expensive' to be hired.

TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH PERSONS WITH DISABILITIES:

He said to me: 'You know, you're going to be 49 soon, [...] that's not ideal for scholarships [for a PhD, ed.], and to be honest, since I'm on the committee, we put applications from people over 30 at the bottom of the pile'.

49¹⁴, woman

¹⁴ We record the age at the time of reporting (when completing the survey, submitting the report or conducting the focus group interview).

Furthermore, we see that age-based exclusion by employers, among others, is becoming normalised. For example, Unia handled a case involving a man who thought he had not been hired because of his skin colour, to which the employer tried to defend himself by saying that it was because of his age (Unia, 2024b).

Several respondents indicated that they have been discouraged in their search for work because of their age and were even advised not to try.

TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH PEOPLE LIVING IN POVERTY:

So I went back to the job coach. And he told me straight out: 'You're too old, you're no longer relevant to the labour market.' I'm forty-seven years old.

47, woman

Younger job seekers also experience difficulties. Here too, age discrimination is explicitly mentioned. A 41-year-old respondent recounts that during a job interview, an employer told him that he preferred to hire people his own age rather than young job seekers.



TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH RACIALISED PEOPLE: I went to a job interview. The man said to me: 'I prefer to hire older people rather than young people, they are unreliable at work.'

41, man



One reason often cited for not hiring young people is that they supposedly have too little experience. Paid student jobs are often not considered relevant work experience, unlike voluntary work. However, young people who find it more difficult to make ends meet are more likely to combine school with a student job and participate less in community life (JOP monitor, 2023).

Previous research confirms that stereotypes exist about both older and younger employees and that these sometimes play a role in recruitment decisions (Departement Werk en Sociale Economie, 2024; Leysen et al., 2023). All this has a major impact on both younger and older job seekers. It can lead to long-term unemployment, among other things.

SURVEY TESTIMONY: I was made redundant at the age of 58 as part of a restructuring plan that mainly targeted 'senior' employees. I tried unsuccessfully to find work again, but after two years of attempts, which were partly unsuccessful because of my age (several rejections were clearly explained by my age), I gave up. I am now living at the expense of society because I am unemployed.

62, man

Age as an explicit selection criterion

15 This is permitted if a law, royal decree or collective labour agreement sets the age limit (as for jobs in the Ministry of Defence, see the *Act of 28 February 2007 establishing the status of military personnel and candidate military personnel in the active cadre of the armed forces*) or if the limit is an appropriate and necessary means of achieving a legitimate social policy objective or if the measure meets the requirements of positive action (see the *Act of 10 May 2007 combating certain forms of discrimination*).



It is striking that age limits are sometimes openly mentioned in application procedures. Employers do not always seem to be aware that this is generally not permitted by law.¹⁵

TESTIMONY FROM A REPORT: The person replied the next day with a rejection and indicated that he was looking for someone between the ages of 22 and 30 for the vacancy in his company. I am 53 years old and am qualified and experienced for this type of work.

53, man

Intersectional discrimination in recruitment and job search

Racialised young men experience additional barriers to finding a job, with the combination of their age, gender and racialisation preventing them from getting a job. As mentioned above, some employers are distrustful of young people in the workplace. This is even more prevalent in the testimonies of racialised young men, a clear example of intersectionality. These young people also describe how they are regularly offered undeclared work or a job other than the one they applied for.

TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH RACIALISED PEOPLE: He said to me: 'We can't have people like you at the checkout. [...] But if you want, I can hire you off the books.' To get up at 6 o'clock in the morning and lug crates around.

25, man



Job seekers with a migrant background who are seen as older tell us about foreign qualifications that are not recognised. When these people try to find work, they often encounter double exclusion: their degree is not accepted and they are seen as 'too old'. Even regardless of their qualifications, double exclusion sometimes occurs, as we saw in this case: a woman applied for a job but was rejected. Not because of her skills, but because she was 'black and old' (Unia, 2025b).



The intersection with gender also plays an important role in how age discrimination is experienced by women. Women indicate that they are more likely to be considered less relevant in their field and area of expertise at a later age. Especially in professions with a public presence, such as actresses, musical artists or news anchors, they are judged more harshly on their appearance and youthfulness than men (RoSa vzw, 2019). This leads to them being written off more quickly, which increases their chances of long-term unemployment.

TESTIMONY FROM A FOCUS GROUP DISCUSSION ON GENDER: As a singer [...] I am looking for musicians. [...] But as soon as I say I am 54 years old, no one is interested anymore. No one wants to accompany me on the piano or say, «Oh yes, we need a singer for this event [...]». It's over, I'm over 50, I won't be able to sing anymore. [...] I think it's really about appearance, about age, actually. I am no longer, and I no longer meet, the desired image.

54, woman



When applying for jobs and looking for work, age can reinforce other forms of exclusion. The Institute for the Equality of Men and Women receives reports mainly about access to the labour market in relation to pregnancy. This is about not being hired because one is pregnant, being asked about one's desire to have children during the job interview, or being rejected because of motherhood and parenthood (IGVM, 2017). Women who wear headscarves also find it particularly difficult to access the labour market (LEVU, 2024).



For persons with disabilities, access to work becomes even more difficult when age also plays a role. A lack of work experience at a young age combined with a disability makes it particularly difficult for young people to find work. Conversely, older job seekers with disabilities experience exclusion just as much. Employers often make assumptions about what people can and cannot do and what adjustments will be necessary regarding their disability, rather than actually evaluating their skills and identifying the adjustments they really need.

Unsuitable workplace



People also experience age discrimination in the workplace itself. People with specific needs often encounter a lack of flexibility (e.g. in working hours, commute and the balance with working from home) or adjustments at work. This is in line with previous research (Christelijke Mutualiteit, 2022). For example, the workplace does not always take into account physical and mental disabilities, which are more common among older employees (European Council, 2025; Van der Noordt et al., 2019). For women, non-binary persons and transgender persons in (peri)menopause, there is often no adapted policy in place to deal with serious complaints (such as sleep problems, hot flushes, fatigue) and make their working conditions more liveable. The taboo surrounding this issue remains real (UGent & Securex, 2023).

Infantilization and insecurity at work



Both older and younger people are confronted with patronising or condescending treatment and comments at work.

Employees who are seen as older testify that decisions are often made for them. For example, a 64-year-old reporter with an invisible disability says that she had to start working part-time as soon as management heard about her disability, even though she did not want to. In another case, a reporter had been working in HR and purchasing for 40 years, and the manager changed this to accounting tasks without consultation, stating in a memo that she and other people over 50 had a 'digital disadvantage'.

Young people also experience infantilising treatment. They testify that they are regularly reminded of their limited experience, that customers or colleagues assume they have little knowledge of the subject matter, or that their opinions are not taken seriously. This behaviour seems to be even more pronounced towards young women.

TESTIMONY FROM A FOCUS GROUP DISCUSSION ON GENDER: [...] There is a certain categorisation of women in professional life, whereby people think that because you are young and a girl – even though you have completed your studies – you know nothing about life. It is paternalism.

25, woman

SURVEY TESTIMONY: In a student job, customers often snapped at me because I was young and a woman, but immediately changed their tone when my male, older colleague came to help.

23, woman



According to our results, inappropriate sexual behaviour in the workplace mainly affects young women. They describe structural patterns in which older men abuse their position. In addition, women are in a more vulnerable position in the labour market because they are more likely to have insecure jobs, work part-time and are hampered in the labour market by unequal political, economic and social structures (IGVM, 2025). Moreover, they are underrepresented in hierarchical positions (IGVM & RoSa vzw, 2024) and are indirectly discriminated against by the lack of a policy on inappropriate sexual behaviour (IGVM, 2023a).

TESTIMONY FROM A FOCUS GROUP DISCUSSION ON GENDER: There is flirting, personal comments are made. [...] And you politely reject all advances, etc., but it becomes really annoying. You try to talk about it with management, who are already aware of it [...] but do nothing.

25, woman

Dismissal, compulsory retirement and fewer opportunities

Our research also suggests that people who are considered older are more likely to be dismissed. Several testimonies describe employers dismissing older employees, after which their positions are filled by younger employees at lower wages. One respondent talks about her husband's workplace, where all employees over the age of 55 were dismissed and replaced. Pregnancy, which is linked to a specific age group, is also sometimes cited as a reason for dismissing women and people who do not identify as women but may be pregnant (IGVM, 2017). One participant in the focus group discussions was told that she would have to leave if she became pregnant because she would then be unable to keep up with the tours in the dance world.

Women also experience disadvantages in the labour market in terms of recruitment, remuneration and promotion because of (assumptions about) pregnancy or motherhood or parenthood (El Haj et al., 2024).

In addition to dismissal, older employees feel that they are being forced into early retirement. Employees also feel pressure to retire at 'retirement age' when they do not yet want to.

TESTIMONY FROM A REPORT: I am a lecturer at a university of applied sciences. This year, I will turn 65 and will therefore be eligible for retirement. The university is now obliging me to take this pension from the next academic year, 2024-25, despite the fact that I have consistently received very positive evaluations and that this is an absolute WIN-WIN situation.

64, man

¹⁶ With the exception of legal provisions such as in the case of mandates. More information can be found on the [Unia](#) website.

The retirement age is therefore perceived by some as an arbitrary age limit, whereby people are obliged to stop working even though they still want to and are able to do so. Contrary to what employees and employers seem to think, however, simply reaching retirement age is not a legal reason for dismissal.¹⁶



TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH PEOPLE LIVING IN POVERTY: But the biggest discrimination is that we have to retire. What is that all about? I think it's a disgrace. [...] It should be free.

67, woman



In the focus group discussions and the survey, respondents indicated that the fact that they had to retire meant that they would have to live in poverty. This also shows that pension schemes for older people do not always offer the security they need. Of those who continue to work after retirement, no less than 15.7% do so out of necessity, in order to have a sufficiently high income (Statbel, 2024).

Although there are, in principle, opportunities to work as a pensioner (e.g. through flexi-jobs), these are always subject to certain conditions, and it can be challenging to find such jobs (partly due to age discrimination):

SURVEY TESTIMONY: There is often talk of flexi-jobs for pensioners, but they are very difficult to find. Employment agencies make misleading advertisements and post fictitious job listings. Even if you register, you never get a call back.

70, man

Unpaid work

In the survey, we only asked about unpaid work in the context of voluntary work. However, in the focus group discussions, informal care was also a central theme within this area of life.

In short

Almost one in five young people (aged 16-30) report age discrimination in the context of voluntary work. The most common form is rejection based on age (7.2%), followed by not being taken seriously (4.5%). Young persons with disabilities, racialised young people, young people struggling to make ends meet and LGB+ young people report more age discrimination than their peers. Young people who do unpaid work indicate that their commitment is often undervalued, which, for example, makes access to paid work more difficult.

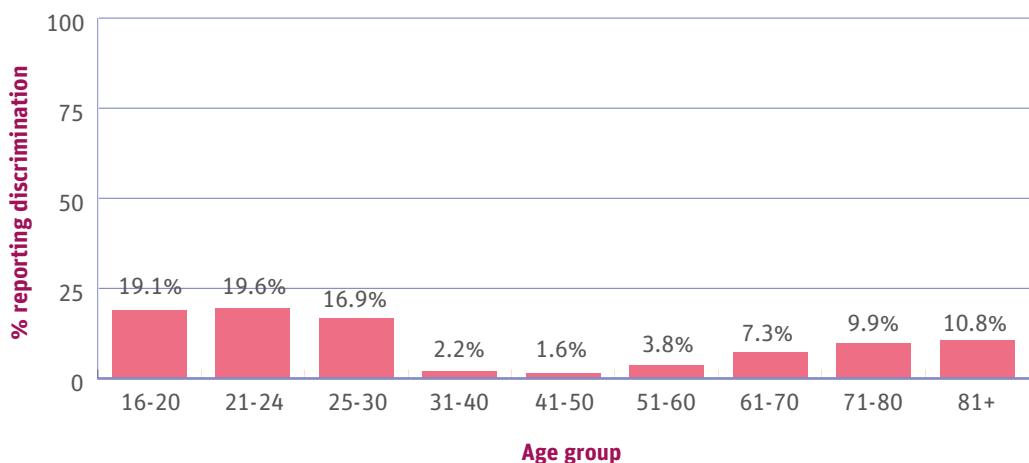
The middle group (30-60 years old) reports less age discrimination in voluntary work, but there are signs of undervaluation of unpaid work, especially among the so-called 'sandwich generation' who cares for both children and parents. Women in this group often take on a lot of unpaid care responsibilities, which makes their social contribution invisible and limits their chances of finding paid work. In the focus groups, this was identified as a form of structural exclusion, especially for women living in poverty. The difficulty of finding internships at a later age was also discussed, especially when intersecting with gender, racialisation and care responsibilities.

Within the over-61 age group, the proportion experiencing age discrimination in voluntary work rises to 10.8% among the over-81s. Older participants report that they are sometimes forced to stop volunteering (2.7%) or are not taken seriously (2.4%). Prejudices about physical abilities and insurance conditions play a role in this. Older women, persons with disabilities and racialised people experience additional exclusion.

Figures

Although the survey reported relatively less age discrimination in voluntary work than in other areas of life (see Graph 2), some age groups still experience clear discrimination. As Graph 4 shows, almost one-fifth of young people (16-30) experience age discrimination in this domain. From the age of 61 onwards, we also see a clear increase in percentages, up to 10.8% among people aged 81 and over.

GRAPH 4: Percentage of participants who reported age discrimination in the context of voluntary work, by age group



The question was as follows: "In the past 12 months, have you felt discriminated against because of your age in the context of voluntary work? By 'voluntary work', we mean any voluntary, unpaid work done in an organised context, including unpaid volunteer roles or mandates.

Participants who indicated that they had not done or sought voluntary work in the past year were excluded. The percentages in this figure were calculated on the remaining participants (1,295 participants in total, between 127 and 162 participants per age group).

Age discrimination among young people takes many different forms (see Appendix B for all figures), but it mainly involves being rejected for voluntary work because of their age (this was reported by 7.2% of young people who had done or sought voluntary work).

Among older people, it is relatively more common to be forced to stop their voluntary work (2.7%). In both groups, several participants also indicate that they are not taken seriously during their voluntary work (4.5% and 2.4% respectively).

Other characteristics intersect with age and form intersectional discrimination (see Appendix B for all intersectional analyses).



- Young people struggling to make ends meet experience more age discrimination in voluntary work than young people who have no difficulty making ends meet (28.8% versus 15%).



- 45.7% of racialised young people report age discrimination, compared to 11.3% of their peers.



- Young persons with disabilities also experience age discrimination more often (41.2%) than young people without disabilities (12%).



- LGB+ young people report more age discrimination than heterosexual young people (28.7% versus 15.7%).

Testimonies

Prejudice and age limits also play a role in voluntary work

In the survey, some participants testify that they were denied access to voluntary work because of their age, for example because age limits are applied or because the insurance does not accept older volunteers. In addition, there are sometimes prejudices or assumptions that someone is no longer capable of performing certain tasks.

SURVEY TESTIMONY: When I was 70, I volunteered to serve meals to homeless people, but they thought I was too old. I am now 82 and in such good physical shape that I could still do it.

82, woman

Both older and younger people also say that they are not always taken seriously during their voluntary work or that they hear inappropriate comments.

SURVEY TESTIMONY: I volunteer at an open day at the university where I studied. I was assigned as an alumnus to talk to students, and one student had not turned off her microphone and said to her partner, 'I thought I would see a fresh young student, but here sits an old one'.

56, woman

Underappreciated and invisible

No experience of discrimination in the context of voluntary work (as in the survey) was shared in the focus group discussions. Older people and young people did say that they take on a lot of unpaid work and care (such as voluntary work and informal care; see Departement Zorg, 2021; King Baudouin Foundation, 2023). This was certainly a frequent topic of discussion in the focus group discussions on the intersection of disability, poverty and gender. However, they described how this work remains undervalued and invisible. As a result, they feel that their social engagement is not recognised (see also Departement Cultuur, Jeugd en Media, 2023; Vlaamse Oudereraad, 2011).



Internships

Gaining experience through (often unpaid) internships can help in finding work. But here too, we see barriers. It can be more difficult to find an internship at an older age, especially in combination with other forms of exclusion. In the following testimony, the participant talks about the difficulty his colleague, who is older, woman, black and has children, had in finding an internship.

TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH RACIALISED PEOPLE: Two students are following the same course. The first is a black woman, a mother of children. [...] She is older. She submits an internship application. [...] For a month, she calls [...], sends emails, and eventually her internship application is accepted. [...] She tells a white Belgian fellow student that you can submit an application to the municipality. Her fellow student does so at 9 o'clock that same day. At 10 o'clock, the first student receives an email stating that her internship application has been cancelled. At 11 o'clock, her colleague [...] receives an email stating that the application has been approved.

41, man

Housing

By housing, we mean access to the private housing market (both for sale and rent) and social housing, as well as contact with landlords, estate agents and housing associations. We also look at access to collective housing facilities or shelters such as boarding schools, residential youth care, living groups, retirement homes and facilities for persons with disabilities.

In short

Young people most often experience age discrimination in the housing market. This is particularly true for young people between the ages of 21 and 24: more than a third said they felt discriminated against when renting or buying a home in the past year. Discrimination against young people manifests itself in refusal based on age (7.2%) and the non-acceptance of alternative incomes (such as social security benefits) (11.1%). Younger tenants report prejudices and assumptions about their income and lifestyle. Young people without parental support or with parents living in poverty are at particular risk. Racialised young people and young persons with disabilities report significantly more age discrimination (40.9% and 45.8% respectively) than their peers. The testimonies show that this also seems to be a more common problem for young men than for young women. Within collective housing facilities, young people mainly report age discrimination when it comes to not being granted access to a facility (9.1% of young people who had been in contact with such facilities). They also mention the high cost of facilities suitable for their age (8.3%).

The middle group (31-60 years) reports less age discrimination, both in the figures and in the testimonies.

Older people (61+) report less age discrimination in the survey than young people. Those aged 61 to 70 report the most discrimination (12.3%). The testimonies reveal similar problems to those experienced by young people: older people are also sometimes refused based on assumptions about their (pension) income or stability. They also describe situations in which they are expected to have children who can vouch for them. This is not always possible or desirable and can lead to stress and exclusion from the housing market. Older people living in poverty are particularly excluded from the rental market (19% compared to 2.8% of older people who said they could easily make ends meet). The digitalisation of communication and registration procedures is an additional barrier, especially for those who do not have a computer or internet access. In the social rental market, they face long waiting times and a lack of suitable housing. Within collective facilities, 7.2% of older people mention the high cost. LGBTI+ older people are concerned about their safety and self-expression in retirement homes.

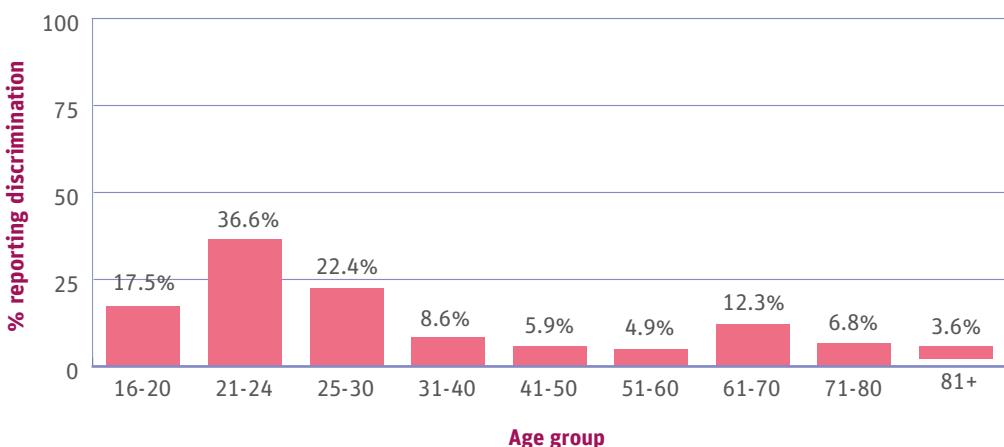
The parallels between young and old are striking: both groups are seen as financially risky, and they are expected to be able to fall back on other generations, which is not always possible. Age discrimination in housing increases the risk of financial vulnerability, leads to poor or insecure living conditions and increases the risk of homelessness.

Figures

Only a minority of survey participants had looked for, rented or bought a home in the past year, or had been in contact with collective housing facilities or shelters. There is particularly little data available for the older age groups. We can therefore only report limited results in this section.

Graph 5 shows that young people in particular experience age discrimination when renting or buying a home. Among young people between the ages of 21 and 24, this figure is even higher than one third. Other age groups experience relatively less discrimination, with the exception of the 61-70 age group (12.3%, although we must be careful about generalising, as this figure is based on only 57 participants who had looked for, rented or bought a home). This is partly in line with previous research that found no evidence of discrimination against retired people in the rental market (Dinçer & Verhaeghe, 2023; Verhaeghe et al., 2017). However, we discuss below how this may be different for older people in a difficult financial situation or when certain stereotypes come into play.

GRAPH 5: Percentage of participants who reported age discrimination when renting or buying a house/apartment, by age group



The question was as follows: 'In the past 12 months, have you felt discriminated against because of your age when renting or buying a house/apartment? This may involve your contacts with landlords, realtors or real estate agencies, social housing organisations, etc.'

Participants who indicated that they had not looked for, rented or bought a home in the past year were excluded. The percentages in this figure were calculated based on the remaining participants (843 participants in total; for the four oldest age groups, this amounted to only 82, 57, 44 and 56 participants respectively; for the other groups, the number varied between 101 and 161).

Young people mainly report that, due to their age, they are unable to provide pay slips and have less chance of renting a property with income from other sources (11.1% of 16-30 year olds who had looked for, rented or bought a property; see Appendix B for all figures relating to forms of discrimination). A significant proportion also report that they were refused a rental property based on their age (7.2%). Although an earlier study found no evidence of such discrimination against younger people in the private rental market (Verhaeghe et al., 2017), there is evidence of discriminatory language in advertisements and stereotypes among landlords (Unia, 2014). In the other age groups, the number of people reporting discrimination is too low to make any statements about the exact forms that age discrimination takes.

Other characteristics also influence the experience of age discrimination (see Appendix B for all intersectional analyses).

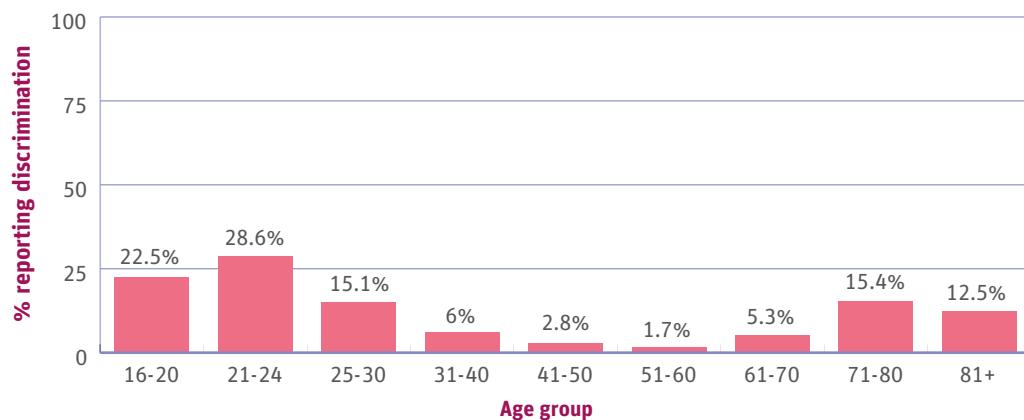


- For young men, age discrimination is relatively more often about having to settle for poor-quality housing.
- Young people in a difficult financial situation experience more age discrimination in the housing market (35.2%) than their peers (21.3%). Among older people, we see that it is almost exclusively older people in a difficult financial situation who report age discrimination in the housing market (19% compared to 2.8%).
- Racialised young people also experience more age discrimination (40.9% compared to 20.4%).
- Almost half of young persons with disabilities experience age discrimination (45.8%, compared to 19.9% of young people without disabilities).



Graph 6 shows the percentages for the question about access to collective housing facilities. Once again, the percentages are highest among 21 to 24-year-olds. Although these percentages are generally slightly lower than for renting and buying, it is striking that 16 to 20-year-olds and people over 71 report slightly more age discrimination in the context of collective housing facilities.

GRAPH 6: Percentage of participants who reported age discrimination in the context of collective living facilities, by age group



The question was as follows: "In the past 12 months, have you felt discriminated against because of your age when looking for or moving to a collective living facility or shelter? By 'collective living facilities or shelters', we mean places such as boarding schools, youth residential facilities, juvenile detention centres, residential care facilities, facilities for persons with disabilities, shelters for asylum seekers, etc."

Participants who indicated that they had not had any contact with collective housing facilities or shelters in the past year were excluded. The percentages in this figure were calculated on the remaining participants (573 participants in total, between 38 and 89 participants per age group).

Among young people, age discrimination mainly takes the form of not being granted access to a facility (9.1% of 16–30-year-olds who had had contact with such facilities; see Appendix B for all figures relating to forms of discrimination). However, it also has to do with the high cost of facilities suitable for their age (8.3%). For older people, it is almost exclusively about the high cost of facilities (7.2%), which presumably mainly concerns retirement homes (Solidaris, 2025). There are also other situations, which we will explain further in the testimonies.



The number of participants who provided data for this question is too small for most intersectional analyses to make meaningful statements, except for the following intersections:

- Racialised young people report more age discrimination in residential facilities than their peers (43.4% versus 13.1%).
- Young persons with disabilities also report significantly more age discrimination in this domain than their peers (40.7% versus 15.3%).

Testimonies

When it comes to purchasing a home, age discrimination is a major barrier to obtaining a loan. We will discuss this in the next chapter. In this section, we will focus on experiences of discrimination in the rental market (both private and social).

Age discrimination in the rental market

Both younger and older people report age discrimination in the rental market. Both are seen as risky based on their perceived income. Retired tenants talk about landlords who prefer candidates with a different income.

TESTIMONY FROM A FOCUS GROUP DISCUSSION ON GENDER: Testimony from a focus group discussion on gender: [I get] no answer. I call and am told: 'Ah no, your mother is retired. The landlords prefer other types of income.'

38, genderqueer

Younger tenants are rejected because of assumptions that they do not have sufficient income (without this being based on payslips), that they will lose their jobs, that they will not pay on time, that they will not stay long, that they will make too much noise or party too much.

TESTIMONY FROM A REPORT: I called to rent an apartment. The woman on the phone did not answer my request for more information and immediately asked my age. When she heard that I was 26 years old, she concluded that she would prefer someone older who she could be sure would stay for a longer period of time. She also told me that the rent (which is still unknown to me) would be too high for someone aged 26, a conclusion based purely on my age and not on my personal situation (a very good permanent job with a very good monthly income).

26, woman

Previous research has shown that these stereotypes are effectively held by landlords, and that public advertisements sometimes contain terms that discriminate against young people or older people (e.g. 'no young people', 'for quiet people, no students'), which can dissuade them from the outset (Unia, 2014).

Poverty and other vulnerabilities increase barriers to housing



Those living in poverty find it even more difficult to access housing. Young people are already perceived as a risk and have even less chance if they receive social assistance from the CPAS/OCMW (Public Centres for Social Welfare); this type of income is regularly refused (see also King Baudouin Foundation, 2022). In addition, young people often must provide a guarantor, usually a parent. For young people who are no longer in contact with their parents, or whose parents themselves live in poverty, this is an insurmountable barrier. As a result, these young people are more likely to end up in substandard housing or even become homeless (King Baudouin Foundation, 2022; Uit de Marge vzw, 2023).

Older people living in poverty also face additional obstacles. They are sometimes expected to have their children act as guarantors. This is a problem for older people who do not have children, who are no longer in contact with their children, or whose children are themselves living in poverty.

Older people living in poverty, especially those with health problems, are concerned about their future. They know that they will not be able to afford the necessary adapted housing and care later on. After all, the average cost of retirement homes is higher than the pension of many older people (Solidaris, 2025).

EXCHANGE FROM A FOCUS GROUP DISCUSSION WITH PEOPLE LIVING IN POVERTY:

- But with my income, I will never be able to live in a service flat.
- No. And my children will have to pay for it...
- Yes. I don't have children. And then I sometimes think, how long will I be able to manage here?

71, woman

47, woman

71, woman



Older women are also disadvantaged as they have a lower average pension (Federal Planning Bureau, 2024). If they are divorced or live alone, finding a home is generally very difficult. In the focus group with people in poverty, a 70-year-old woman testified that she had become homeless in such circumstances. Existing structural inequality therefore means that access to housing is unevenly distributed.



Young people and older people living in poverty also encounter problems in the social rental market. Waiting times are long (VRT NWS, 2025). In the meantime, people are forced to spend a lot of money on private rentals or live in poor housing conditions. This causes them to sink even deeper into financial difficulties in the long term.

Lack of suitable accommodation



Participants report a lack of (affordable) assisted living facilities, which are necessary for some persons with disabilities. This seems to provoke experiences of age discrimination. For example, assisted living facilities are more difficult to obtain for people under the age of 65. In Flanders, for example, a quarter of the facilities can be reserved for people under the age of 65 (see Departement Zorg, n.d.). Moreover, these are often expensive, while financial support such as the Brussels rehousing allowance (Brussels-Capital Region, n.d.) is only available to those on the lowest incomes.

TESTIMONY FROM A REPORT: In some assisted living facilities, you don't stand a chance if you are under 65, regardless of your limitations. I am a 45-year-old woman with multiple sclerosis and I use a wheelchair to get around. That's why the facility needs to be adapted, for example, with as much as possible at wheelchair height and a walk-in shower. I currently rent from (company), which in my opinion is definitely not an assisted living facility, even though the rent is €1,250. I would like to move out of here, but the search is taking a long time.

45, woman

Unsafe living environment



Racialised young people face double discrimination. This is in line with previous European research, which found that participants between the ages of 16 and 24 experience a lot of racial discrimination in the housing market (FRA, 2023). This results in great difficulty in finding housing, and in some cases in harassment by landlords. We see that age discrimination can be more overt than racism.

TESTIMONY FROM A REPORT: To this day, I am still being harassed by my landlady. Less than a week after signing the contract, she was already pressuring me to leave and told me to find a place to live in Molenbeek or Anderlecht, together with other young people like me. I feel discriminated against because of my ethnic background and age and have not had a week of peace because the landlady continues to harass her tenants.

30, exact age unknown, man



For LGBTI+ older people, their future housing is a major source of uncertainty. They worry about whether they will be able to be themselves if they have to move to a retirement home. A volunteer at Rainbow Ambassadors testifies that this fear is not unfounded.

TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH LGBTI+ PEOPLE: Last year, one of our people went to register at a retirement home. He told the director that he was gay. And the director said bluntly, 'Then you'll keep it quiet here'.

69, woman



Some were explicitly told that they had to hide their sexual orientation and did not dare to express it to fellow residents for fear of social exclusion or aggression (see also the chapter 'Healthcare and assistance' under '(hetero) normative expectations and inappropriate care and assistance for LGBTI+ persons').

Digitalisation

Digitalisation also excludes people from housing. Searching for a rental property or applying for one often must be done online. In Flanders, prospective tenants of social housing are now also required to register via an online platform. Because those who were already on the waiting list had to re-register, people who were less digitally literate risked losing their place on the waiting list (Het Nieuwsblad, 2024).



Communication from landlords, property manager notices or documents are also often exclusively digital. Those who do not have internet or a computer, such as some older residents and people living in poverty, sometimes have to pay extra to stay informed, or are even denied access to information altogether.

One person who reported this problem testified that she (like several other residents in her building) has neither internet nor a computer, which has made communication with the property manager a problem. The property manager decided that from now on, all information would only be sent by email. Anyone who still wants to receive post must pay 50 euros a year for this; according to this person, this is for a maximum of four to five letters per year.

Financial services

By financial services, we mean, among other things, banking services (accounts, loans, investments, etc.) and insurances (health insurance, car insurance, etc.).

In short

Our results show that mainly young people between the ages of 21 and 24 (27.6%) and older people between the ages of 71 and 80 (16.7%) experience age discrimination in the area of financial services. We see similar forms of age discrimination across the three age groups.

Young people (16-30) indicate that they were denied access to their own finances and that an employee addressed someone else. As with the other age groups, young people experience that insurances can be more expensive or that they are denied insurances because of their age, that they are treated rudely or condescendingly, or that they are denied a loan. Our results also show that young people who find it more difficult to make ends meet, racialised young people and young persons with disabilities are even more affected by age discrimination than their peers.

For the middle group (31-60), age discrimination in this domain is reported less frequently. Nevertheless, they too are faced with being unable to obtain or take out insurance because of their age. The testimonies show that it is mainly older people within this middle group who face exclusion. They are refused loans because it is assumed that people must repay their loans before the arbitrary age limit of 75. A 20-year repayment period can therefore already pose problems at the age of 55.

For older people (61+), it is also a question of insurances that are too expensive and become unaffordable, or of not being able to obtain insurance, being treated condescendingly and not being sufficiently involved in decisions about their finances. They are refused loans, sometimes on the basis of an arbitrary age limit of 75 for when the loan must be repaid.

Furthermore, we see that the digitalisation of financial services leads to age discrimination. People who are less familiar with digital technology or have less access to digital devices and the internet, including some older people and young people in vulnerable situations (King Baudouin Foundation, 2024; Statbel, 2023), are less able to monitor and manage their financial affairs. This compromises their independence, makes them more dependent on third parties (Lire et Écrire Bruxelles, 2022) and puts them at greater risk of fraud (Febelfin, 2024; SeniorWeb, 2023) and financial problems and debt.

Figures

Graph 7 shows the results of the survey in the context of financial services. It shows that quite a lot of young people experience age discrimination in this domain, especially those in the 21-24 age group (more than one in four). A high percentage of age discrimination (16.7%) in financial services is also reported in the 71-80 age group.

GRAPH 7: Percentage of participants who reported age discrimination in the context of financial services, by age group



The question was as follows: «In the past 12 months, have you felt discriminated against because of your age when trying to access financial services? By 'financial services', we mean banking services (accounts, loans, investments, etc.) and insurance (health insurance, car insurance, etc.).»

Participants who indicated that they had not used financial services in the past year were excluded. The percentages in this figure were calculated on the remaining participants (1.952 participants in total, between 178 and 238 participants per age group).

If we examine the concrete forms that this discrimination takes (see Table 3), respondents mainly reported that an insurance was much more expensive because of their age, that they were denied a loan because of their age, or that they were treated rudely or condescendingly by a financial services employee. In addition, it is striking that young people often report that an employee addressed someone else (e.g. their parents) or that they were denied access to their own finances. Older people report being unable to take out insurance and not being sufficiently involved in decisions about their finances (among other situations, see the testimonies below).

TABLE 3: Percentage of participants who indicated a specific form of age discrimination in the context of financial services, by age group

Form of discrimination	Age group	16-30	31-60	61+
Insurance was much more expensive		9,1%	4,2%	5,3%
Did not receive a loan		6,5%	2,8%	2,9%
Treated rudely or condescendingly		3,8%	1,2%	2,0%
Unable to take out insurance		2,2%	1,3%	1,5%
Not involved or insufficiently involved in decisions		2,5%	0,6%	1,3%
Employee addressed someone else		3,2%	0,0%	0,3%
No access (anymore) to own finances		2,8%	0,1%	0,3%
Other situation		0,2%	0,7%	1,8%

Participants who indicated that they had not used financial services in the past year were excluded. The percentages in this table were calculated based on the remaining participants (602 participants aged 16-30, 667 aged 31-60 and 683 aged 61 or older).

The colour codes can be read per age group. The darkest colour represents the form of discrimination most frequently reported by that age group, while the lightest colour represents the form of discrimination least frequently reported.

The intersection with other characteristics often plays a role as well (see Appendix B for all intersectional analyses).



- People struggling to make ends meet report more age discrimination in financial services, especially young people (37.2% of young people struggling to make ends meet, versus 19.8% of young people who have no difficulty making ends meet). Among these young people, age discrimination also takes the form of not having access to their own finances slightly more often.



- Racialised young people also report age discrimination more often (45%, versus 19.4% of non-racialised young people). They also experience other forms: for them, it is relatively less about insurance being more expensive and more about not being able to take out a loan or insurance at all.



- Young persons with disabilities also experience age discrimination more often (36.5%, compared to 20.5% of young people without disabilities). This is in line with previous research in which young people with chronic illnesses reported that they are often refused loans or insurances because of their illness, or they have to pay more for their insurances (FPS Social Security, 2025).

Testimonies

Refusal of loans and insurances

As the figures show, we see that people can be discriminated against when obtaining loans and insurances based on their age. It also happens that an arbitrary age limit of 75 is explicitly applied for the repayment of a loan (e.g. for the Flemish housing loan (Vlaams Woningfonds, n.d.). This affects their access to housing (see previous chapter).

SURVEY TESTIMONY: wanted to buy another house but was told I couldn't transfer my mortgage. [...] Given my age, the balance insurance was sky-high and I couldn't get a new loan because of my age and the fact that I am single! The excuse was that I would have to pay it off until I was 75 and they wouldn't allow that.

50, woman

We also see this happening when people want to take out car insurance, hospitalisation insurance or cancellation insurance, for example. Either the prices are very high or unaffordable, or people are unable to receive insurance.

TESTIMONY FROM A REPORT: I read on the internet that (bank) offers pay-per-mile car insurance. I made an appointment with (bank) to discuss this. I was told that I am too old for this insurance (only 74). I fall into a risk group. Is that really the case? I have had my driving licence for over 55 years and have never had an accident. Isn't this a case of age discrimination?

74, man

In the survey, several young people also indicated that they experience the higher cost of car insurance for them as a form of age discrimination.¹⁷

¹⁷ Whether this can also be considered discrimination from a legal point of view depends on the exact criteria used by an insurer (some insurers, for example, do not look at age, but at how long someone has held a driving licence) and on the figures/calculations on which they base these criteria.

Digitalisation

We also see that digitalisation in financial services leads to age discrimination. Appointments can only be made online, counters and local bank offices are disappearing, telephone contact is no longer possible and people must pay more to obtain bank statements on paper or pay bills through a bank employee, for example. This makes them dependent on third parties for certain matters, which compromises their autonomy (Lire et Écrire Bruxelles, 2022).

SURVEY TESTIMONY: An uncle (90 years old) could no longer go to the bank to make manual transfers. He has no computer and no Wi-Fi. His bank accounts were put on my mobile phone so that he could bank online. I don't think this is right.

65, man

For many, the digitalisation of banking also causes a feeling of insecurity and fear of being scammed. Previous figures effectively show that both young people and older people are more vulnerable to phishing (Febelfin, 2024; SeniorWeb, 2023). Because communication is digital, people sometimes miss important messages and end up having to pay fines or interest. It can even lead to increasing bills and debts.

Public services, social security and social services

By public services and social services, we mean municipal services, social services such as the OCMW/CPAS (Public Centre for Social Welfare), the police station, the court, employment services, and so on. Experiences related to public transport are discussed in the chapter on 'Mobility'.

In short

The results show that age discrimination affects different groups in terms of access to public services, with young people and people over 81 reporting this most often.

Among young people (aged 16-30), we see that this concerns being treated rudely by a service employee, Digitalisation, the lack of clear information about their rights, complex administration, and arbitrary age limits for reimbursements for health and disability aids. The barriers experienced by young people mean that those who need this social protection the most do not have access to it or do not exercise their social rights. This particularly affects young people living in poverty, racialised young people and young persons with disabilities (see also FPS Social Security, 2025; Uit de Marge vzw, 2023).

This is very similar for the middle group (31-60). They too experience condescending treatment, digitalisation, a lack of information about their rights and arbitrary age limits for reimbursements and health and disability aids. This is even more pronounced for people who are struggling to make ends meet and persons with disabilities.

We see the same trend among older people (61+): they are treated condescendingly and experience a lack of clear information about their rights. This is reported more often by people who struggle to make ends meet and persons with disabilities. There are also arbitrary age limits for health reimbursements and the right to disability aids. Specifically in this age group, people are confronted with the age limit of 65; a disability is not recognised if it occurs after the age of 65.

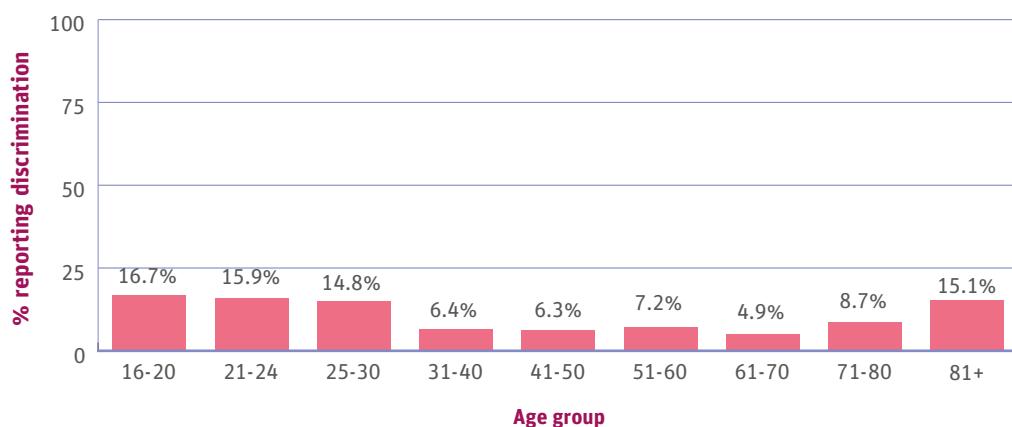
We also see within this age group that women (and this is even more pronounced for women who are single, lesbian or do not have children), persons with disabilities, racialised people and migrants, and people living in poverty have lower pensions on average. This is due to various reasons, such as the pay gap, taking on more unpaid work (e.g. informal care) or having worked abroad (see further in the chapter). Because they have been able to accumulate fewer social rights or due to 'non-take-up' (i.e. not having access to or not taking up social rights), there is a pension gap between older people, with the above-mentioned groups at greater risk of falling into poverty in later life or seeing their existing poverty situation worsen as they age. We see that an IGO (income guarantee for older people) can be a good supplement for people over 65 with a low pension, but the eligibility and monitoring conditions, which are perceived as very strict, hinder access to IGO for the most socially isolated people and restrict the freedom of movement of beneficiaries.

Due to digitalisation and complex and unclear administration, older people often do not claim their social rights or do not have access to them. These results are consistent with the literature: for example, a Belgian study showed that in 2019, a quarter of people aged 65 and over who were potentially eligible for increased healthcare intervention did not make use of it (Bolland et al., 2022), and research shows that there is a high non-take-up rate for IGO (Goedemé et al., 2022). The non-take-up of social rights is generally higher among people in already vulnerable situations, such as those experiencing homelessness and poverty (see, for example, HIVA-KU Leuven, 2024).

Figures

Graph 8 shows the survey results for access to public services. Compared to other domains, the percentages are rather low, but nevertheless, 14.8% to 16.7% of young people experience age discrimination in this domain. Participants over the age of 80 also regularly report discrimination based on their age (15.1%).

GRAPH 8: Percentage of participants who reported age discrimination in the context of public services, by age group



The question was as follows: «In the past 12 months, have you felt discriminated against because of your age when trying to access public services? By 'public services', we mean municipal services, social services (for example, CPAS/OCMW), public transport, the police station, courts, employment agencies (Actiris, ADG, Forem, VDAB), etc. This may involve in-person, phone, or online services.»

Participants who indicated that they had not used public services in the past year were excluded. The percentages in this figure were calculated based on the remaining participants (1,894 participants in total, between 186 and 235 participants per age group).

This discrimination mainly takes the form of being treated rudely and condescendingly by a service employee and a lack of clear information about their rights. All figures on the forms this discrimination can take can be found in Appendix B.

Other personal characteristics also influence experiences of age discrimination in the context of public services (see Appendix B for all intersectional analyses):



- We see that people struggling to make ends meet experience more age discrimination than people who have no difficulty making ends meet. This is certainly the case for young people: 25.5% compared to 13.2%.



- On average, racialised young people also experience more age discrimination (34.2%) in accessing public services than their peers (10.6%).



- Persons with disabilities experience more age discrimination than people without disabilities, across all age groups. However, the pattern is most pronounced among young people (36.8% versus 10.7%).

Testimonies

Arbitrary age limits for benefits, aids and health reimbursements

Arbitrary age limits often apply to healthcare reimbursements and other forms of support, meaning that those who need them are not always entitled to them. In the survey, for example, several people experience the age limits for reimbursement of vaccines, dental care and preventive examinations (e.g. for forms of cancer) as discriminatory.

SURVEY TESTIMONY: The RIZIV/INAMI often discriminates based on age: for example, my husband can only claim reimbursement for dentures after he turns 50, even though he has been walking around with a mouth full of rotten teeth for ten years. As we are not wealthy, we are also discriminated against by the system because dentures and suchlike are very expensive.

40, woman

¹⁸ See, for example, the conditions of the FPS Social Security (2023), the Vlaams Agentschap voor Personen met een Handicap (n.d.) and the AVIQ (n.d.). These age limits are related to the fact that other forms of support are provided for older people, or that other authorities are responsible for them. The limits are therefore determined by law or decree, which means that they do not fall under the definition of legally prohibited discrimination (Act of 10 May 2007 combating certain forms of discrimination). However, the fact that these age limits are perceived by many as arbitrary and discriminatory indicates that not everyone is adequately helped by the range of support measures available (see also Flemish Council for the Elderly, 2012).

 People also often experience it as discriminatory that if they become disabled after the age of 65, they are not eligible for recognition of that disability¹⁸. As a result, they are denied certain benefits and forms of support.

TESTIMONY FROM A REPORT: A friend (in his seventies) had a stroke last year. He fell down the stairs and is now largely paralysed. He is cared for at home by his wife, home carers and volunteers. The man has always lived healthily, worked and contributed to society. It now appears that, as a person in his seventies, he is excluded from a number of benefits, such as additional tax relief, 'because his disability was diagnosed after he turned 65'. So if he had encountered the same situation before he turned 65, he would have received additional tax relief for the rest of his life.

70+, exact age unknown, man

 Another example is a deaf person who says he is no longer eligible for reimbursement for a second implant because he is over 18 years of age. These are just a few examples of age limits that exist for reimbursements and treatments and exclude many people, especially those living in poverty.

Pension gap

In general, we see that the average pension amount is lower for women (Federal Planning Bureau, 2024). This is partly because they have had fewer opportunities for advancement in the workplace, due to the pay gap and because work that is more often performed by women is less valued and paid (IGVM, 2024; see also 'horizontal segregation' or 'the glass walls' (RoSa vzw, n.d. b). In addition, they are more likely to do unpaid work and take on care responsibilities such as informal care, family care and childcare, either without doing any paid work or combining this care with 4/5 or part-time work and therefore accumulate no or fewer pension rights (IGVM, 2025). Leave systems in Belgium also lead to greater inequality for women in the accumulation of their social rights (IGVM, 2023b).

TESTIMONY FROM A FOCUS GROUP DISCUSSION ON GENDER: I also work as a volunteer in a cooperative housing for senior citizens. [...] I receive the candidates and we find, and this is a finding in all cooperative housings for seniors, that women are discriminated against in terms of income. Once they are old, their pensions often fall into a lower bracket because they have had an incomplete career due to various circumstances.

77, woman

This is certainly the case for single women, lesbian women and women without children, who cannot fall back on a higher pension from a male partner or support from children.



TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH LGBTI+ PEOPLE: At a certain point, the family becomes very distant for many LGBTI+ individuals, because their parents pass away and many senior LGBTI+ individuals do not have children. Nowadays, 'young people' have children. But 75-80-year-olds do not have children, because in our time, lesbians did not have children. So, because you do not have children, you also do not have a family. [...] There is a tendency for many lesbians to be poor. Why is that? Women have always been paid less than men. This is still the case today, but it was certainly true in the past.

69, woman



We also see that people who have migrated to Belgium are at a significant disadvantage in terms of work because they often have to deal with a lot of paperwork first, learn the language and their qualifications are not always recognised. As a result, they are unable to work, or can only do so later, and accumulate fewer pension rights. People who have worked abroad also find it difficult to access information about the social protection to which they are entitled. This can lead to older people not making use of social protection (FIRM, 2024). Not all persons with disabilities are able to work (full-time) and therefore accumulate fewer pension rights. All of this has an impact on the amount of pension, creating a pension gap between older people and potentially leading to poverty in later life.



TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH PERSONS WITH DISABILITIES: Given our disabilities [...] there are not many of us who work, and when we do work, it is often part-time. I know that I will never be able to work more than half-time, and that puts me in a kind of uncertain situation. So I don't contribute to my pension in the same way as someone who works full-time, and I really wonder what my pension will look like.

39, woman

Regardless of the circumstances that have led to people having limited access to the labour market, it is difficult to compensate for this later in life, especially given age discrimination in the labour market.



TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH PEOPLE LIVING IN POVERTY: I have no prospects anymore. I am too old to be able to build anything now. And that is very bitter. [...] I'm holding my breath. I lie awake worrying about my pension. Because circumstances beyond my control and illness have prevented me from developing like the average person. And now my age is working against me. And I'm only 47.

47, woman

Income guarantee for the elderly (IGO or GRAPA)

IGO is a form of financial support for people over the age of 65 who do not have sufficient resources (Federal Pension Service, n.d.). It supplements their pension. Although this is a positive measure to combat poverty among the elderly, almost 50% of those who are entitled to it do not apply for this support (Bolland et al., 2022). Researchers have shown that not applying for IGO is largely due to the digital divide (Schols et al., 2017).

In addition, IGO beneficiaries have to meet many obligations. With a few exceptions, beneficiaries have to account for their expenses, are regularly checked and must report in advance any stay abroad of more than 5 days to the Federal Pension Service. Stays abroad may not exceed a total of 29 days per year. These obligations are perceived as very strict.



TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH PEOPLE LIVING IN POVERTY: With an IGO, you can't go wherever you want, because you must be accountable. Last year, I was checked twice to see if I was in Belgium. I was doing my volunteer work and then I had to be at the town hall within a certain number of hours to say, 'Here I am'. [...] My family is aware of this. Suppose I am in hospital with a stroke, I would tell my family: check my letterbox, let the pension service know, otherwise my pension is stopped.

71, woman



The verification of these conditions, which is done by means of a registered letter with acknowledgement of receipt, jeopardises the freedom of movement of beneficiaries and even hinders access to IGO for certain persons who are eligible but unable to comply with these checks. This is particularly true for older people who are less likely to have a social network, which is often the case for older people living in poverty, single people and older people without children.



TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH PEOPLE LIVING IN POVERTY: [in response to previous testimony] Gosh... And you have a network, but how many people don't have a network? I don't know anyone who could do that for me if I ever were in your situation... Then you depend on others. [...] I don't have a network. And that helplessness that exists and the lack of freedom of choice, you understand? It's so degrading.

47, woman

Digitalisation

The inaccessibility of government and social services is further exacerbated by digitalisation. This is by far the most frequently cited problem in this domain by survey participants. Appointments must be made online, service desks are disappearing or have limited opening hours, procedures are conducted entirely online (often requiring the use of complex tools such as eID or ItsMe), telephone numbers (if they exist) are busy, cash is often no longer accepted, and communication no longer takes place by postal mail. Previous research has shown that many older people experience barriers to accessing public services due to digitalisation, and that these barriers are greater the older you are or the lower your level of education (Kenniscentrum Data & Maatschappij, 2022).

SURVEY TESTIMONY: If you are not part of the digital world, it becomes increasingly difficult to get things done. Personal income tax can no longer be filed on paper. We had to go to a tax office in (city), which costs us a lot of extra time and money (tram ticket). The lady who helped me was very unfriendly. When I had problems with road tax, I also had to do this digitally via a website. Because I don't have a card reader and am not familiar with ItsMe, I couldn't get any further in that programme.

60, woman

This digitalisation reinforces the existing inaccessibility due to complex and unclear information and administration when people want to claim their social rights and services.

Healthcare and assistance

By healthcare, we mean (para)medical care provided by general practitioners, specialists, hospitals or medical centres, psychologists, pharmacists, etc. We also look at care providers and assistance to persons with disabilities or in the context of youth care, home help, service flats and retirement homes.

In short

The area of healthcare and personal assistance was mentioned very often in the testimonies. Our results show that young people and older people in particular report discrimination in medical healthcare (e.g. at doctors, dentists, hospitals or psychologists) and personal assistance (e.g. at youth care, home care and retirement homes). The intersections with disability, racialisation, LGBTI+, poverty and gender play a major role in this domain.

We see that young people (16-30) face condescending treatment by healthcare providers and are denied access to treatment or medication based on their age. It is striking that they also report relatively more often that a healthcare provider addressed someone other than themselves, and they therefore feel insufficiently involved in decisions about themselves. They also find it more difficult to find help or assistance that is appropriate for their age. We know from previous research that there are long waiting lists for mental health care for young people and youth assistance (Kinderrechtencommissariaat, 2024; Vlaamse Jeugdraad, 2023). In general, we see that younger women, non-binary persons, racialised people, young people struggling to make ends meet and young persons with disabilities report more age discrimination.

A significant trend among young people and those perceived as young is that their complaints and pain are not taken seriously. This is even more pronounced for young women and non-binary individuals, racialised people, neurodivergent women, and young persons with disabilities. We also see that freedom of choice regarding pregnancy (or non-pregnancy) is often not respected among young women, non-binary persons and trans persons, and in particular among young racialised people. Young persons with disabilities are also relatively more likely to be insufficiently involved in decisions and to experience verbal or physical abuse by a healthcare provider. We also see that healthcare is not adapted to LGBTI+ persons; for example, young trans persons are often denied or discouraged from receiving care related to their trans identity.

In the middle age group (31-60), we also see that health complaints are not taken seriously because of their age (see also age group 61+ for a similar trend), that they are treated rudely, are denied access to treatment because of their age, or cannot find help or assistance appropriate for their age. We see that this is particularly the case for people who are struggling to make ends meet: they also fear that as they get older, they will need care that they cannot afford (e.g. a wheelchair, home help). People with a progressive disability also fear that as they get older, the care they receive will be even less suited to their needs. In the middle age group, we also see experiences of age discrimination around freedom of choice about (whether or not to have) children when people are perceived as young. People in this age group also experience discrimination related to the (peri) menopause among women, non-binary people and transgender people. Also in this age group, transgender people feel discouraged from seeking trans-identity care in later life.

Older people (61+) also experience condescending treatment from healthcare providers. This often involves infantilization by doctors, but also in retirement homes. They also feel that they are not sufficiently involved in decisions about their health. They are also not taken seriously when they complain about their health: they feel that doctors, among others, no longer want to treat them because they are 'too old' and it is 'no longer worth the effort'. Not having their complaints taken seriously is more common among older women and non-binary people, who are also affected by the lack of knowledge and taboos surrounding menopause and perimenopause. Furthermore, there is too little attention to the needs of older age groups in mental health care. We also see that people who become disabled after the age of 65 are particularly disadvantaged and do not have access to certain benefits and treatments. People who struggle to make ends meet experience financial barriers to help and assistance (e.g. being able to afford a good wheelchair). Certainly in this age group, the fact that care is not adapted to the needs of LGBTI+ people is a major problem. People are forced to hide their LGBTI+ identity in old age, resulting in feelings of loneliness.

Finally, digitalisation leads to the exclusion of people who do not have access to online platforms for medical records, appointments or service vouchers.

Chiffres

Graph 9 shows the results of the survey question on experiences with healthcare. We see that young people in particular often experience age discrimination in this domain, but more than one in ten people aged 71 or older also report having experienced age discrimination.

GRAPH 9: Percentage of participants who reported age discrimination in the context of healthcare, by age group



The question was as follows: «In the past 12 months, have you felt discriminated against because of your age in the context of health care? By 'health care', we mean (para)medical care by general practitioners, specialists, hospitals or medical centres, dentists, physiotherapists, psychologists, pharmacists, etc.»

Participants who indicated that they had not sought or used healthcare in the past year were excluded. The percentages in this figure were calculated based on the remaining participants (2,174 participants in total, between 216 and 264 participants per age group).

What form does this age discrimination take? As Table 4 shows, there are no major differences between age groups: first and foremost, it involves health complaints not being taken seriously, followed by being treated rudely or condescendingly by healthcare providers and being denied access to treatment or medication on the basis of age. It is striking that young people also report relatively more often that a healthcare provider addressed someone else rather than themselves. Older people report other situations more often (see testimonies further on in the report).

TABLE 4: Percentage of participants who indicated a specific form of age discrimination in the context of healthcare, by age group

Form of discrimination	Age group		
	16-30	31-60	61+
Complaints not taken seriously	12,0%	4,1%	5,2%
Treated rudely or condescendingly	5,5%	1,8%	2,5%
No access to treatment or medication	3,9%	1,2%	2,2%
Healthcare provider addressed someone else	3,8%	0,1%	1,0%
Not or insufficiently involved in decisions about health	2,3%	0,5%	1,3%
Experienced verbal or physical abuse	2,3%	0,7%	0,4%
Other situation	0,6%	0,9%	2,7%

Participants who indicated that they had not sought or used healthcare in the past year were excluded. The percentages in this table were calculated based on the remaining participants (660 participants aged 16-30, 739 aged 31-60 and 775 aged 61 or older).

The colour codes can be read per age group. The darkest colour represents the form of discrimination most frequently reported by that age group, while the lightest colour represents the form of discrimination least frequently reported.

Other characteristics also play an important role (see Appendix B for all intersectional analyses).



- Younger women and non-binary persons experience age discrimination more often (25%) than younger men (15.5%). We see a similar pattern among older persons (14.9% versus 6.8%). In both cases, age discrimination against women and non-binary persons also more often involves complaints not being taken seriously.



- Young people struggling to make ends meet experience age discrimination (32.4%) in healthcare more often than young people who have no difficulty making ends meet (17.6%). This pattern is also clearly visible among people aged 31-60 (13.5% versus 4.2%) but less pronounced in the 61+ age group.



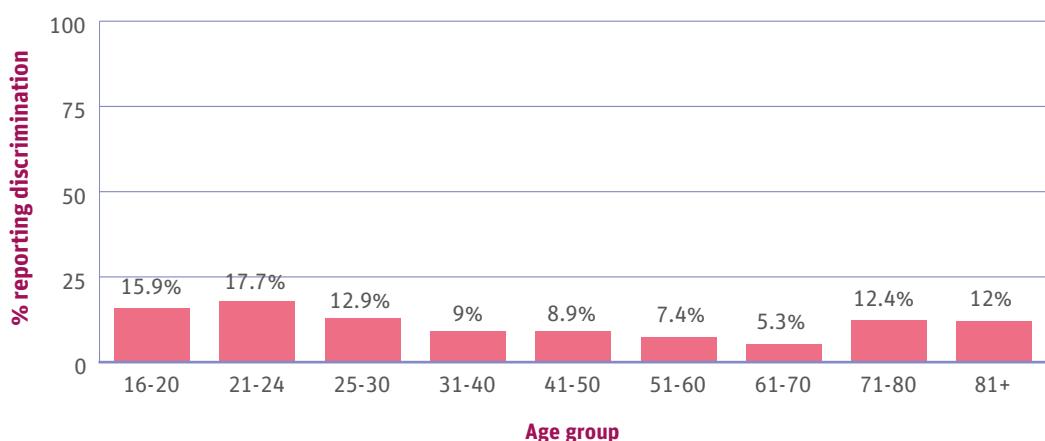
- Racialised young people experience more age discrimination than their peers (34.4% compared to 16.8%).



- Persons with disabilities clearly experience more age discrimination. This pattern is particularly pronounced among young people: almost half (49.2%) experience age discrimination in healthcare, compared to 13.1% of young people without disabilities. Young persons with disabilities are also relatively more likely to be insufficiently involved in decisions and to experience verbal or physical abuse by a healthcare provider.

In addition to experiences with (para)medical healthcare, we also asked about age discrimination in personal help or assistance in the survey. These results are shown in graph 10. Although the differences are less pronounced, here too it is mainly people under the age of 30 and people aged 71 or older who report age discrimination.

GRAPH 10: Percentage of participants who reported age discrimination in the context of personal help or assistance, by age group



The question was as follows: «In the past 12 months, have you felt discriminated against because of your age in the context of personal help or assistance? By 'personal help or assistance', we mean youth services and support, help at home (for example, meal delivery), assisted living, daily care in a residential care facility, or assistance for persons with disabilities (including personal assistance, accompaniment, day centres, accommodation), etc.»

Participants who indicated that they had not sought or used personal help or assistance in the past year were excluded. The percentages in this figure were calculated on the remaining participants (1,166 participants in total, between 113 and 150 participants per age group).

In all age groups, the main issue is not finding help or assistance that is suitable for their age (6.0% of 16-30 year olds, 4.2% of 31-60 year olds and 3.0% of those aged 61 and over; see Appendix B for all figures relating to forms of discrimination). However, both young and older people also report relatively often that others wrongly assume that they need help or assistance (4.2% and 2.2% respectively) and that they are not sufficiently involved in decisions about themselves (3.9% and 1.7% respectively).

Other personal characteristics also influence experiences of age discrimination (see Appendix B for all intersectional analyses).



- People struggling to make ends meet clearly report more age discrimination in terms of help and assistance, especially in the middle age group (14.1% versus 3.9%) and the oldest age group (18.6% versus 6.5%).
- The same applies to racialised people in the youngest (29% versus 10.5%) and middle age groups (24.2% versus 6.1%).
- Persons with disabilities experience more age discrimination. This pattern is most pronounced among young people (32.5% compared to 10.7%).

Testimonies

The focus group discussions and open responses to the survey frequently mentioned the area of healthcare and assistance.

The lack of seriousness shown towards 'young people' in medical care

Respondents who are perceived as young indicate that their symptoms and complaints are often not taken seriously, are minimised and therefore not investigated further. When they experience pain or unexplained complaints, they are often told that they are 'too young' to have problems, while it sometimes turns out afterwards that they have a serious condition.

SURVEY TESTIMONY: A situation I have experienced several times is that I had concerns about my health, such as my heart and abnormal hair loss. In these situations, doctors have always told me that I am too young to have such problems and that there is nothing wrong. This has caused me a lot of sadness and anxiety.

22, woman

They also feel that healthcare professionals often do not include them when communicating and focus on third parties.

SURVEY TESTIMONY: Before a surgery, the information was mainly directed at my mum, even though I was there.

20, woman

  The tendency not to take complaints seriously in people who are perceived as young is even more pronounced in women and racialised people. In the case of ('young') women, this relates to gynaecological complaints or complaints that are attributed to their 'hormones' and are not investigated further, which strongly corresponds with testimonies in a recent Scottish study (Tinner & Curbelo, 2025). For ('young') racialised people, it often involves pain not being taken seriously. For example, the following respondent recounts undergoing surgery and still feeling everything.

TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH RACIALISED PEOPLE: I had to undergo major surgery [...] I was alone with the anaesthetists [...] and the man started to anaesthetise me. And I said, 'I can still feel it here [...] I don't think it's anaesthetised.' He said, 'No [...] don't worry, what do you know? You'll see, I'm going to start. You'll just feel it, but that's all'. And then [...] he broke my tooth. I said, [...] I swear it hurts, this isn't right [...]. And he says, «No, don't worry, it's the anaesthetic. Even if it's not working yet, it will soon.» And I say, «No, but it really hurts too much» [...] He didn't want to believe that it wasn't properly anaesthetised. [...] if you're still quite «young» and your parents aren't with you, your opinion doesn't carry much weight.

25, man

 This is in line with literature on the so-called 'Mediterranean syndrome', an idea prevalent among healthcare providers that certain population groups express or exaggerate their pain more (Mrax, 2020). This is even more prevalent among (young) racialised women (RoSa vzw, 2023).

 Furthermore, not taking the symptoms and pain of women and racialised people seriously enough leads to late and incorrect diagnoses. This is partly due to historical biases in research into health problems, resulting in a lack of knowledge about certain complaints or groups. The male body, as well as the white body, is considered the norm (RoSa vzw, n.d. c; RoSa vzw, 2023). Incorrect diagnoses in turn lead to physical complications and life-threatening situations. This increases mistrust of healthcare providers, which in turn reduces the use of healthcare services.

  The one-sided focus on men in healthcare also has consequences for neurodivergent women, who are often diagnosed too late because the symptoms of ADHD and autism, among other things, look different in women than in men. Women often only receive a diagnosis in adulthood, after years of uncertainty and searching for an explanation for their situation (Coville & Lallet, 2023). Failure to diagnose and receive appropriate help leads to anxiety disorders, depression and burnout in neurodivergent women, among other things (De Monie, 2025; Hideux, 2024).

TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH PERSONS WITH DISABILITIES: Medically speaking, I have a history of medical misdiagnosis, and the problem with neurological disorders and neurological developmental disorders is that after you turn 18, there is nothing else. [...] I stayed a bit under the radar because I am a woman without an intellectual disability, so [...] at the age of 35, I was diagnosed with autism, and there is actually no support for adults.

38, woman



Persons with disabilities who are seen as young are taken less seriously by healthcare professionals and social workers, which means they sometimes receive late diagnoses or less help (FPS Social Security, 2025). One respondent said that she needed home help and the social worker described her as 'lazy'.

TESTIMONY FROM A REPORT: I have a one-year contract with a home care organisation for home help twice a week, but this is completely ignored. The schedule is constantly changing. I received a call from X to change the schedule again and she left me a voicemail message. When she thought she had hung up, she made some discriminatory remarks: «She should get her lazy arse off the sofa. I'm going to help older people and let her, she was born in 1989.» I am 34 years old. A few months ago, I ended up in hospital [...] and then I ended up in a wheelchair. I still can hardly do anything, such as cooking, shopping, cleaning, washing my hair.

34, woman



There is also a significant shortage of mental health care for young people (Vlaamse Jeugdraad, 2023). This shortage is even greater for racialised young people, with respondents indicating that psychologists, for example, have no awareness or knowledge of cultural differences, and that they therefore feel misunderstood when they want to talk about their childhood, relationship with their parents and family situation.

Pregnancy



Women, non-binary persons and transgender persons may experience discrimination in general with regard to pregnancy and related medical care. However, we see that age can also play a role for women, non-binary persons and transgender persons who are perceived as 'younger' or 'too young'. Their choices and autonomy regarding pregnancy are often not taken seriously. For example, doctors discourage sterilisation for those who are seen as 'young', they have to undergo a lengthy procedure (e.g. consultation with a psychologist) and sterilisation is often even refused (RoSa vzw, n.d. d). Even when a treatment (e.g. hysterectomy) is recommended for medical reasons, they are sometimes told that they are still 'too young' and 'need to get pregnant'.

SURVEY TESTIMONY: I have a serious uterine condition that greatly disrupts my daily life. However, there is a treatment that would eliminate all my symptoms, namely a hysterectomy. But they think I'm too young for that. Despite the pain, despite the fact that I am unable to work, etc., I have been fighting for this for four years now. At 27, you are considered mature enough to have a child (to literally bring a human being into the world), but not old enough to decide not to have one.

27, woman



In addition, some often experience inappropriate comments assuming they want, can and should have children. This contrasts with young racialised women, who are often discouraged from having children because they are 'too young'. This may be due to racist assumptions and bias among healthcare professionals (RoSa vzw, 2023). One respondent testified that she received inappropriate comments about her choice to be pregnant.

TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH RACIALISED PEOPLE: I think it's age discrimination, because I got married at a young age, I got pregnant, I went to the hospital and the doctor asked me if I wanted to keep the baby or have an abortion. I felt like she wanted me to have an abortion. She said something like, 'It's fine, it's okay if you don't want it, you can have an abortion'. But I said I wanted it, I'm married, and she said, 'But you're so young to be married'.

35, woman



As mentioned above, racialised women are generally less taken seriously when they complain. This certainly applies to pregnant black women in particular.(BBC, 2019; RoSa vzw, 2023). This was also mentioned several times in our focus group discussions. One participant described how she was not taken seriously as a ('young') black woman and as a result suffered serious complications:



TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH RACIALISED PEOPLE: After three months (of pregnancy), I started having problems, and until the fifth month, I suffered from those problems every day. When I went to the hospital, I had myself examined by the doctors and they said everything was fine, but I had a feeling that wasn't the case. I had to go home again. Later, I went back to the hospital, I became a regular patient at the hospital and I didn't have many people around me, so I didn't know what was normal. Then I lost the baby after five months. After that, I got pregnant again and the same thing happened. (...) Then I lost the baby for the third time, again the same thing. This is not normal! Something is wrong! (...) Someone advised me to go to another hospital. At the other hospital, the doctor said that something was wrong and he was very angry with the other doctor. (...) I had to have an operation and my cervix was closed (...) and then I had my baby. (...) This was racism and age discrimination because I was young. I knew it was age discrimination because the other doctor knew what was going on but said I was young and that it was normal...

35, woman



What we did not encounter in our data but did receive a signal about are the potentially discriminatory age limits for IVF treatments. Some fertility centres reportedly apply age limits whereby couples can start a programme at a younger age (from 18 years), unlike single people, who can only start a programme at a later age (from 25 years) (see, for example, UZ Gent, n.d.).

Refusal of medical care to the elderly

People who are perceived as older are also often not taken seriously. In the survey, many people report that their complaints and pain are attributed to 'old age'.

SURVEY TESTIMONY: At 70, aches and discomforts start to appear. Each time, the doctor says 'it's normal for your age'. Without even checking or investigating the aches and pains you feel on a daily basis.

70, woman

In addition, many respondents report that practitioners are no longer willing to offer them treatments, operations or preventive examinations, even when these could improve their quality of life in old age. Sometimes, the argument put forward is that a treatment or operation would be too risky given their age, but in many cases, respondents mainly feel that care providers 'no longer find it useful'. As a result, they often have to assert their right to care themselves or change provider.

SURVEY TESTIMONY: Five years ago, the orthopaedic surgeon sent me packing because of my age; I had to accept that I was 'worn out'. Fortunately, I then found a good solution and my mobility is still fine!

83, femme

Finally, one participant testified about limited mental health care for older people (see also the analysis by the Federal Knowledge Centre for Health Care, 2018):

SURVEY TESTIMONY: I work in mental health care and hear many stories from people who feel generally dismissed in old age. Or there are age limits for various services that deal with mental health care. As if, in old age, when you are clear-headed, taking stock of your life and often confronted with experiences of loss or loneliness, you can no longer suffer from depression.

50, woman

Infantilization of the elderly in medical care and assistance

Not only are respondents' complaints not taken seriously because of their age, they also sometimes experience infantilization by social workers and care providers when they are perceived as older. They describe being treated condescendingly, not being believed when they rightly point out a mistake, and being addressed in a 'childish' manner, with 'those eternal diminutive words'. As with the younger respondents, care professionals do not include them when communicating or address a third person.

SURVEY TESTIMONY: This is a situation I regularly experience with my grandmother (86 years old). When we go to the specialist (cardiologist, ophthalmologist, etc.), the doctor only talks to me and I spend the whole time repeating to my grandmother what the doctor has just told me. I try to steer the conversation so that the doctor explains things to my grandmother and talks to her, but that often doesn't work. They think I understand better and faster than she does... To me, this is clearly ageism.

30, woman

Similarly, some residents of retirement homes indicate that they are not always treated as fully-fledged adults. They experience infantilization in the way they are spoken to or treated.

SURVEY TESTIMONY: You don't get the chance to say that things could be better, for example that the food could be more varied. [...] Theft is not taken seriously; they ask, 'Did you look properly?' [...] They are condescending; they don't bother to listen to what you have to say.

87, woman

We also received some reports about the quality of care in retirement homes (staff shortages and high turnover), which sometimes means that residents have to wait a long time for help or feel that medication is being handled carelessly. However, we do not have sufficient data to make representative statements about this. Other studies and analyses of complaints provide more insight into this situation (Agentschap Zorg & Gezondheid, 2024; AVIQ, 2023; Departement Zorg, 2024, 2025; Infor-Home-Info vzw, 2025; VIKZ, 2025).

Overpriced and inappropriate care for people living in poverty and persons with disabilities

Not taking people seriously because of perceptions about their age creates an additional barrier for people living in poverty. For example, they mention that treatments that are not affordable for them due to their financial situation are recommended to them. They do not always feel that they are being listened to. For example, a doctor gives a respondent dietary advice that is unaffordable for her. In addition, people living in poverty fear that as they get older, they will need more medical care and assistance that they may not be able to afford (such as a good wheelchair, home help or access to retirement homes).

TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH PEOPLE LIVING IN POVERTY: I don't have any children. And then I sometimes think, how long will I be able to hold out here? Will I be able to buy help? [...] So the fear of not being able to afford a good-quality wheelchair.

71, woman



People with a progressive disability (a disability that worsens with age) also live with the fear that care will not be adapted to their needs. The exclusion they already experience is magnified with age because society and care are insufficiently adapted to their needs to maintain a good quality of life. For some, this even leads to them opting for euthanasia when they are older: they do not see it as possible to have a disability in old age.



As we also saw in the chapter on 'Public services, social security and social services' (under 'Arbitrary age limits for benefits, aids and health reimbursements'), age limits for reimbursements and recognition of disability are also a major problem for people living in poverty and for people who have become disabled after the age of 65 (Vlaamse Ouderenraad, 2012).

(Peri)menopause



Women, non-binary people and transgender people are also discriminated against in healthcare because of the (peri) menopause. There is a knowledge gap and a gender divide when it comes to data on the (peri) menopause. Again, this is because in the scientific and medical field, the male body is considered the norm and is the subject of research. As a result, professionals do not always recognise the symptoms, which are downplayed or misdiagnosed. The (peri) menopause also remains a taboo subject, and little is known about possible support measures, such as lifestyle adjustments or hormone therapy. (RoSa vzw, 2024). Access to hormone therapy also remains difficult: it is expensive and is not (fully) reimbursed.

TESTIMONY FROM A FOCUS GROUP DISCUSSION ON GENDER: And when you're going through the menopause, you get hormone therapy, and that costs money too, because... it's not reimbursed. So the costs pile up. And so, when it comes to financial security, at least in relation to age and gender, I think we don't talk about it enough.

52, woman

The lack of knowledge about (peri)menopause is even greater for transgender people who are also undergoing hormone treatment in connection with their transgender identity. One respondent talks about how doctors are unable to provide information about taking testosterone during (peri)menopause and the combination with menopausal symptoms, and how they therefore experiment with their own body.

Transgender people are denied care



Age also plays a role for transgender people when they want to access certain medical care or technical help during their transition. They are often discouraged at a young age (e.g. from taking hormones) because they are considered 'too young' to know what they want. At an older age, they are discouraged again because it is considered 'too late' or they are considered 'too old'. This is despite the fact that they did not have the opportunity to access care when they were younger due to inaccessibility caused by financial barriers and legislation, among other things, as well as an unsafe and unsympathetic social context.

TESTIMONY FROM A FOCUS GROUP DISCUSSION ON GENDER: When you reach a certain age, they say, 'But really, is it worth it?'. It's like people who still say, 'Transitioning at 60?', yes, why not, if that's what you've wanted to be your whole life

56, trans man



These barriers make it more difficult for older transgender people to access healthcare. If they do so and want to start hormone treatment at a later age, for example, they are confronted with the potential risks of these treatments in combination with their age (including an increased risk of blood clots, for example). Furthermore, there is still too little research on hormone treatments for older transgender people (Transgender Infopunt, n.d.). One respondent testified that they lost a friend who had started oestrogen treatment at a later age and died of a heart attack due to poor follow-up.

(Hetero) Normative expectations, inadequate care and support for LGBTI+ persons



Care and support often do not take sex and gender diversity into account. They are often not inclusive (e.g. binary gender on registration forms) and healthcare professionals and social workers have insufficient knowledge about the needs of LGBTI+ persons (Cavaria, n.d. b).

TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH LGBTI+ PEOPLE: If you start struggling at home, you need home care. But care is not tailored to LGBTQI individuals either. So if you have a home care worker, they know nothing about LGBTQI people. If you are a trans person, an intersex person, they look at you strangely, they are completely unprepared for that. [...] Here too, there is still a lot to be done in terms of training people.

69, woman

In retirement homes, hospitals, home care and at the GP's, it is often assumed that a person has or had a partner of the opposite gender (heteronormativity). Because of these assumptions, older people do not dare to be open about their sexuality (see also the section on 'Housing' under 'Unsafe living environment'). They hide their sexuality and/or gender identity for fear of the reactions of other residents and staff. Older people find themselves forced to hide their LGBTI+ identity, particularly when they move to a nursing home. This has a significant impact on their mental wellbeing and their feelings of loneliness and isolation.

TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH LGBTI+ PEOPLE: We also visit residential and care centres where the management states that there are no LGBTI+ individuals. And then we respond, you don't know that. [...] They are indirectly discriminated against because they are alone and they go to eat at a local service centre and there they don't say they are lesbian. Because they don't dare and can't talk about being lesbian. [...] And if you can no longer talk about your past, you become lonely. So that is a form of discrimination. Not being able to talk about your past, not daring to talk about your past, because you are afraid.

69, woman

Transgender Infopunt also indicates that this poses a major risk to transgender elderly people. When people do not dare to be open about their transgender identity, even to health-care professionals, their hormone treatments cannot be administered and monitored correctly (Transgender Infopunt, n.d.).

Digitalisation

Finally, we see that digitalisation also leads to exclusion. Medical records are shared via online platforms, appointments can only be made online and service vouchers are only available digitally, which means that many people are no longer able to organise themselves in an autonomous way. Providing information to patients on paper is now subject to a charge, which also creates a barrier for people living in poverty.

Mobility

By mobility, we mean public transport (train, bus, etc.), shared mobility (car sharing, bike sharing, etc.), driving and parking.

Mobility was not chosen as a main domain when the study was designed. As a result, we do not have specific figures for this area of life. However, this area of life was often mentioned in the focus group discussions and in the open responses to the survey. We discuss the trends in the qualitative data below.

In short

Young people with invisible disabilities are particularly vulnerable to age discrimination when it comes to mobility. Because of the preconceived notion that young people are by definition mobile, they encounter incomprehension when they wish to use reserved seats.

The physical inaccessibility of public transport for persons with disabilities has been regularly raised for some time (Unia, 2024c). Some elderly people who have difficulty walking or seeing are also confronted with this. In general, we see that digitalisation is making it less easy to take a train or bus, as is the reduction in the number of bus stops (especially in rural areas).

Both older and younger people often depend on public transport to participate actively in society, especially those who have few alternatives due to poverty or disability (Van Eenoo et al., 2022). Previous research shows that more than half of people over the age of 65 experience permanent difficulties in using certain modes of transport (Janssens et al., 2023). Because people who are less mobile can no longer use public transport, they lose their freedom of movement, are prevented from participating in society and are at risk of social isolation (Van Eenoo et al., 2022).

Testimonies

Inadequate infrastructure

Various reports and testimonies point to infrastructure that is not adapted to people with reduced mobility or sensory disabilities (for a more detailed analysis of the accessibility of public transport, see FPS Mobility and Transport, 2024). This is not solely due to ageing, but it can go hand in hand with it (European Council, 2025).

Testimonies mention escalators and lifts in train and metro stations that often do not work, steps that are too high to climb and people who cannot get on the vehicle with their walker or wheelchair. They indicate that the handrails in the vehicles are unstable and too high for those who are not steady on their feet. Sometimes drivers start driving before less mobile people have had a chance to sit down, making it easy for them to fall. For people who are losing their sight, it is difficult to recognise buses because the colour of the buses does not contrast much with their surroundings.

TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH PERSONS WITH DISABILITIES: I have stopped taking the bus because it takes too much energy. [...] So I switched to the TaxiBus. [...] That means you have to plan everything in advance. [...] I have no right to improvisation, to spontaneity.

55, woman

This testimony dates from April 2025. It is important to note that a reform of the TaxiBus service in July 2025, which drastically and abruptly reduced the service offering, had a direct impact on users. Unia received many reports about this, as the reform severely limits the social participation of those affected. It has a direct impact on the autonomy, flexibility, access to care, work, education, leisure and support of users (Unia, 2025c).

Digitalisation

In addition, digitalisation within public transport causes additional exclusion for many people, with older people being overrepresented (Durand et al., 2021). Tickets can sometimes only be purchased via an app or are more expensive if purchased physically¹⁹, ticket offices are closing, timetables can only be consulted online, and so on. A 72-year-old man with a disability points out that there is no longer a timetable at his stop and that he is unable to book a Hoppinbus in advance using the digital tool. The TaxiBus system offers the option of booking digitally or by telephone, but because the service is overloaded (see above), those affected report that journeys are often no longer available when they book by telephone.

In addition to public transport, other forms of mobility are also being digitalised, such as shared bicycles that can only be reserved via an app or parking fees that can only be paid via a smartphone (often without sufficient explanation on how to do so).

¹⁹ Unia has already taken this matter to court (see Unia, 2024d). The hearing for this case will take place on 23 November 2026.

Reduced services

In Flanders, exclusion is further exacerbated by the recent reduction in De Lijn services in many places, in line with the principle of 'basic accessibility' (Netwerk Duurzame Mobiliteit, 2023).

TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH PEOPLE LIVING IN POVERTY: De Lijn is increasingly being phased out in our region, so you also become isolated.

Older people and young people indicate that they depend on public transport to participate actively in society (e.g. for their voluntary work, school, work, hobbies, etc.), especially if they live in poverty or have a disability. De Lijn's new service therefore often causes problems for these people. They are forced to walk long distances or become dependent on their social network to take them to medical appointments by car, for example.

Invisible disabilities among young people



People with a disability who are perceived as young regularly encounter the stereotype that young people, by definition, do not have a disability. In public transport, this leads to a lack of understanding when they use reserved seats or other facilities.

Even those with a visible disability who use a walking stick or crutches, for example, say they are often asked to stand up. They say that people react with surprise or compliment them on their 'youthful' or 'lively' appearance, as if that were incompatible with a disability.

Young people with invisible disabilities, on the other hand, often feel that it is not legitimate to ask seated passengers for a seat, for fear that they will not believe they have a disability.



SURVEY TESTIMONY: I have an (invisible) degenerative muscle disease. When I travel by public transport and I am unable to stand and kindly ask to sit down and explain the situation, people do not believe me. I have even been verbally abused. Because I am young and, moreover, look ten years younger.

43, woman

Public space, leisure, shops and catering

In this chapter, we discuss situations that people experience in public spaces (on the street, in squares, in parks, at public events, at demonstrations), when pursuing their hobbies or in leisure facilities (such as swimming pools, gyms or libraries), and in shops and catering establishments (supermarkets, clothing shops, multimedia shops, cafés and restaurants).

In short

Young people (aged 16-30) often report age discrimination in public spaces. The percentage is highest among 16–20-year-olds (26.8%). Young persons with disabilities, racialised young people and young people living in poverty report more discrimination. They report that they are often seen as 'young people who hang around' or 'young people with problems' and are treated with condescension, for example by local residents. In addition, they are often targeted, mistrusted and checked by the police. This is certainly the case for racialised young people. Young women also experience insecurity on the streets due to harassment and inappropriate sexual behaviour and, at the same time, do not feel safe with the police. Young people therefore experience public spaces as inaccessible for leisure activities. At the same time, they also experience obstacles to accessing leisure activities (e.g. financial) (Vlaamse Jeugdraad, 2025). Finally, they also report that they are often excluded from shops, or that they are even denied access. Racialised young people in particular are often monitored and followed by staff in shops.

In the middle group (31-60 years), fewer experiences of age discrimination are reported, although the percentage rises to 11% among 51 to 60-year-olds. The testimonies mainly concern the sports sector, where people are excluded based on arbitrary age limits regardless of their physical abilities.

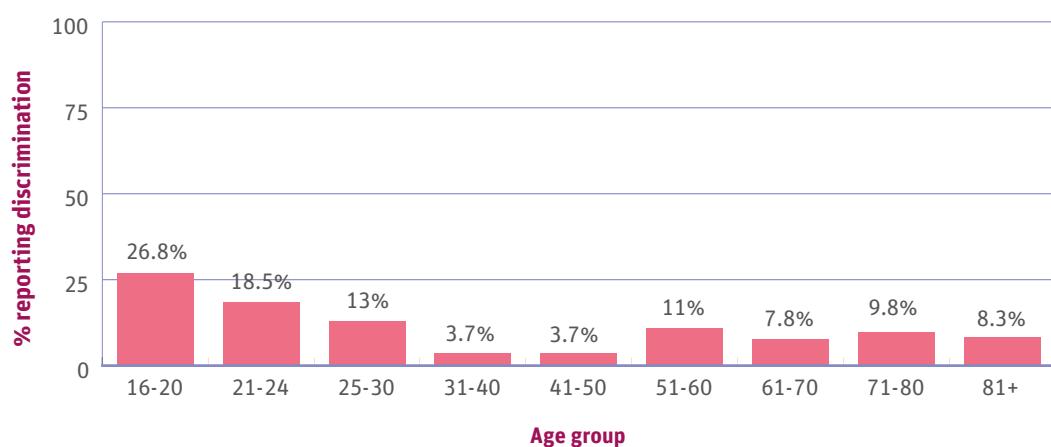
Older people (61+) also report less age discrimination in the survey than younger people in this domain. Older people living in poverty and older persons with disabilities report more exclusion. Our respondents discuss the (physical) inaccessibility of streets, squares, shops and events, as well as feelings of insecurity and invisibility. Digitalisation also plays a role: those who are less digitally literate experience exclusion in leisure activities and in shops. Older women face gender norms for their age in shops, with staff advising against certain hairstyles or clothing based on their age. LGBTI+ older people experience an additional risk of verbal or physical violence on the street when they deviate from gender norms.

Both young and older people experience exclusion in public spaces in different ways. However, both groups encounter public spaces, leisure facilities, shops and restaurants that do not seem to be designed for them. The result is reduced access to leisure, socialising, relaxation and even basic amenities such as shops.

Figures

Graph 11 shows the results for the survey question on age discrimination in public spaces. Young people between the ages of 16 and 20 report experiencing this most often (more than a quarter, 26.8%). This decreases with age, but we see that the various older age groups also report a certain degree of age discrimination in public spaces.

GRAPH 11: Percentage of participants who reported age discrimination in public spaces, by age group



The question was as follows: «In the past 12 months, have you felt discriminated against because of your age in public spaces? By 'public spaces', we mean places such as streets, squares, playgrounds, sports grounds, parks, public events, demonstrations, leisure facilities (such as swimming pools, gyms, libraries), shops, cafés and restaurants, etc.»

Participants who indicated that they rarely or never visited public spaces in the past year were excluded from the survey. The percentages in this figure were calculated based on the remaining participants (2,250 participants in total, between 233 and 270 participants per age group).

Age discrimination in the public space is mainly related to being treated rudely or condescendingly by other citizens (see Table 5). For young people, it also relates to not having access to events, leisure facilities, shops or catering establishments, and the fact that they are quickly seen as "young loiterers" or "young people with problems" when they spend time in the public space. For older people, age discrimination is more to do with the fact that they cannot find a place to sit down or do sport that is suitable for their age (this may be linked to the accessibility of public infrastructures, see testimonies below).

TABLE 5: Percentage of participants who indicated a specific form of age discrimination in public spaces, by age group

Form of discrimination	Age group		
	16-30	31-60	61+
Treated rudely or condescendingly	7,3%	3,4%	3,2%
No access to event/facility/shop/catering establishment	5,9%	0,8%	1,7%
No place to sit/exercise suitable for my age	2,9%	1,5%	3,7%
Seen as a 'loitering youth' or 'problem youth'	4,6%	0,1%	0,0%
Ordered to leave a place	2,2%	0,5%	0,3%
Stopped or subjected to additional checks by the police	1,1%	0,3%	0,1%
Experienced physical violence by police	0,4%	0,0%	0,1%
Received a fine	0,4%	0,0%	0,0%
Other situation	0,4%	0,8%	2,40%

Participants who indicated that they rarely or never visited public spaces in the past year were excluded from the analysis. The percentages in this table were calculated based on the remaining participants (715 participants aged 16-30, 758 aged 31-60 and 777 aged 61 or older).

The colour codes can be read per age group. The darkest colour represents the form of discrimination most frequently reported by that age group, while the lightest colour represents the form of discrimination least frequently reported.

When we look at the influence of other characteristics (see Appendix B for all intersectional analyses), a number of intersections stand out.



- Tant les jeunes que les personnes âgées en situation de précarité financière déclarent être davantage victimes de discrimination fondée sur l'âge (30 % contre 16,8 % pour les jeunes ; 15,5 % contre 6,1 % pour les personnes âgées).



- Les jeunes racisés sont également plus nombreux à subir une discrimination fondée sur l'âge dans l'espace public (35,4 %) que leurs homologues (15,2 %).



- Les personnes en situation de handicap sont également davantage victimes de discrimination fondée sur l'âge, en particulier les jeunes (38,3 % contre 14,6 %) et les personnes âgées (15,1 % contre 3,9 %). Pour elles, le problème est souvent de ne pas trouver dans l'espace public un endroit adapté à leur âge.

Testimonies

Insecurity

Both young and older people describe feelings of insecurity in public spaces, but their perceptions differ.

Many older people feel that other citizens have little patience with them and that they are sometimes even jostled or insulted. An 84-year-old woman recounts how other customers regularly try to push in front of her in shops, arguing that she is retired and therefore has plenty of time. On the street, older people are sometimes overtaken at high speed by electric bikes or scooters, which increases their feeling of insecurity. In general, older respondents say they feel ignored and invisible in public spaces, especially older women.



In shops, there are norms regarding women who are seen as 'older' in terms of their bodies, style or choices. For example, one woman testifies that in shops and hairdressing salons, she is told that certain clothes or hairstyles she wants to wear are no longer appropriate for her age or body.



People who visibly deviate from gender norms experience the opposite: because of their visibility, they are at risk of verbal or physical violence (Transgender Infopunt, 2023). Deviating from the gender norm seems to be less accepted for people who are seen as 'older'. A non-binary trans person recounted how they were spat on in the street.

TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH LGBTI+ PEOPLE: I was just walking down the pavement in... yes, I don't remember what I was wearing, but it was colourful in any case, as usual. And someone who was really slowing down from a distance, opened their car window, (...) and shouted something like... «Dirty son of a bitch», probably thinking I was gay. And then spat at me. (...) I stood out too much, perhaps. Yes. So you have to be inconspicuously grey [as an older person]

53, non-binary transgender person



Young women feel very visible in public spaces and cafés-restaurants, and therefore also experience insecurity. They report incidents of harassment and inappropriate sexual behaviour. On the other hand, their needs are often not sufficiently taken into account in the design of public spaces, partly because these are often designed from a male perspective. For example, squares with sports facilities are mainly designed for sports that are more commonly played by boys (JES vzw, 2021). Young men on the streets are quickly perceived as a nuisance by other citizens, which can also lead to police intervention (Moris, 2015). Racialised boys and young men in particular often report feeling unsafe around the police.

Police and young people



For young people, and in particular racialised boys and young men, contact with the police is fraught with tension. There is a structural pattern whereby young people are targeted in public spaces, which manifests itself in 'preventive' checks and unclear arrests.

TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH RACIALISED PEOPLE: I was coming back from a match and was still wearing my short athletics shorts. At the station, the police were checking a group of racialised young people. I was alone, got off the train, and yet I was also arrested. I asked why, and they replied, 'You don't argue.' They searched me while I was literally standing there in shorts – 'I can't hide anything in these,' I said to them. They insisted, 'That's the procedure.' [...] Even the other young people said: «We don't even know him, why is he with us?»

25, man



In addition to frequent police checks and feeling targeted, young people also report experiences of police violence and abuse of power. In a report by Ligue des droits humains (2020), they define abuse of power as all forms of coercion that fall outside the legal framework, including physical violence, but also verbal and psychological aggression (such as insults, threats, racism, sexism) and abuse of authority (such as ethnic profiling, unjustified fines or arrests). It is striking that 56% of reported cases of abuse of power involve young people between the ages of 14 and 30.

TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH RACIALISED PEOPLE: Young people who live in certain neighbourhoods in Brussels [...] and are of foreign origin are asked by the police to show their identity cards. They refuse because they believe that the police have no right to do so, and that is when it starts, when the violence begins. They are beaten up and humiliated in front of their friends [...] On the other hand, we know children who are not of foreign origin and who say that they have never been checked by the police. Age in combination with other criteria, such as foreign origin, leads to discrimination.

41, man



Young women also describe a feeling of insecurity with the police, although the emphasis is different: they are more afraid of not being believed when reporting (sexual) violence or of being held responsible themselves, for example through comments about their clothing choices ('victim blaming').

Checks and refusal of access to shops for young people

Young people are regularly checked at shops or denied access. Several reports to Unia demonstrate this. One of these describes, for example, how a shop lets young people in one by one, based on incidents with other young people in the past.



Here too, there is an overlap with racism. The majority of reports and testimonies of checks and mistrust in shops come from racialised young people. They say that they are systematically required to empty their bags when leaving a supermarket, or that they are followed by staff in shops. A 35-year-old black woman testifies that she and a friend were not allowed into an expensive clothing shop. She was 27 at the time. This testimony shows once again that age discrimination is expressed more openly than the racism that also seems to play a role (see the chapter on 'Housing').



TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH RACIALISED PEOPLE: She refused us access to the shop. At first we thought it might be because we are black. (...) She said we looked like we couldn't afford the shop, (...) because of our appearance, because of our age, because we are young.

35, woman

Inaccessibility of public spaces and events

Several older participants in the survey mention that they find it difficult to get around in public spaces because streets and pavements are not sufficiently accessible for wheelchair users or people with walkers, there are too few benches to rest on, stairs do not always have handrails and there are too few public toilets. Seating is also not always provided at events, which means that people who cannot stand for long periods of time are unable to participate.

Access to sport and leisure: arbitrary age limits

In the sports sector, older people often encounter arbitrary age limits that take little account of their actual physical abilities. Professional divers over the age of 70 are prohibited from participating in diving courses. A swimming federation refuses to allow people over the age of 55 to participate in a 5 km competition, not for medical reasons specific to the participant, but because others of his age have had to be pulled out of the water in the past because they could no longer keep up. Conversely, a 37-year-old man who cannot run says he would like to play walking football, but that this is only allowed from the age of 55. Both lower and upper age limits are based on generalisations and stand in the way of freedom of choice based on everyone's physical abilities.



At the same time, older people who do experience physical limitations do not always receive the support they need. These older people feel that leisure activities are not adapted to their needs. Older people living in poverty also mention financial barriers to leisure activities. This is certainly the case for older (lesbian) women and older people living in poverty. A combination of gender roles, a lifelong wage gap and low pensions makes it financially more difficult to participate in leisure activities.



TESTIMONY FROM A FOCUS GROUP DISCUSSION WITH LGBTI+ PEOPLE: Many lesbians are poor. Older lesbians are poor. Women have always been paid less than men. This is still the case today, but it was certainly true in the past. [...] this is discussed [among the participants who come to their activities]. But we also notice that when we ask for contributions, when we go out to eat together, lesbians find it much more difficult to participate.

69, woman



Young people also experience many barriers to participating in organised leisure activities, especially young people living in poverty. At the same time, they are often excluded from public spaces and face prejudice where they are seen as a 'nuisance' (as discussed above), especially racialised young people or young people living in poverty and homelessness (Moris, 2015). As a result, there is little room for informal or unorganised leisure activities (e.g. skating, hanging out on the street) (Vlaamse Jeugdraad, 2025). For some young people, there seems to be little place where they can spend their free time.

Digitalisation

Digital technology is increasingly a prerequisite for participating in leisure activities. Many cultural or sporting activities require online bookings, apps or QR codes, but this is not self-evident for everyone. Those without an email address cannot activate a museum pass, tickets are only available digitally, and cash is often no longer accepted. A retired woman considered dropping out of her art academy course because the assignments always required the internet and she did not have access to it.



In addition, Unia receives a large number of complaints about shops, particularly supermarkets, in the reports received about Digitalisation. Discounts and loyalty cards are increasingly only available via apps, and in some restaurants and shops, you can only pay with a QR code. This creates a barrier for those who do not have a smartphone, email address or digital skills, often older people or people living in poverty, even though they are often the ones who need these discounts the most.

TESTIMONY FROM A REPORT: Everyone needs a supermarket... He certainly does, because he has a small pension. But he doesn't have an email address, so he can't create apps. This means he doesn't have access to the supermarket discounts.

65+, exact age unknown, man

Digitalisation

Our society is becoming increasingly digital: we have to carry out more tasks online or digitally. For many everyday activities (such as completing formalities with the local council or bank, or booking a train ticket), we often need an internet connection, a computer or a smartphone. This issue has already been addressed in many of the chapters above. As it is also a broader issue that cuts across all areas of life, we also address it separately as an important form of (intersectional) age discrimination.

In short

Increasing digitalisation emerged as the main area of life in the survey and the reports. In each age group in the survey, more than one in ten respondents indicated that they feel discriminated against by digitalisation. We see a clear trend between the age groups: the older people get, the more digital exclusion they experience. In line with research (King Baudouin Foundation, 2024; Netwerk Tegen Armoede, 2024), our results show that digitalisation mainly affects older women and non-binary persons, persons living in poverty, racialised young people and persons with disabilities.

Within the younger age group (16-30 years old), we find that it is mainly among the youngest respondents (16-20 years old and 21-24 years old) that one-fifth of those surveyed feel they are victims of digital exclusion. We also see that racialised young people, young persons with disabilities and young people who find it more difficult to make ends meet experience more digital discrimination. Young people are also confronted with prejudices regarding digital skills. They encounter a lack of understanding when they are not digitally skilled, because there is a prevailing assumption that young people are digitally skilled and have full digital access.

In the middle age group (31-60), we see an increase in the percentages, with 36.2% of 51-60 year olds stating that they were victims of discrimination. In this age group, we see that digital inequality mainly affects people living in poverty and persons with disabilities. People who are perceived as older also encounter prejudice. For example, people often assume that they are 'not up to speed' digitally. This can have a major impact on the workplace, for example, where people can be dismissed on the assumption that they lack digital skills (see the section on 'Paid work' under 'Infantilization and insecurity at work').

Among the older age groups (61+), we see that the 71-80 and 81+ age groups experience the most discrimination: 42.6% and 46.7% respectively report experiencing discrimination. We also see that digital inequality mainly affects older women and non-binary persons, as well as older persons with disabilities. This age group also encounters prejudice: older persons who are digitally literate often find that people assume they are not.

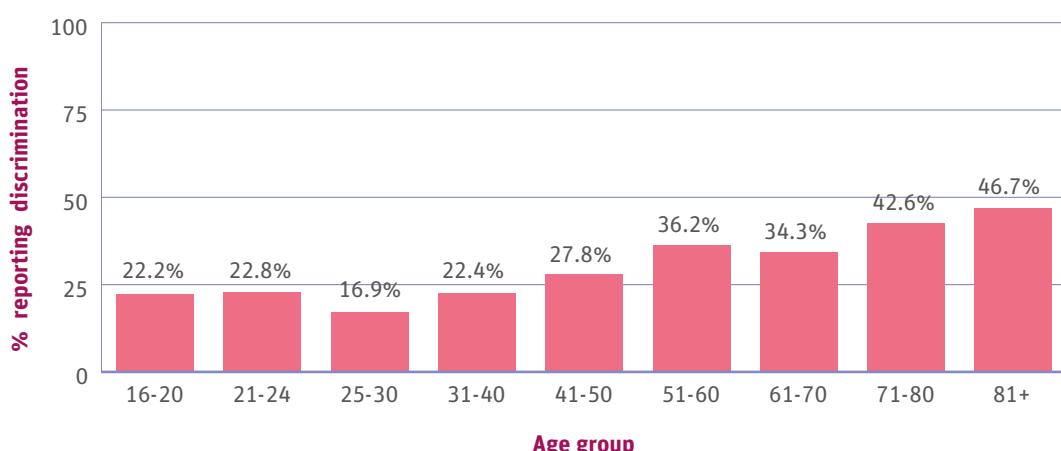
There are multiple reasons why people do not (or cannot) use digital resources: they cannot afford the equipment, they cannot operate apps or machines due to a disability, they have limited digital skills and/or they are afraid of online scams. This excludes a significant portion of the population when non-digital alternatives for contacting others, finding important information or arranging important administrative matters disappear²⁰. This has a major impact: it limits people's autonomy, makes them dependent on others' help and forces them to compromise their privacy. It limits their ability to participate fully in society.

²⁰ Unia prepares, together with other organisations a collective complaint against Belgium with the European Committee of Social Rights, in order to safeguard access to fundamental rights for every citizen (Unia, 2024e). The Constitutional Court recently ruled that, within the framework of the Brussels Digital Ordinance, physical alternatives to digital services may not be waived, even if this constitutes a disproportionate burden (Unia, 2025d).

Figures

Digital exclusion is often reported to Unia. 14.4% of reports of age discrimination in 2024 concerned digital discrimination. Moreover, digitalisation was by far the area of life in which discrimination was most frequently reported in the survey. Graph 12 shows the results per age group. This question did not directly ask about age discrimination, but about discrimination in general as a result of digitalisation. However, we see a very clear link with age: the older the person, the more they feel discriminated against by increasing digitalisation (up to almost half of those aged 81 or older). However, this certainly does not only affect older people; in every age group, more than a tenth of participants indicate that they feel discriminated against because of digitalisation.

GRAPH 12: Percentage of participants who reported discrimination as a result of digitalisation, by age group



The question was as follows: «Our society is becoming more digital: a growing number of things have to be done online or through digital means. Many everyday tasks (arranging something with the municipality or the bank, or taking the train) require access to the internet, a computer, a smartphone, a bank card, etc. This can cause problems for people who have difficulty accessing these. Sometimes certain age groups are particularly affected by this. That is why we are interested in the impact that the digitalisation of society has on your life. In the past 12 months, have you felt discriminated against because of our society becoming increasingly digital?»

Participants who indicated that this area of life did not apply to them were excluded. The percentages in this figure were calculated based on the remaining participants (2,299 participants in total, between 221 and 284 participants per age group).

Looking at the specific form this takes (see Table 6), participants mainly report that it is difficult to contact services in person or by telephone and that they were unable to find important information because it was only available online. Older people also relatively often report situations in which they were unable to arrange something important because it had to be done online (e.g. submitting a form).

TABLE 6: Percentage of participants who indicated a specific form of discrimination as a result of digitalisation, by age group

Form of discrimination	Age group		
	16-30	31-60	61+
Difficult to contact the service in person or by telephone	9,0%	18,7%	21,4%
Important information only available online	5,6%	7,8%	19,8%
Something important could only be arranged online	2,9%	7,0%	14,1%
Discount or preferential rate only available online/via app	4,3%	6,8%	8,2%
Difficult to withdraw cash or pay with cash	4,1%	7,1%	7,6%
Appointments could only be made online	3,0%	6,8%	8,0%
Important website did not work on smartphones	2,6%	4,5%	3,0%
Other situation	0,9%	3,2%	4,2%

Participants who indicated that this area of life did not apply to them were excluded. The percentages in this table were calculated based on the remaining participants (701 participants aged 16-30, 770 aged 31-60 and 828 aged 61 or older).

The colour codes can be read per age group. The darkest colour represents the form of discrimination most frequently reported by that age group, while the lightest colour represents the form of discrimination least frequently reported.

We see that some other characteristics also have an influence (see Appendix B for all intersectional analyses).



- Older women and non-binary persons report discrimination due to digitalisation more often (47.3%) than older men (35.4%).
- Young people struggling to make ends meet experience more digital discrimination (34%) than young people who have no difficulty making ends meet (16.9%). The same applies to people between the ages of 31 and 60 (39.6% versus 21.7%). For older people, there is no significant difference; even among older people who have no difficulty making ends meet, 38.6% report discrimination due to digitalisation (compared to 46.7% of older people struggling to make ends meet).
- Racialised young people report discrimination as a result of digitalisation more often (35.4%) than their peers (15.7%).
- Persons with disabilities report more digital discrimination than people without disabilities in every age group (young people: 38.2% compared to 16.2%; people between 31 and 60: 40.7% compared to 23.5%; older people: 50.8% compared to 33.4%).

Testimonies

Digitalisation leads to reduced autonomy, insecurity and isolation

The open responses in the survey reveal a great deal of frustration and feelings of powerlessness due to digitalisation, especially among the older age groups. It feels like something that is being imposed on them without them having any choice in the matter, because there are often no alternatives. Some indicate that they are taking courses to improve their digital skills or are making use of local initiatives for digital assistance, but not everyone has this opportunity and some mention that the costs of adult education are too high.

When they are unable to arrange something digitally themselves, older people are often told that they should just ask for help. Some of them do not experience digitalisation as discriminatory, because they are helped by their children or grandchildren when necessary. However, this still constitutes an obstacle to their autonomy.

TESTIMONY FROM A FOCUS GROUP DISCUSSION ON GENDER: And so, when it comes to autonomy, there is of course that struggle to keep everything accessible through human contact. So a mandatory counter where you can talk to someone.

77, woman

In addition, some do not have a network to rely on, which means they must ask employees or customer service for help. There, they often encounter an impatient or condescending attitude and explanations that are not sufficiently accessible.

For many older people, digitalisation also creates a feeling of insecurity. They are confronted with attempts at online fraud, often by people posing as a bank or government agency, which makes them afraid to arrange these matters online (see also SeniorWeb, 2023). They also do not feel safe giving apps access to their bank details or other personal data. Finally, they fear making mistakes that could have serious consequences for them (e.g. when filling in their tax return online or arranging banking matters).

SURVEY TESTIMONY: I have been phished a few times by telephone and online. Filling in the tax form is very difficult for me, and I cannot find any help with this. The ever-changing society is a problem for me. I feel like I can no longer keep up and I am afraid of the future.

57, woman

Age-based prejudices

In addition, there are also many prejudices regarding digital skills and age. Several older people cite situations in which others assumed that they would not understand or be able to manage something digitally. Conversely, these prejudices also have an impact on younger people: they are expected to be able to manage all digital matters themselves, which means that they often encounter a lack of understanding and do not receive help when this is not the case.

SURVEY TESTIMONY: I searched the internet to make an appointment with the local council. I searched for a while, but because I couldn't find the information, I decided to call the department directly. I received a very unfriendly response that, given my young age, I should be more familiar with the internet and that I shouldn't bother them but should just search better.

57, woman

Conclusion

This study shows that age discrimination is a widespread form of exclusion in Belgian society. It is not limited to one age group: across all age groups, at least one in three people reported having experienced age discrimination in the past twelve months. However, we do see clear differences between age groups: at least one in two people under the age of 30 report discrimination, after which this number decreases and then gradually increases again with age, to one in two people in the oldest age group (81+).

The results clearly show that age discrimination affects people of different ages, with young people (-30) and older people (61+) being the most affected. This manifests itself in various domains of daily life. In this study, we looked at how age discrimination occurs in paid work, unpaid work, housing, financial services, government and social services, healthcare and assistance, mobility, public spaces, leisure, shops and restaurants, and digitalisation. The impact is real and affects, among other things, people's quality of life, access to rights, economic security and social participation. In addition, age discrimination appears to weigh even more heavily on people who also experience other forms of exclusion. Racialised people, persons with disabilities, persons living in poverty, LGBTI+ persons, women and non-binary persons report specific experiences in which age discrimination intersects with other forms of exclusion.

Age discrimination takes various forms. Sometimes it involves explicit age limits, such as the recognition of a disability after the age of 65, which can be arbitrary or even unlawful. In other cases, people are excluded because they are considered 'too young' or 'too old'. This exclusion is highly dependent on context, norms and prevailing prejudices about age within a particular area of life. Exclusion because someone is considered 'young' or 'old' can occur at any stage of life. Moreover, what is considered 'young' or 'old' is not a fixed concept but is variable and socially constructed.

We also investigated the specific (different or similar) challenges faced by 'young people' (-30), 'older people' (61+) and the 'middle group' (31-60). Within these three broad categories, we also used smaller age groups to identify the variation within the groups.



It is striking that young people and older people experience discrimination in a similar way: they are more often not taken seriously and treated condescendingly, they are seen as a financial risk when looking for housing, they experience public spaces as inaccessible to them, and so on. Similar feelings and consequences are reported across different ages. We therefore see a connection in their experiences.

At the same time, the findings also show that there are specific experiences per 'group'. Young people or people who are seen as 'too young', for example, are more often checked in shops or refused entry. Older people are more at risk of encountering problems with the digitalisation of public services, banks, shops, etc. The middle group, on the other hand, experiences discrimination around pregnancy or (peri)menopause. These are just a few of the various experiences described in the report. Despite these differences, the underlying trend remains the same: people feel excluded because of their age.

What also emerges strongly from this study is that the existing exclusion of racialised people, persons with disabilities, persons living in poverty, LGBTI+ persons, women and non-binary persons can be exacerbated or magnified in combination with age. Furthermore, this study shows how the intersection of age and other forms of exclusion leads to unique experiences for persons at different intersections. For example, experiences differ between young and older women, or between racialised young women and non-racialised young women. It is therefore very important to pay attention to these differences and the specific needs of people at different intersections when tackling age discrimination.

Finally, it is striking that age discrimination often remains 'invisible' as a form of discrimination because it seems to be more normalised than other forms of discrimination. As a result, age-based prejudices are also internalised and regularly occur openly, without employers, shopkeepers and estate agents seeming to be aware of their discriminatory or even illegal nature. Sometimes age even seems to be used as a pretext to hide or legitimise other forms of exclusion such as racism or sexism.

This report contributes to making the extent, forms and impact of age discrimination more visible. It demonstrates the need to tackle this, along with other forms of discrimination. An effective approach requires a broad, intersectional and transversal approach, focusing on the experiences of those affected. Policymakers, institutions and organisations can no longer ignore this: it is time to recognise age discrimination as a serious social problem and act.





Avenues for future research

This study provides an overview of age discrimination in Belgium. Based on our research, we propose the following avenues for future research.

The need to combine different methods of data collection

The methods used in this study give a voice to people who experience discrimination by combining quantitative and qualitative approaches.

The figures provide an overall picture of age discrimination, and the testimonies help to better understand the experiences. However, these methods are based on self-reporting. We therefore measure not only the discrimination that people experience, but also whether they consider a situation to be discriminatory.

For example, the figures show that young people systematically report a lot of discrimination, while older people often do so less (even in domains where one would expect the opposite). There seems to be a difference in how age discrimination is mentioned in the survey: young people report it more often in closed questions but evoke it less in the open answers. Older people, on the other hand, do describe discriminatory situations in the open answers, but are less explicit in identifying them as age discrimination.

It is possible that young people actually experience more discrimination, but it may also be that they are more attentive to it and report it more quickly, or that older people are more reluctant to report discrimination. Another hypothesis is that older people have internalised more strongly the systemic ageism to which they have been exposed for a long time.

In order to obtain a more complete picture, it would therefore be interesting for future research to combine self-reporting with other methods such as correspondence experiments (see, for example, Departement Werk en Sociale Economie, 2024). Correspondence experiments can be used in domains such as housing (Verhaeghe et al., 2017) or work (Lippens et al., 2023) and they make it possible to evaluate whether, for example, a recruiter reacts differently to two candidates with similar profiles but different ages.

The need to include all areas of life

The research in this report maps age discrimination in various areas of life. This highlights themes that have been little studied in the literature. Future research should therefore focus on less frequently studied domains (such as leisure or mobility).

Our research focuses specifically on age discrimination and not on ageism in general (for a definition of ageism, see the introduction of the report). Nevertheless, it seems relevant to also pay attention to how different age groups are perceived in order to prevent and combat age discrimination.

The need to include all ages

As mentioned in the introduction, age discrimination affects all ages. However, in the context of this study, we did not survey anyone under the age of 16. There are many analyses of children's rights in Belgium, but little research about their experiences of discrimination. Nevertheless, existing studies show that children and young people, especially those in vulnerable situations (due to their health, migration history, family situation, etc.), face specific forms of discrimination and inequality. For example, a study shows that children and young people who are affected by mental health issues do not always feel sufficiently involved and consulted in decisions that affect them (UNICEF, 2022). It is therefore necessary to pay more attention to the experiences of children and young people, beyond legal analyses.

The participants in the focus groups were rarely younger than 25 years of age. We have therefore supplemented our data with references to previous research, informed by contributions from members of the advisory group.

In addition, online data collection creates a clear participation bias. People with less digital access or digital skills are less likely to share their experiences. A point of attention for future research is therefore to include the experiences of these groups.

In other studies, responses from people aged 65 and older are often grouped into a single homogeneous category (WHO, 2021). However, our research shows that there are differences in the experiences of people between the ages of 61 and 70 and those between 81 and 90, for example. It is therefore important to give a voice to people who are considered 'old', without reducing them to a single homogeneous group with a shared reality.



The need for intersectional data collection

Although this research clearly has an intersectional approach, there are also gaps to be noted in the sample.

The survey includes few racialised people, LGB+ persons and persons living in collective housing (retirement homes, psychiatric institutions, service flats, youth institutions, etc.), which limits the scope of the conclusions about intersectional experiences based on the survey results.

Conducting intersectional focus groups and visiting two retirement homes to conduct a paper-based survey with residents helps to overcome these limitations. Each focus group focuses on the intersection between age and another characteristic, which helps to highlight specific and sometimes invisible forms of oppression. These forms of oppression are not always limited to the intersection of only two characteristics, so it is important to note that focus group participants had the opportunity to share stories involving more than two types of discrimination.

The results of this research highlight that age discrimination is often experienced in intersection with other forms of oppression, leading to specific situations and creating particular vulnerabilities. It is therefore necessary for future studies on age discrimination to adopt as intersectional an approach as possible.

Finally, we would like to emphasise that our research team consists exclusively of cisgender women, younger than 35, without disabilities or with mild disabilities, and all white or perceived as such. This homogeneous composition may have influenced our thinking about the research, the formulation of questions and the interpretation of results. Although we have put mechanisms in place to limit bias (advisory group, intersectional focus groups, critical reflection on our own bias), we recognise that our positioning may have influenced certain aspects of the work. For a truly intersectional approach, it would be valuable for future research to be conducted by more diverse teams.

Appendix

The appendices can be consulted online at unia.be on the page ‘Research: age discrimination in Belgium’.

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