

A 3D bar chart with bars in shades of orange, red, and grey, and a line graph with multiple colored lines (green, blue, red) on a document background. The document also features some text and a small pie chart.

SOCIO-ECONOMIC **BAROMETER** **2023**

FGTB

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Men – Women

References to persons and professions in the masculine include both men and women.

The information included in this brochure is based on the data available in November 2023.

Introduction

During recent years, society and all its workings have been deeply troubled by a series of shocking developments. Major crises, such as Covid-19, the inflation crisis, climate change and wars, have highlighted socio-economic fractures and aggravated inequalities. The future appears uncertain, but opportunities, such as the energy and climate transition, have come to the fore. By means of its 2023 socio-economic barometer, the FGTB has attempted to take stock of the situation in different fields. This year, we will focus on our priorities for the political elections in June 2024. The barometer provides us with an overview, but also aims to serve as a guide for the future, by outlining our key social challenges and how, as a trade union, we think we should respond to them.



1 | Better wages and more purchasing power

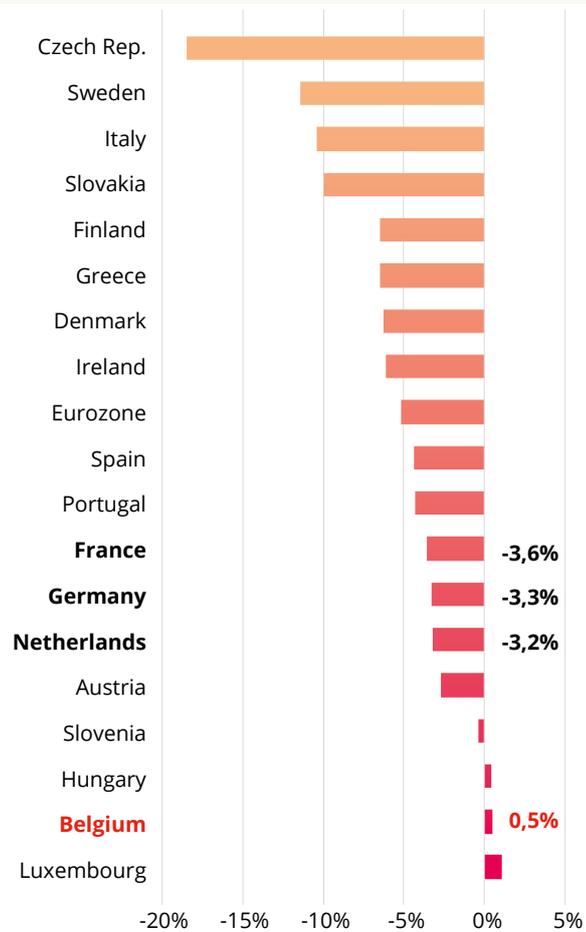


In Belgium, we benefit from automatic wage indexation. As shown in our previous barometer, indexation has protected purchasing power more effectively than in other countries. Whereas, in almost all other countries of the European Union, real wages (wages taking account of increasing prices) have fallen since 2021, this is not the case in Belgium. This is not a coincidence. Automatic indexation has supported economic growth and avoided a recession that has affected some of our neighbouring countries.



Development of real wages

(accumulative, 2nd quarter 2021 - 2nd quarter 2023)



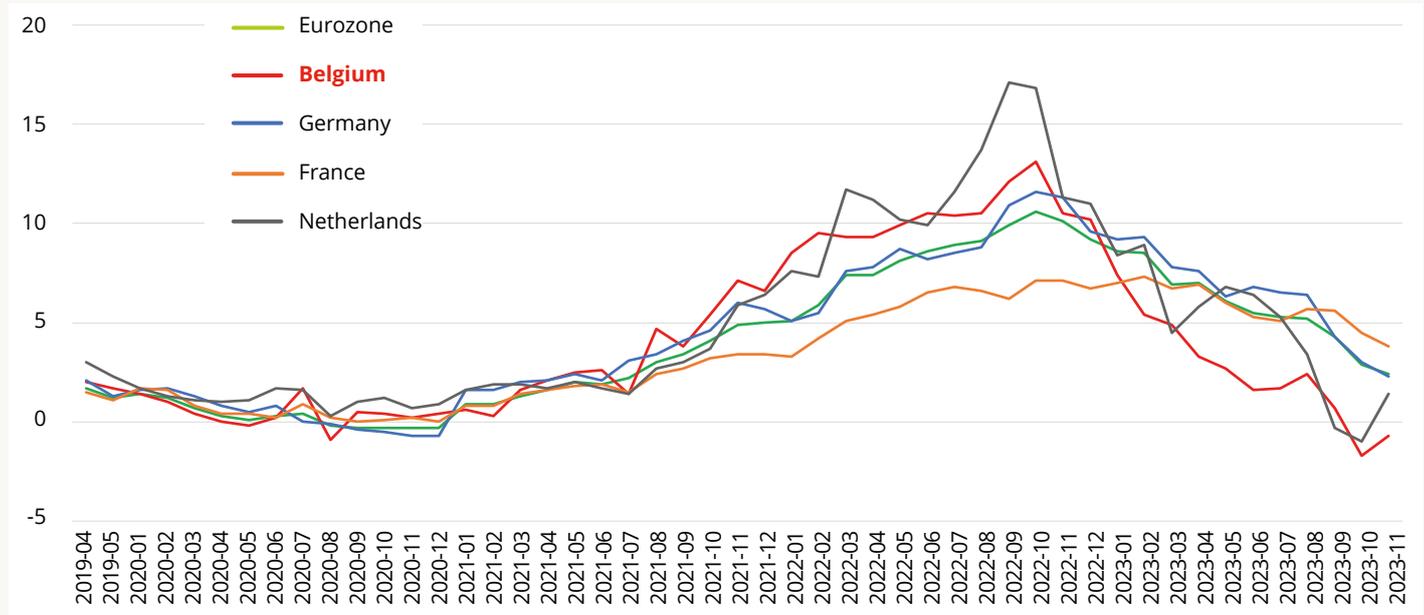
Source: Eurostat (Labour cost index by NACE), OECD.

No wage-price spiral

Did automatic indexation make inflation worse? No, it didn't. Currently, Belgium has very low inflation compared to the rest of the Eurozone. This demonstrates that automatic indexation has acted as a social buffer during a period of strong inflation, by safeguarding household purchasing power and supporting domestic consumption (one of the driving forces of the Belgian economy) without causing a general rise in prices.

Development of the annual inflation rate as a %, based on the Harmonised Index of Consumer Prices*

* In Belgium, we have two price indexes – the National Consumer Price Index, which measures national inflation, and the Harmonised Index of Consumer Prices, which serves as a point of reference for comparisons to European countries.



In fact, since the start of 2023, Belgium has reported one of the lowest inflation rates in Europe, while other countries do not benefit from automatic wage indexation mechanism and social benefits.

This does not mean that our wages are at a satisfactory level. For about ten years, they have not been rising at the same rate as the productivity of workers. This is mainly due to the unilateral wage moderation policy due to the law on competitiveness (known as the 1996 law). In its current form, the 1996 law makes it impossible for wages to correspond with economic reality, which is a reality of high productivity and high profits.



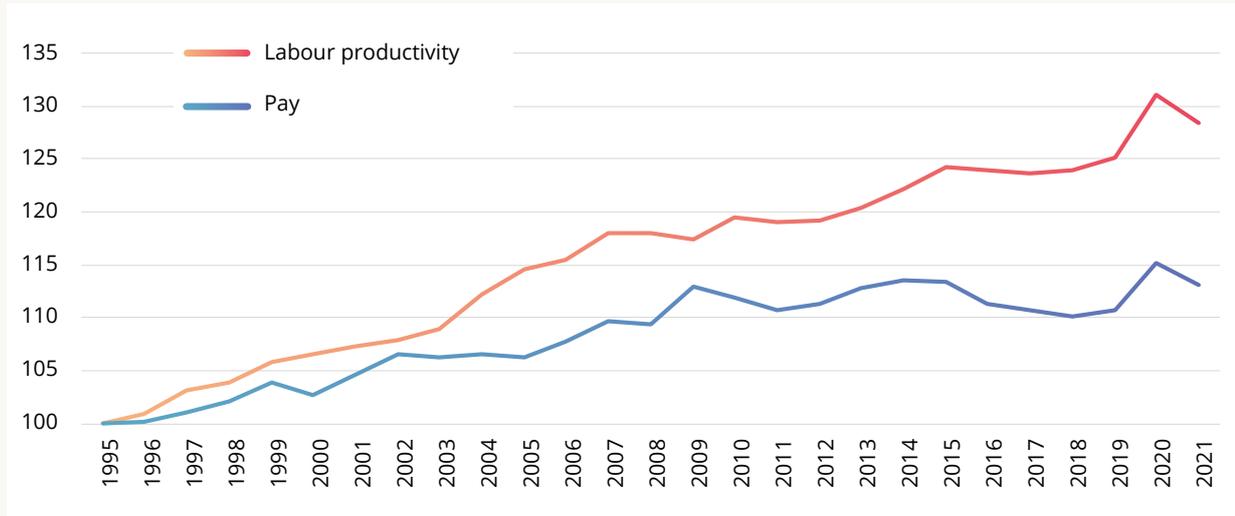
As a result, shareholders are receiving an ever-increasing slice of the cake

Within a fair economy, wages increase at the same rate as prices and productivity. As a result, wages should compensate for increasing prices and workers should share in the increasing profits earned by companies. This would mean a fairer distribution of wealth between wages and profits.



The productivity in Belgian companies has increased since the financial crisis of 2008. In other words, one hour of work produces an increasing yield for companies and shareholders. However, the fruits of this increasing productivity have not been passed on to wages, for the following reasons: an index hike in 2015, low wage increases on top of automatic wage indexation (imposed by the 1996 law) and higher inflation than in our neighbouring countries in 2021. Since 1995, productivity has increased 15% more quickly than wages. This difference is completely unjustified.

The gap between wages and productivity is growing ever since

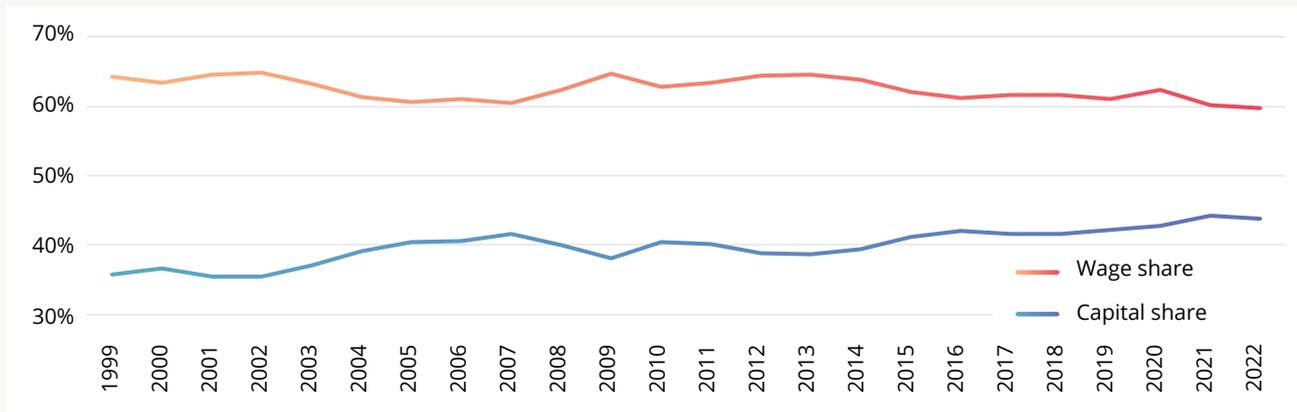


Source: OECD Compendium of productivity indicators 2023.



More productivity means more money, but wages are not increasing to the same extent. So where does this money go? It goes to profits (capital). The share of the wealth that goes to the workers is falling and the share of wealth received by shareholders (profits) is increasingly structurally.

The capital share in the distribution of wealth is increasing constantly



Source: BNB, 2023.

Belgian wage costs have been overestimated

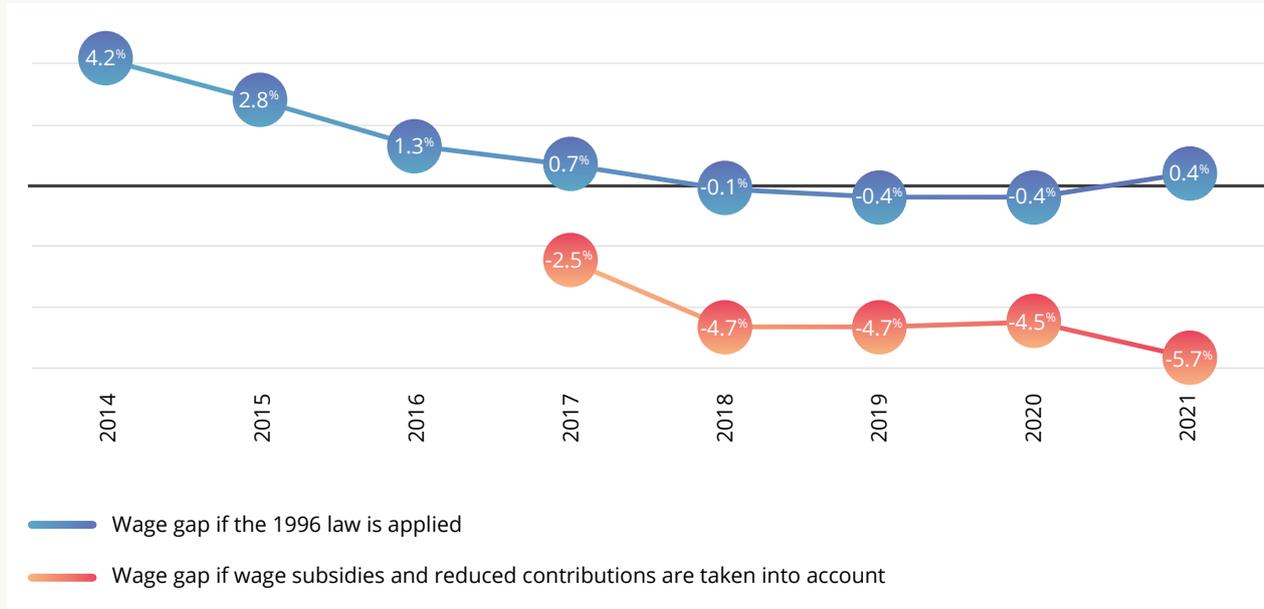
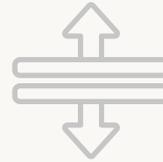
The development of Belgian wages has been restricted by the 1996 law (made more stringent in 2017 by the Michel-De Wever government), which stipulates that wages in Belgium cannot increase more rapidly than wages in the neighbouring countries since 1996. This is why the wage cost gap with the bordering countries is calculated each year by the Central Economic Council (CEC). However, this calculation is significantly distorted as not all kinds of “gifts” given to employers (reduced employer contributions and wage subsidies) are taken into account.

As a result, Belgian wages appear to have increased more quickly than is actually the case. For example, if the law were applied in its strict sense, in 2021, Belgian wages would have increased 0.4% too quickly since 1996, but the opposite happens if the “gifts” are included: wages in Belgium have increased 5.7% less quickly than in the neighbouring countries.



Wage gap since 1996 – a wrong picture

Wage gap between Belgium and the neighbouring countries, since 1996 as a %





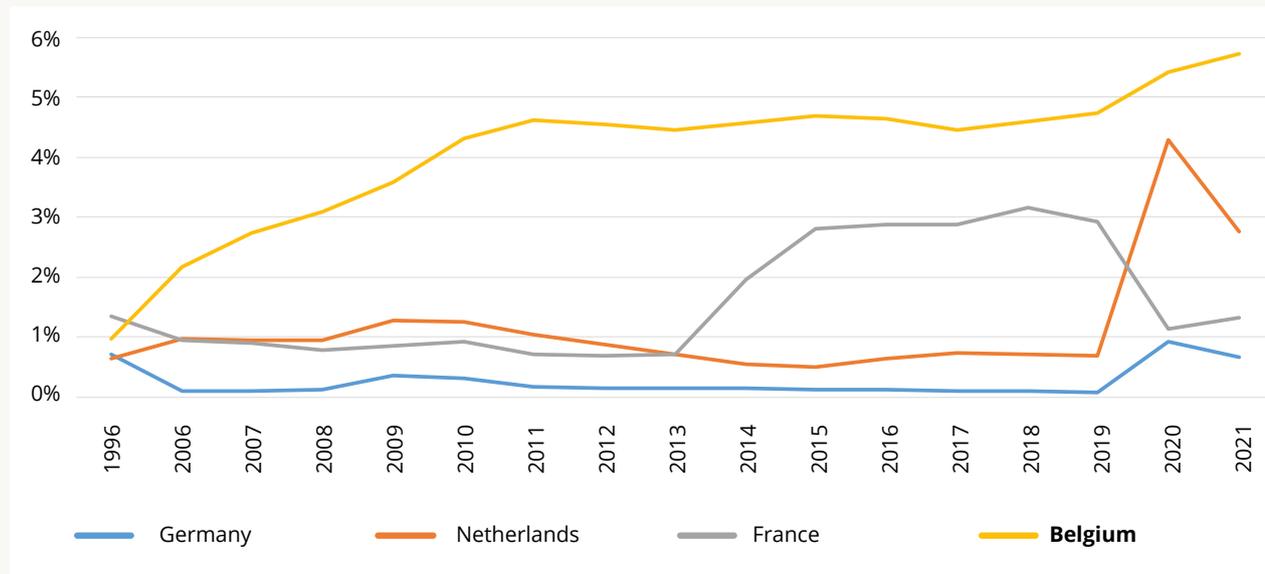
Wage subsidies have increased massively over the last few years. In Belgium, wage costs are reduced by all kinds of subsidies — for night shifts, overtime, shift work, R&D, etc. Wage subsidies represent the biggest form of economic aid in Belgium and amounted to €9 billion in 2020. In the neighbouring countries, they hardly exist, as shown by the following graph. The wage gap (“handicap”) between Belgium and the neighbouring countries has therefore been overestimated (see the above graph).

Please note that a BNB study from 2021*, which focused on public spending, confirmed that spending on economic affairs was the biggest expenditure item (after social protection). If all this spending is considered, wage subsidies intended for companies, such as advance payment exemptions and the service voucher system, represent the largest proportion of public spending.

* <https://www.nbb.be/fr/articles/quelles-depenses-publiques-sont-elevees-en-Belgium-une-comparaison-avec-les-pays-voisins>



Development of wage subsidies as a % of the total wage bill

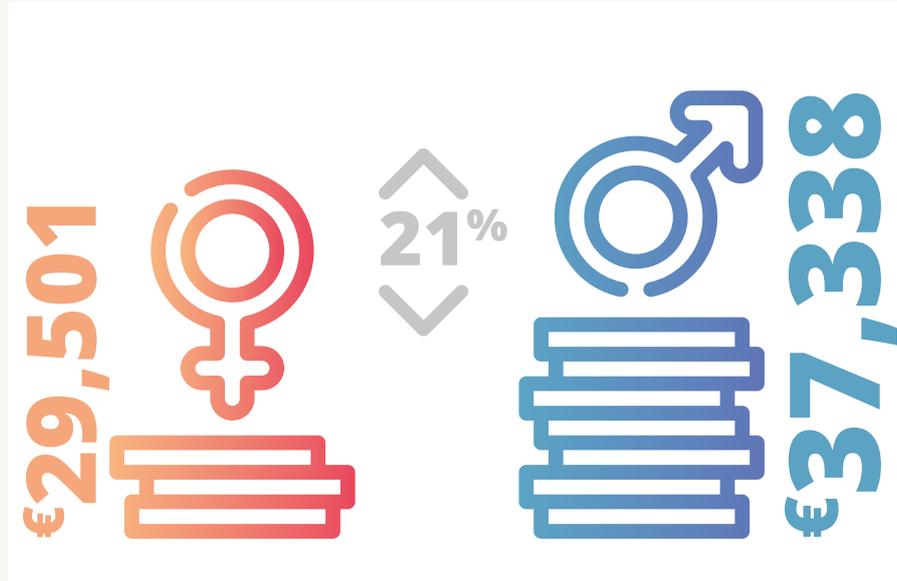


Source: CEC report on handicapping wage costs, 2022.

Gender pay gap: status quo

The wage gap between men and women has stagnated at 21% for several years. This indicator refers to the difference between the average gross annual wage for men and women, taking into account the realities of the labour market (part time, glass ceiling, female sectors where more low wages are paid, discrimination linked to pregnancy and maternity leave, etc.)

Average gross annual wages
without taking working time into account (all sectors combined)



Source: Gender Institute, 2023 report.

Demands



The freedom to negotiate wages must be re-established by means of a fundamental reform of the wage moderation law of 1996. This law should be reformed so that social partners, at interprofessional level, can set an indicative margin for wage negotiations at sectoral and company level. The margin must reflect the social economic reality. This margin must be accompanied by automatic indexation and scale increases, which must always be guaranteed.

Alternatives forms of pay should be limited. A moratorium should be imposed, in order to prevent the emergence of new formulas. We want the existing benefits (e.g. share options) to be subject to social contributions. We call for wage equality between men and women by means of wage transparency in every company (transposition of the European directive).

2 | Quality jobs and careers

The psychological well-being and health of workers is deteriorating

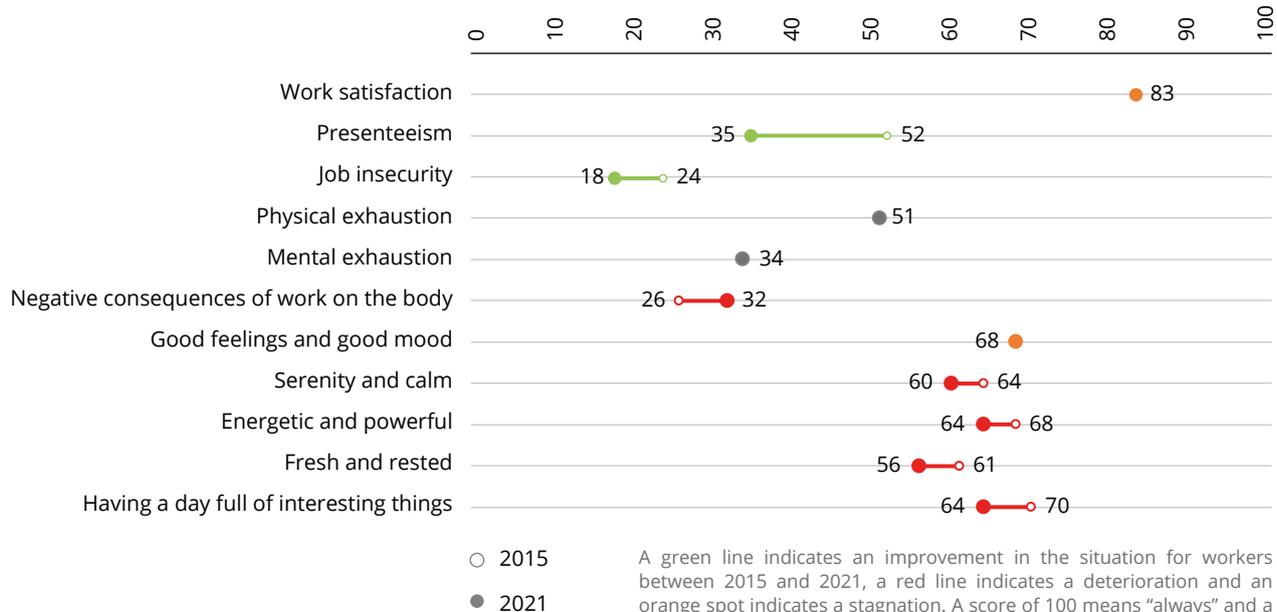


According to the HIVA (research centre of the KU Leuven), work satisfaction is relatively high in Belgium. However, work-related pressures and health problems are on the rise, according to a HIVA survey. More than half of the surveyed workers are suffering from physical exhaustion. Four out of ten workers feel stressed due to their work. It is therefore hardly surprising that sickness absence cases are increasing year on year.

In fact, according to the latest Eurofound survey (2022) on the quality of work in Belgium, psycho-social risks and musculoskeletal disorders are on the rise.

Psychological well-being and health of workers

in 2015 and 2021, score between 0 and 100



- 2015
- 2021

A green line indicates an improvement in the situation for workers between 2015 and 2021, a red line indicates a deterioration and an orange spot indicates a stagnation. A score of 100 means "always" and a score of 0 means "never".

Source: Hiva, 2021.

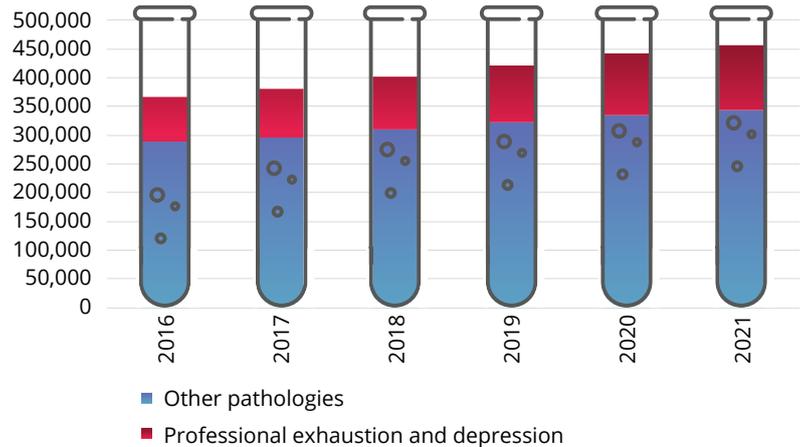
More and more workers are no longer fit for work

Currently, close to half a million Belgians are considered unfit for work (incapacity for work lasting over one year), which includes a growing number of cases that are due to mental illness (burnout and depression). In 2016, mental problems accounted for just over one quarter of people suffering illness, compared to about one third in 2021 (latest available figures).



Incapacity for work

2016-2021

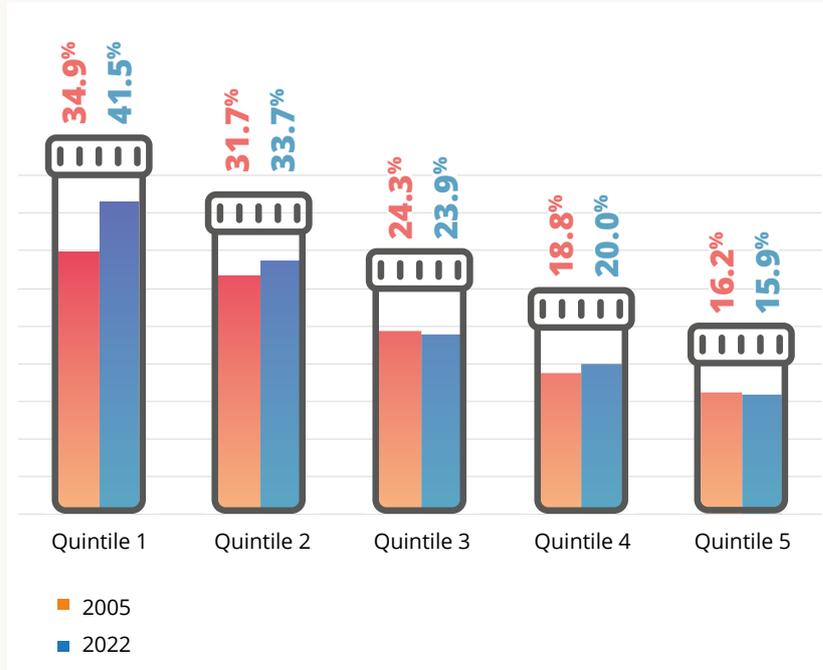


Source: INAMI, 2023.



Long-term illnesses do not affect the population in a uniform manner. Major disparities exist in terms of income and gender. Workers belonging to the 20% of the population with the lowest income (first quintile) are three times more likely to be unfit for work than those who belong to the 20% of the population with the highest income (fifth quintile). In addition, it is interesting to note that, over the last 15 years, this risk has increased for the lowest incomes, but decreased slightly for the highest incomes.

Persons suffering from long-term illness according to income



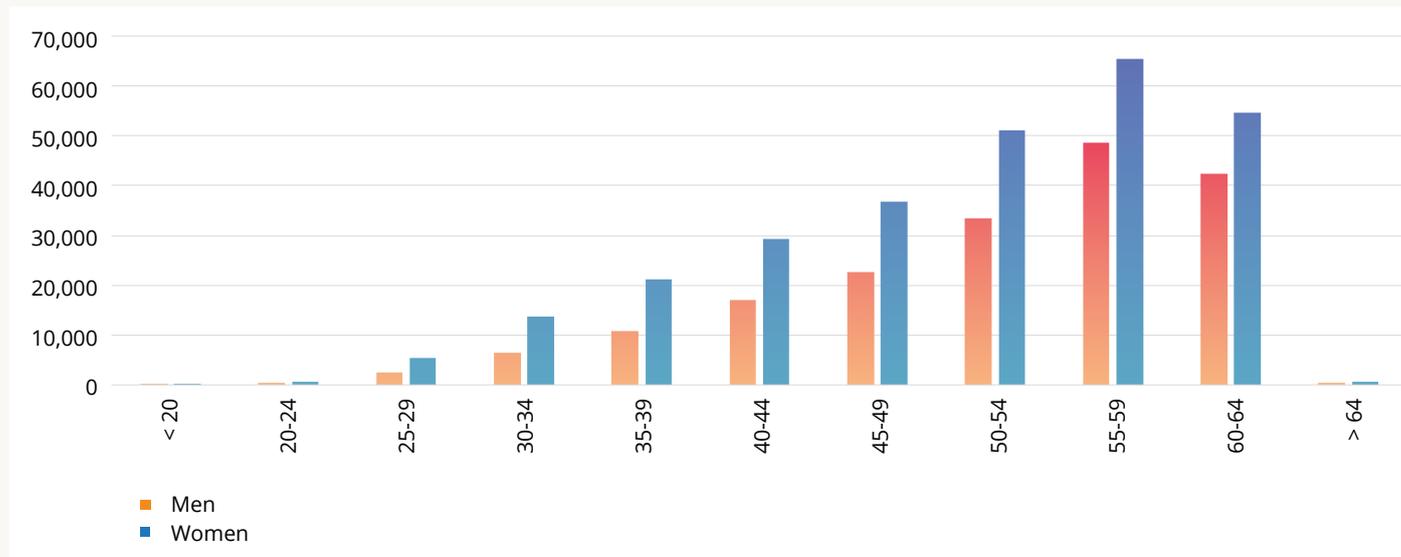
Source: www.indicators.be, Federal Planning Bureau, 2023.



Moreover, a difference can be observed between the sexes. In the younger generations (aged <35), sickness absence rates are twice as high for women compared to men. This disparity continues throughout their working lives. Later in life, the difference decreases but does not disappear. Overall, 60% of sickness absence cases are women. According to the INAMI, the overall increase in sickness absence cases can be explained by the increased participation of women in the labour market, increased workloads and the rise of the retirement age. In addition, a greater proportion of women than men work as domestic helps, cashiers, healthcare sector workers, etc. These jobs often lead to musculoskeletal disorders, which are one of the primary causes of sickness absence. Last but not least, more women work a “double shift” (household tasks, looking after children and dependent people, etc.)

The noticeable fall within the 60-64 age range can be explained by the fact that fewer people are available on the labour market within this age category (unemployment scheme with company supplement, early retirement pensions, etc.). The major fall in sickness absence cases for workers aged over 65 can be explained by the “healthy worker effect”. In fact, workers aged 65 or older who are still in employment are those who enjoy good health and generally benefit from a good working environment.

Gender inequalities affecting sickness absence cases according to age group



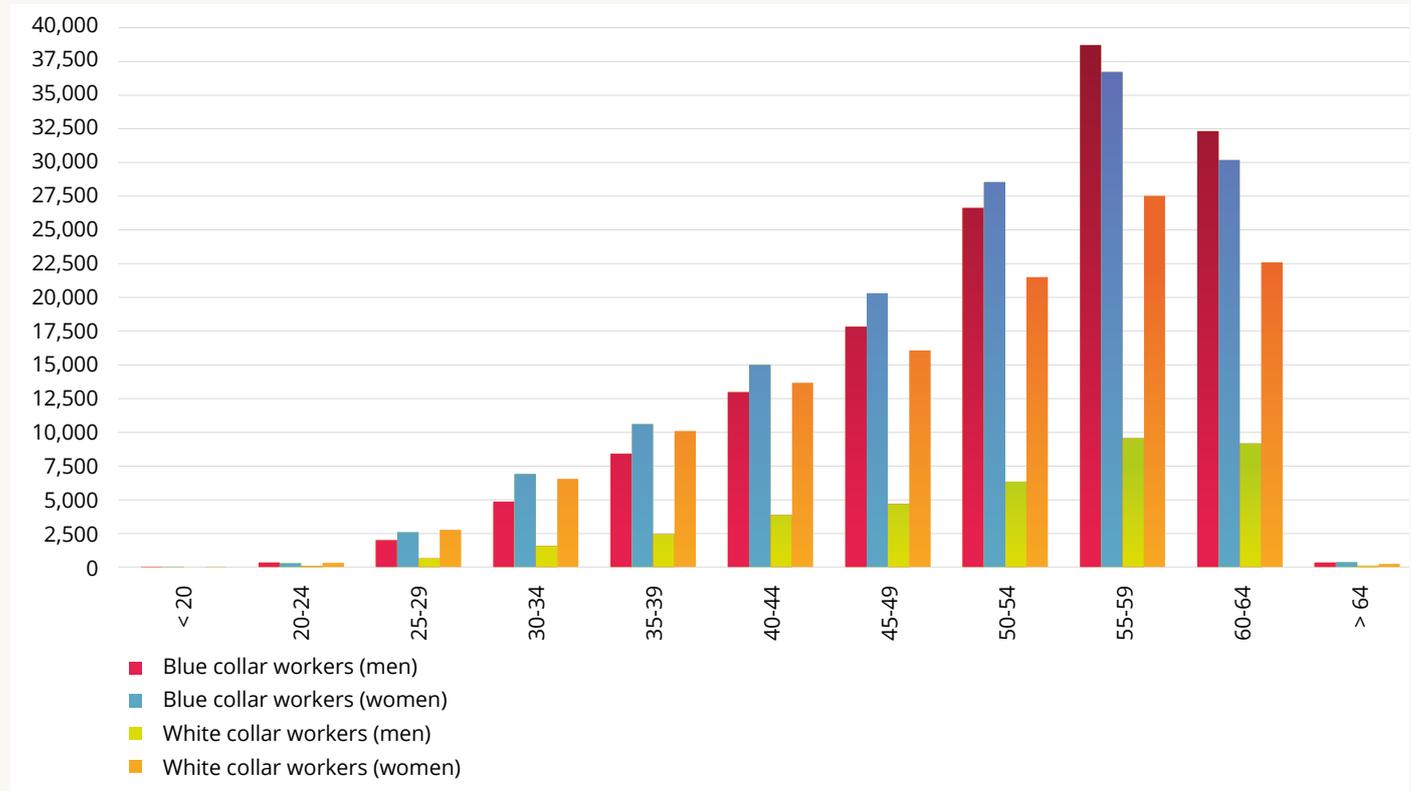
Source: INAMI, 2023.



Differences in terms of status and job quality are reflected in the number of sickness absence cases. For example, (older) workers are over-represented in the sickness absence figures. However, the figures are also surprisingly high for white collar women.

Number of workers and job seekers unable to work due to sickness

according to age group, status and gender (2021)

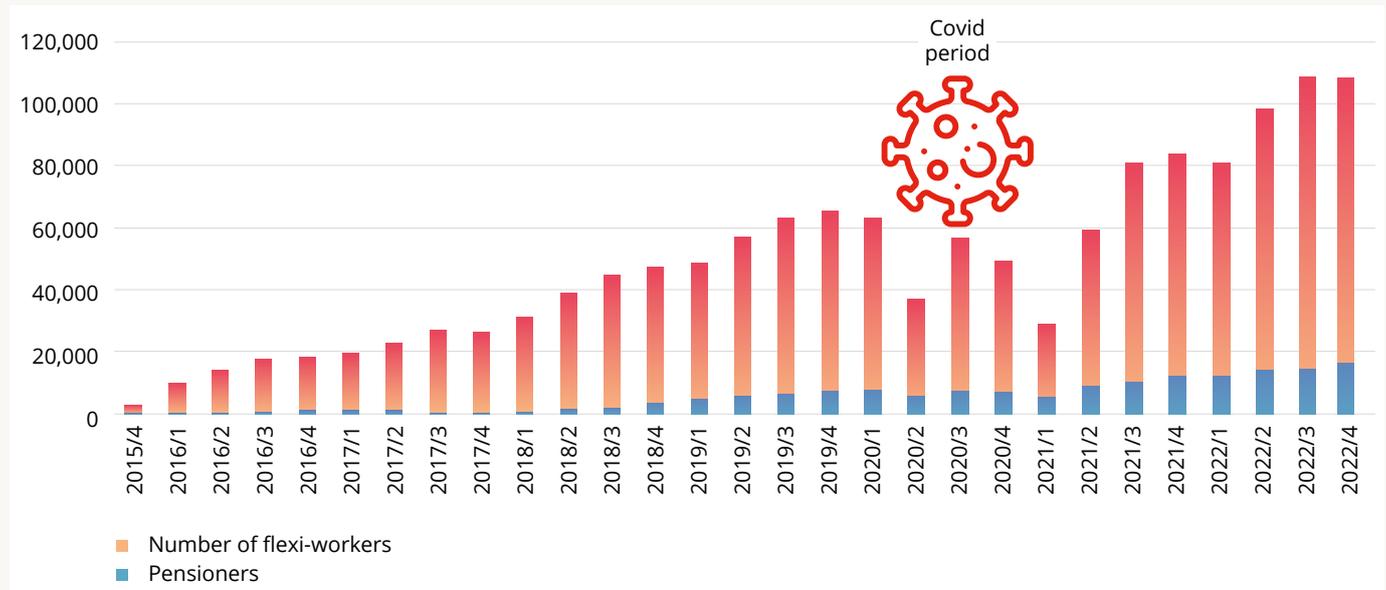


Source: INAMI, 2022.

Increased flexibility makes people more vulnerable

All studies show that flexibility is a major stress factor. More and more workers combine several jobs in order to make ends meet. Flexi jobs are generally presented as a means of earning “more”, but they are almost always a way of meeting the need to make ends meet. Since the first quarter of 2018, pensioners can also be employed as flexi-workers. They are continuously increasing in number, as shown by the following chart.

Explosion of flexi-workers



Source: ONSS, 2023.

Demands



We must put an end to “competition” between different types of contract (flexi jobs, students, interim, etc.), which enable employers to pay fewer social contributions, at the expense of the social security system.

All workers should have a employment status which guarantees full rights. Legal guarantees relating to working hours should apply to everyone, including people who telework. Internships and student jobs must be regulated at sectoral level by means of social dialogue. We must put an end to involuntary part time work and flexi jobs, which pose a threat to permanent contracts.

We must stop encouraging overtime and create a political framework, in order to promote collective working time reductions.

Strenuous and stressful work should be approached in a preventive way.

People on long-term sickness leave must be supported, but back to work projects must remain voluntary and must not result in sanctions.

Companies must respect the principles of decent work throughout the supply chain (duty of care). We must guarantee that the ILO standards are respected in trade agreements by means of social clauses.

3 | A strong federal social security system



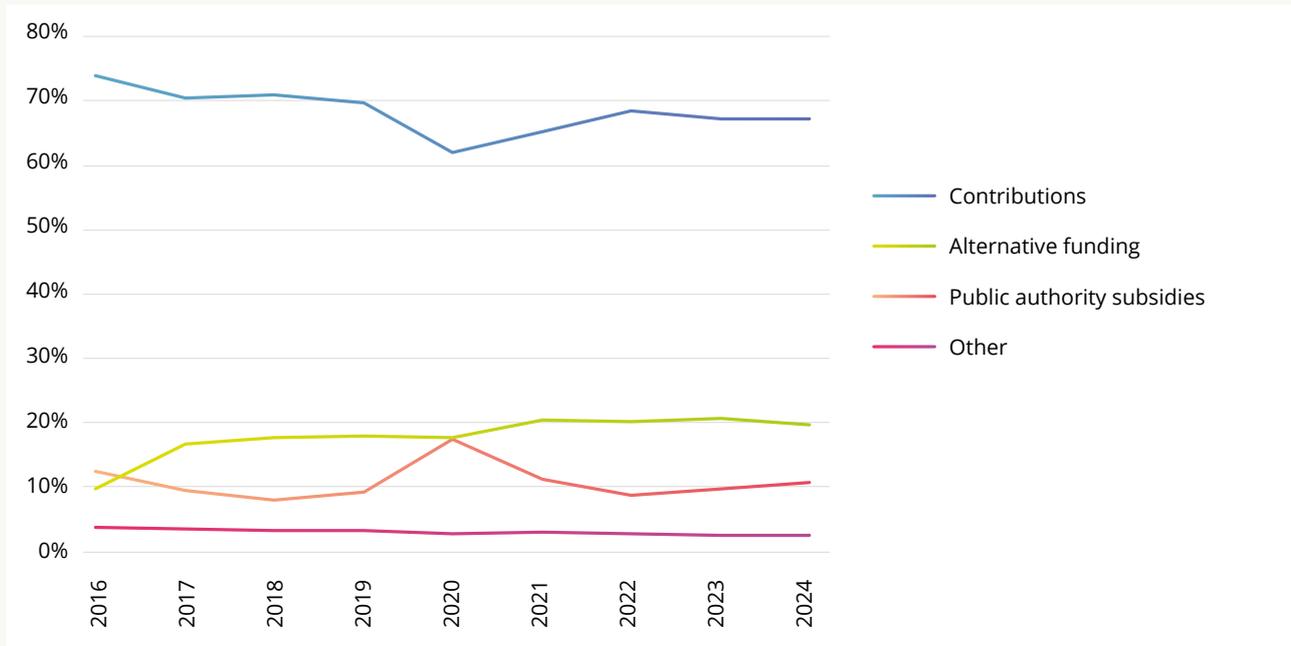
Reinforcing social security funding

For years, the social security system has been underfunded. In order to respond to all social protection needs, alternative funding from the state budget has become increasingly necessary. Whereas social security was originally a relatively well-balanced system, over the last 25 years, we have witnessed two changes, which have fundamentally compromised its funding: the employer contribution to the NSSO (National Social Security Office) is continuously decreasing (from +/-35% to 25% due to the tax shift). This reduction costs social security 4 billion in 2023. In addition, more and more exemptions from employer contributions have been granted.

In a nutshell, an increasingly wide gap can be seen between what should be paid in theory and the amount actually paid. The amount of income received by the social security system is therefore falling constantly.

Whereas only 6% of the social security budget had to be supplemented by alternative funding 30 years ago, the amount is now equivalent to over 20%. This means that the government cannot use these resources in other areas.

Social security funding



Source: FPS Social Security, 2023.

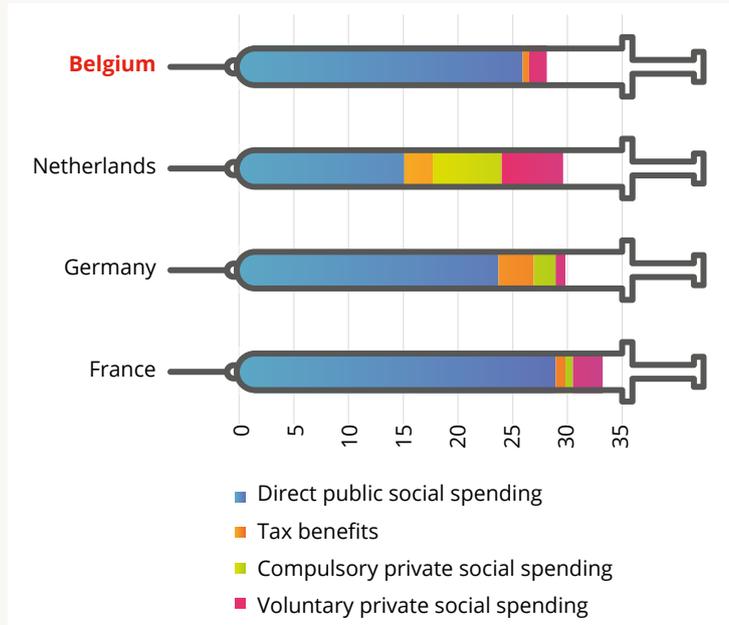


In order to gain an accurate picture of the cost of social policy in our country and compare it objectively to the neighbouring countries, we must consider all direct public and private social spending in Belgium. In general, people only consider direct public spending, which puts countries like Belgium — which have a solidarity system — in a bad position compared to countries, such as the Netherlands, where a large proportion of private insurance spending is compulsory.

We are one of those countries with the highest social spending. However, the following graph shows that our neighbours spend more on social policy if all social spending is taken into account.

Total social spending according to funding type

Proportion (as a % of GDP) of spending per funding type



Source: Matthias Somers (2023), 'Les dépenses sociales belges en comparaison.' Minerva Paper 2023/05-fr.
Brussels: Minerva Think Tank.

Unequal access to healthcare

In 2022, the proportion of people aged 16 or over with “medical care needs that are not met due to financial reasons during the last twelve months” amounted to 0.9% in Belgium. The EU 27 average is 1.1%. The situation has improved partly due to the increased healthcare growth target*, which made it possible to adopt favourable measures.

* In order to cope with an ageing population, the healthcare reimbursement budget must be increased every year. The government has therefore set an annual growth target for this budget. Each year, the budget is first indexed and then supplemented according to the standard defined by law. Healthcare costs have to remain within this envelope.

Postponement or cancellation of healthcare for financial reasons as a % of the population aged 16 and over

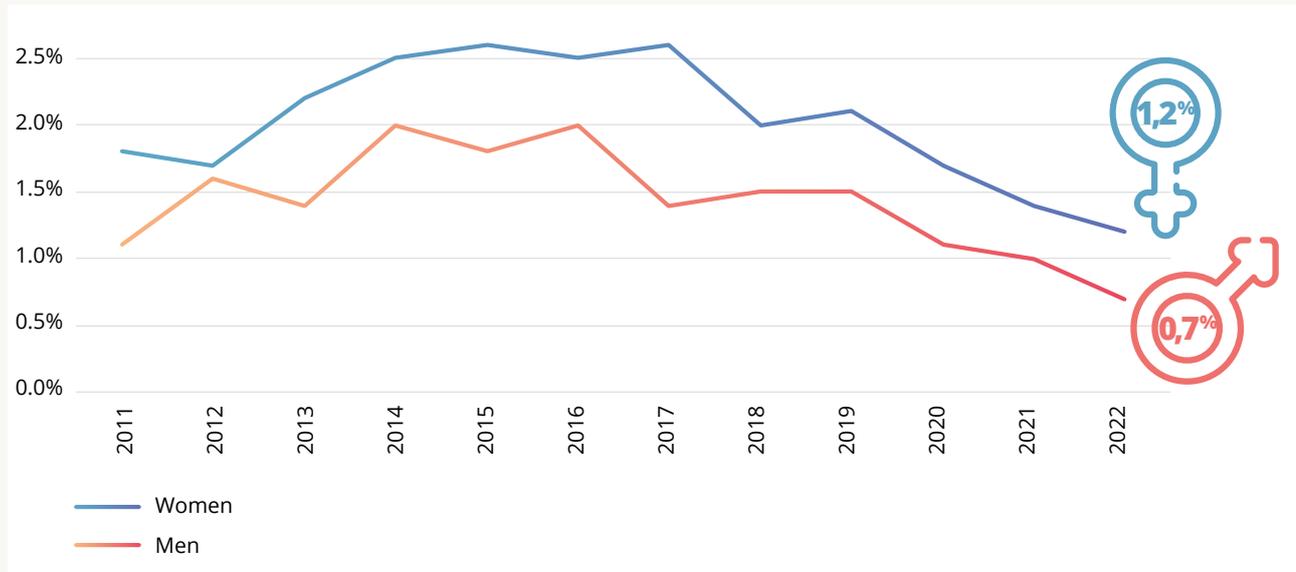


Source: Eurostat, 2023.

More detailed analysis shows that it is mainly women who have to postpone healthcare for financial reasons.



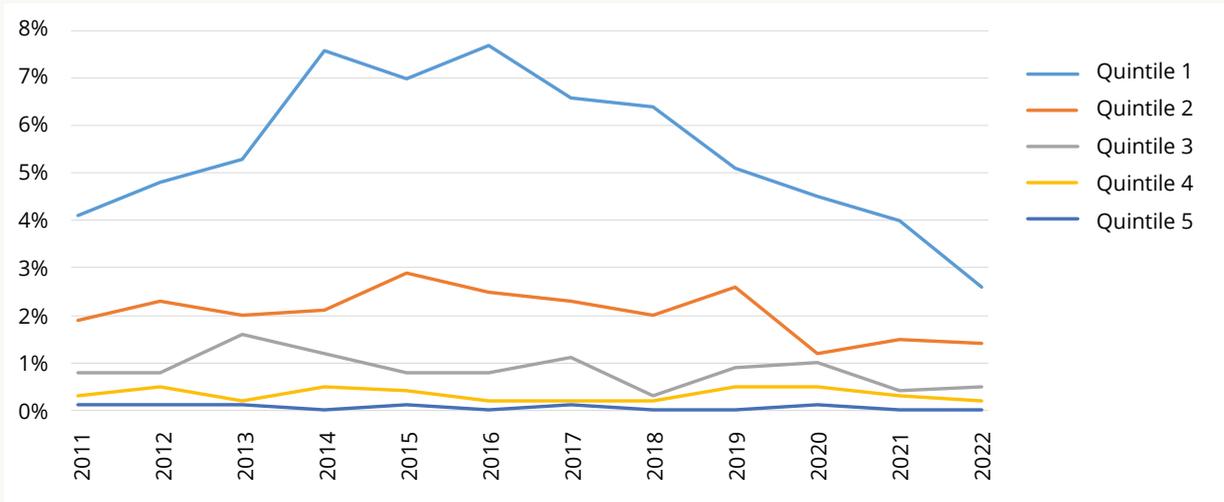
Postponement or cancellation of healthcare for financial reasons, by gender



Source: Eurostat, 2023.

If we compare this indicator across all income quintiles, we can see that it is mainly for the middle classes (second and third quintile) that this situation has not improved. For the lowest income quintile, access to healthcare has improved since 2016. This improvement is due to a variety of factors, including the rollout of the third party payment system for the most vulnerable (BIM statutes) in 2015, which was followed, since 2022, by its rollout, regardless of the patient's status (this measure was supported by the socialist parties in government).

Postponement or cancellation of healthcare for financial reasons, by income



Source: Eurostat, 2023.

Demands



Social security must remain federal and continue to be managed jointly (employers and trade unions).

With regard to healthcare, we must:

- keep it within the federal social security system;
- encourage better cooperation between the different levels of political power;
- ensure that the patient remains at the centre throughout the healthcare path;
- improve access to healthcare and eliminate inequalities.

Social security funding must be reinforced, for example, by means of:

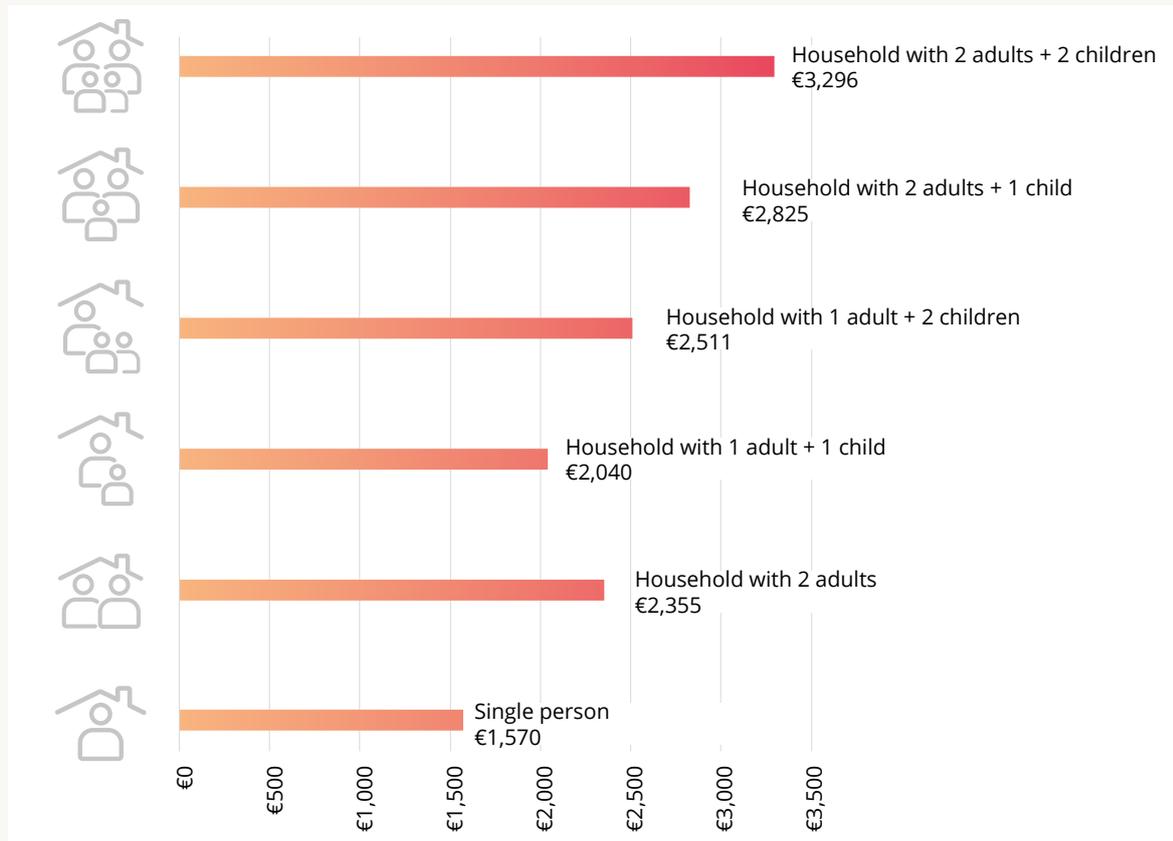
- the abolition of employer contribution reductions, which have not been confirmed to contribute to the creation of additional jobs;
- an “ageing allowance”;
- a generalised and progressive social contribution for all income.

4 | Better protection against poverty



In 2023, the poverty threshold for a single person was €1,570 (gross) per month. For a household with two children, it was €3,296 (gross) per month.

Poverty threshold per household type (gross per month)



Source: FPS Social Security, 2023.



According to Statbel — income and living conditions survey SILC 2022 — 13.2% of Belgians are at risk of income poverty. This means that their total available income is below the poverty threshold. The poverty threshold is equivalent to 60% of the median income and was €1,366 for single people in 2021 (indexed at €1,570 for 2023). Compared to the pre-Covid period, in 2019, this level decreased from 14.8% to 13.2%.

It should be added that, according to the 2023 European report on consumer spending, 1 in six Belgian households spends more money than it earns every month. On average, these Belgian families are €239 “in the red” financially each month.

Level of income poverty risk in Belgium



Source: Statbel, 2023.

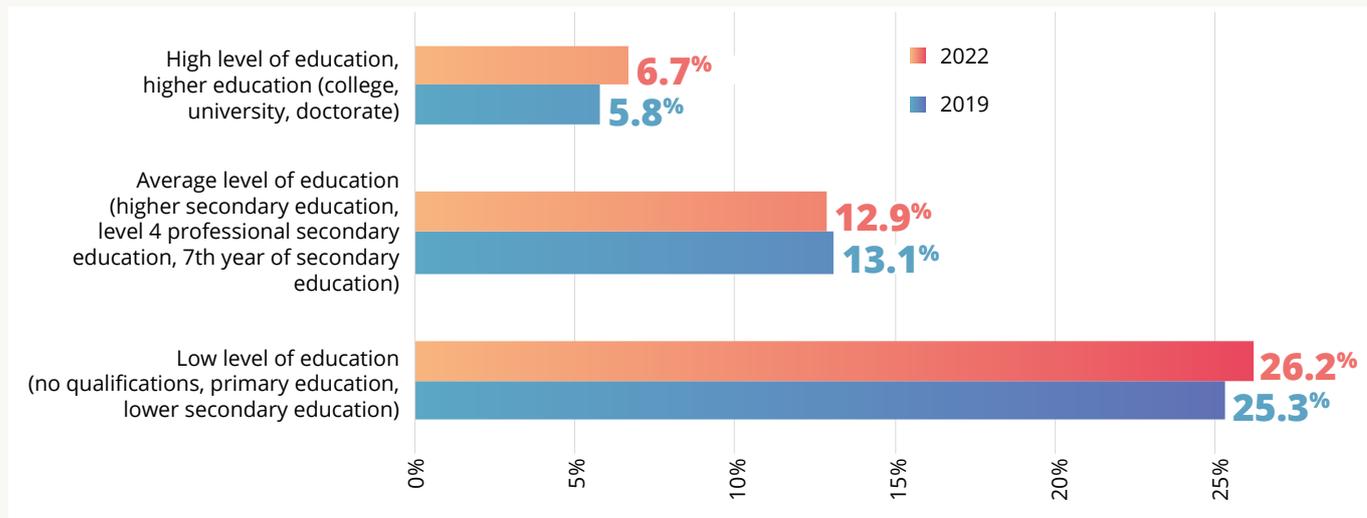
The risk of poverty rate is improving but “masks” inequalities

The following Statbel data highlights the influence of a person’s level of education on the risk of poverty. In fact, in 2022, people with a high level of education were significantly less vulnerable: 6.7% of people with a high level of education are exposed to the risk of income poverty, compared to 26.2% of people with a low level of education.

The situation has deteriorated for this group of people (25.3% in 2019).



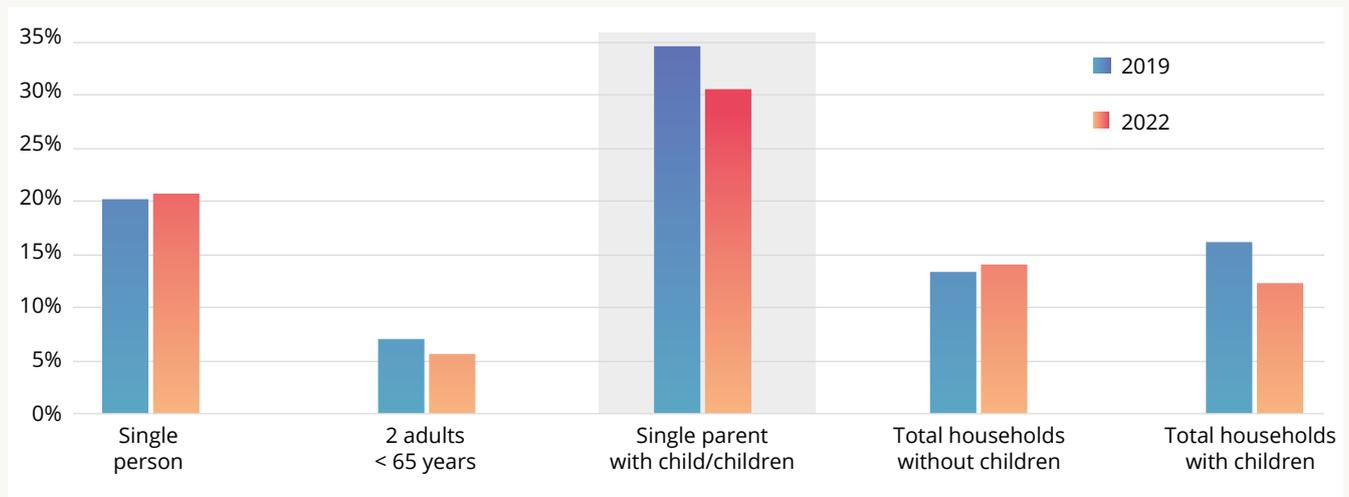
Risk of income poverty according to level of study



Source: FPS Economy, 2023.

There is also a difference between household types. Single parent families are clearly the most vulnerable group. Their risk of poverty rate remains high despite a slight improvement between 2019 - 2022 due to federal measures, such as increased social benefits as part of the linking of welfare and additional assistance from the public welfare centre (CPAS). Please note that single parent families are mainly women who live alone with their children. However, this situation is affecting more and more men who assume alternating custody in the case of separation.

Risk of income poverty according to household type



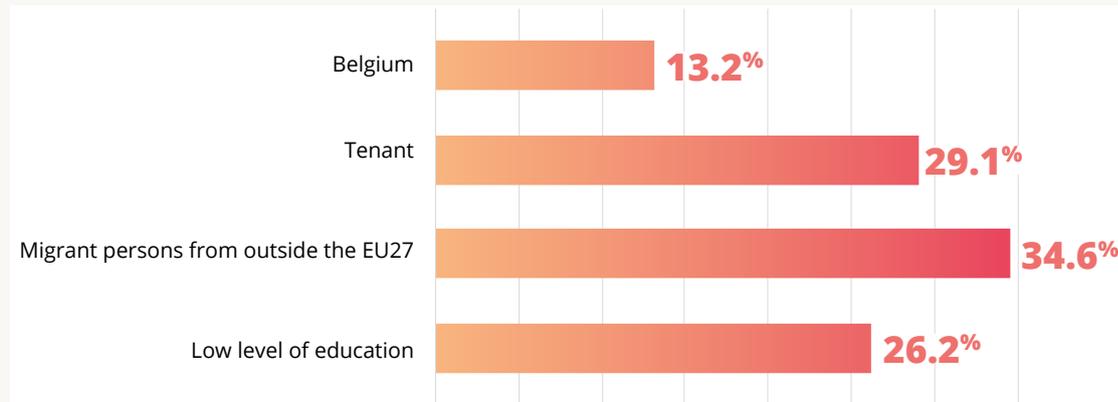
Source: FPS Economy, 2023.

The risk of poverty rate - an indicator to be nuanced

The official poverty figures indicate an improvement in the situation. But the global figures highlight very different realities for certain social groups, which are more exposed to poverty (tenants, migrant persons, people with a low level of education). This is confirmed by Belgian stakeholders at grassroots level, together with the Anti-Poverty Network.



Level of poverty risk Groups most at risk

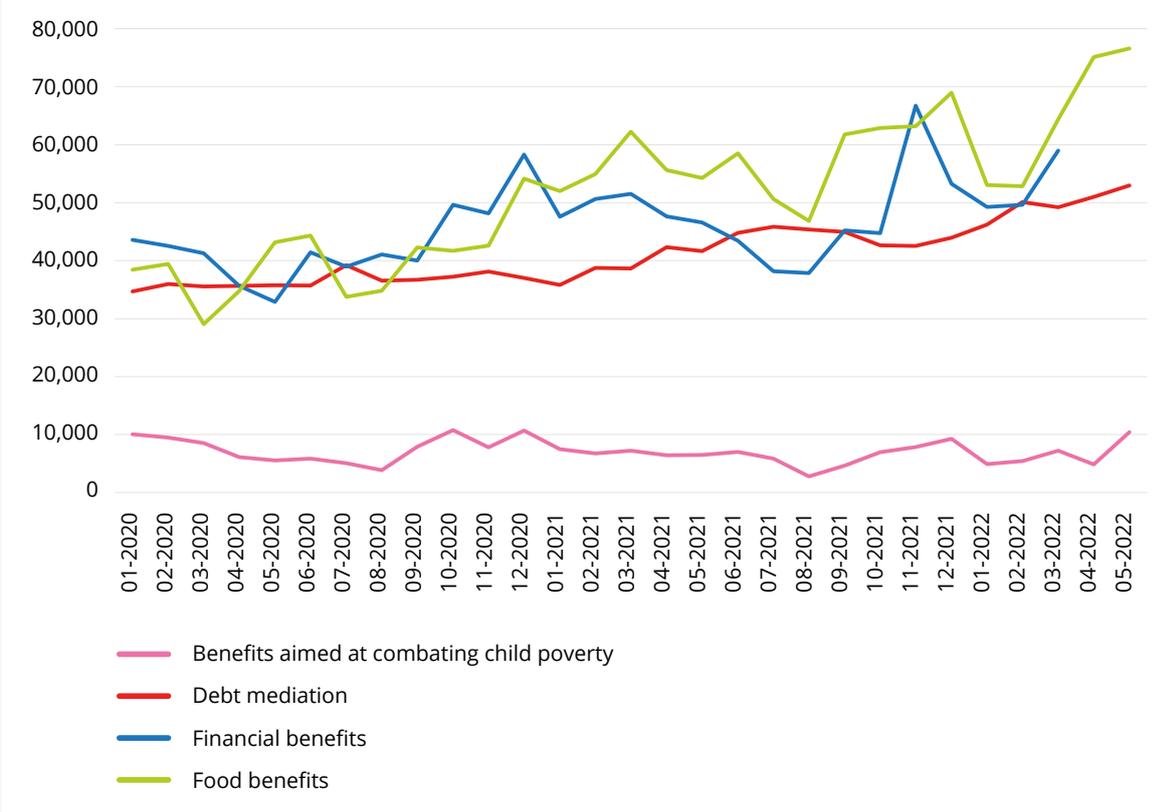


With regard to the at risk of poverty rate, it should be noted that the latter only takes income into account and not spending. Certain groups have seen their spending increase (energy costs, food, rent, etc.). This is not reflected in this indicator.



According to the data provided by the CPAS, debt mediation assistance — which has seen a global upward trend since July 2020 — has continued to increase sharply since early 2021. This can be explained by the fact that people’s financial reserves are running out (due to reduced incomes and/or increased spending), which is reflected in growing debts. Increased debts due to increased energy prices are another possible explanation, together with the cost of renting.

Social benefits: specific benefit types



Source: FPS Social Integration, CPAS survey, 2023.

Abolition of “cohabitant” status

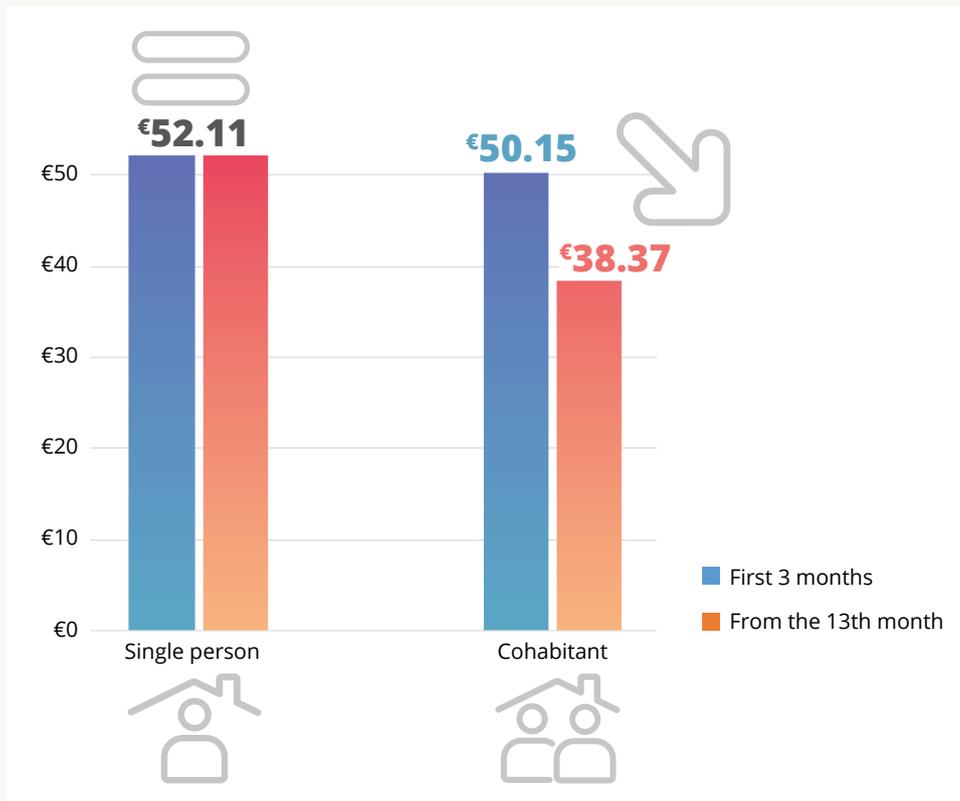
“Cohabitant” status was created in 1981 for budgetary reasons, when the country was facing an economic crisis and the number of employed people was far higher. The “non-heads of household” category was then divided into two sub-categories: workers who live on their own (single persons) and cohabitants (mainly women). This status is particularly unfair and leads to serious financial consequences for social benefit recipients (people suffering illness, invalids, pensioners, unemployed persons) who have had their benefits “slashed” simply because they live under the same roof.



Real examples:

- ➔ A person who is unfit for work, considered a cohabitant and receives minimum benefits will be paid, from the 7th month of incapacity, €207.48 less per month than a person who lives on their own.
- ➔ For unemployed cohabitants, minimum benefits are reduced from €50.15 per day (applicable during the first 3 months) to €38.37 from the 13th month, whereas minimum benefits for single people living on their own are still €52.11 throughout the period when the benefits are paid. This means there is a difference of €13.74 per day and therefore €357.24 per month! Cohabitants therefore receive €997.62/month from the 13th month or €368.38 less than the poverty threshold for a single person (€1,366)!

Minimum unemployment benefits (Euros per day)

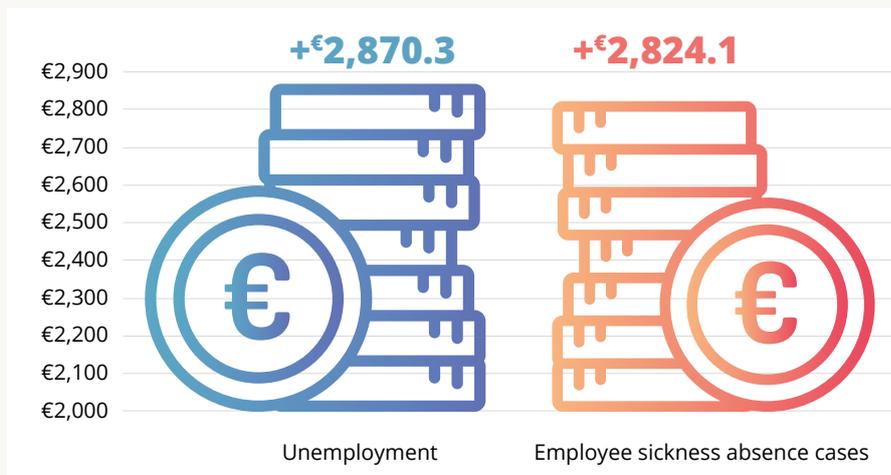


Source: FPS Social Integration, CPAS survey, 2023.

In October 2023, the Court of Auditors evaluated the budgetary impact of aligning “cohabitant” benefits with all other benefits (social security and social assistance) for single persons. According to these calculations, the operation would cost €1.86 billion and benefit 584,000 people. For the FGTB, the abolition of this status would represent a major advance in social terms. The Court of Auditors has estimated that each beneficiary would receive, on average, an additional €3,100 (gross) per year. Above all, this measure would benefit recipients of social integration income, but it would also have a positive impact on our economy, by supporting domestic consumption.

Additional amounts per year if cohabitant status is abolished (1)

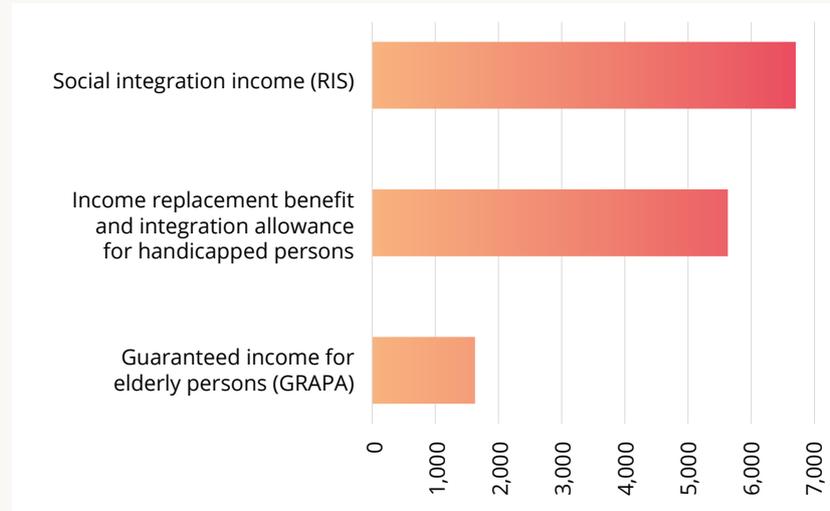
(average amount per beneficiary in Euros per year)



Source: Court of Auditors, 2023.

Additional amounts per year if cohabitant status is abolished (2)

(average amount per beneficiary in Euros per year)



Source: Court of Auditors, 2023.



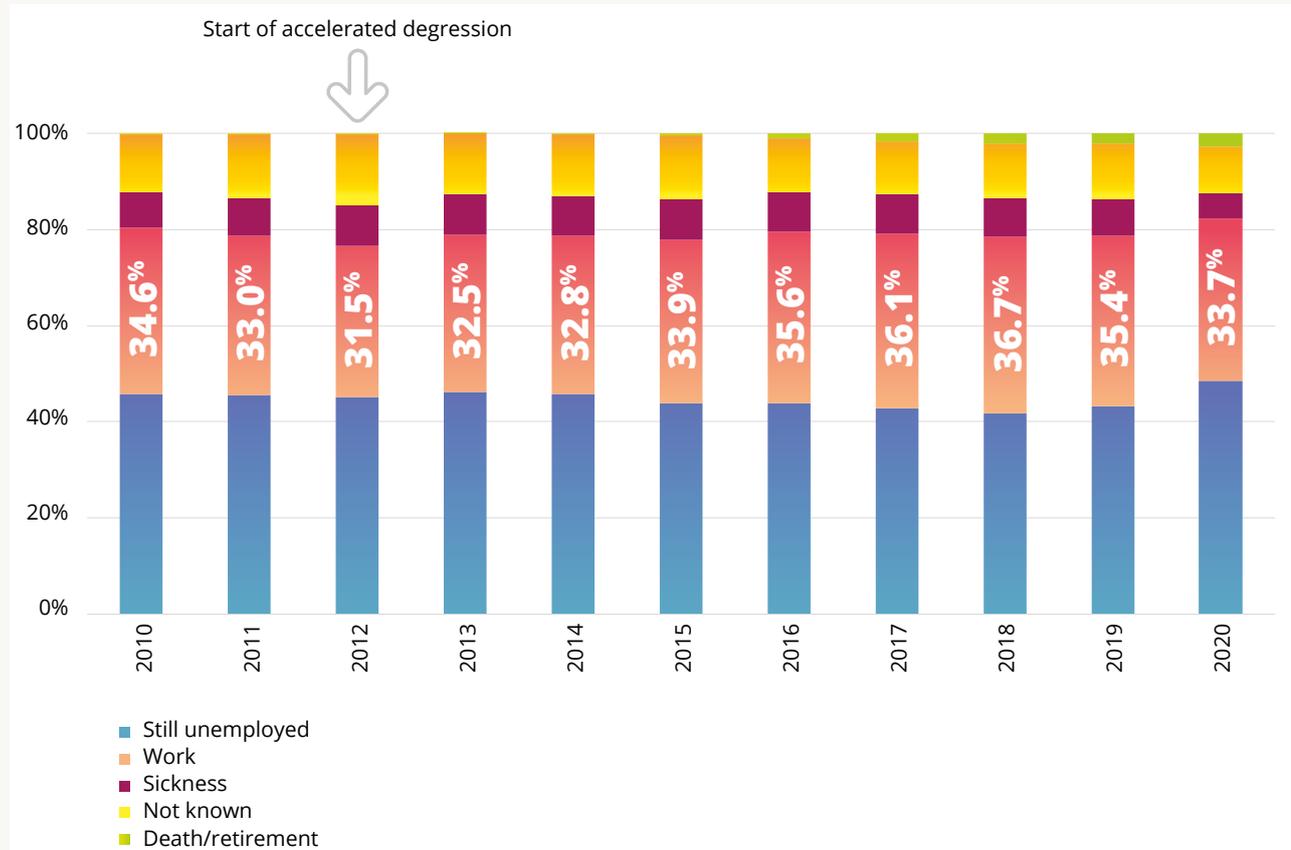
In comparison, the subsidies granted to Belgian companies amount to more than €9 billion per year. The abolition of cohabitant status represents a minimal proportion of this amount and would improve the everyday lives of half a million people!

Reduction of unemployment benefits = fast track to poverty

The reduction of unemployment benefits is ineffective and goes hand in hand with increased poverty. In 2022, ten years after the implementation of accelerated reduction, the ONEM conducted an evaluation. This study concluded that “there is no evidence of the quantitative impact of the reform on transitions to employment”. In other words, accelerated reduction failed to help unemployed people return to work. If some people entered the labour market, it was due to the improved economic context. In addition, the ONEM observed that the number of people leaving unemployment is closely linked to a seasonal effect (demand for labour) and is not based on stages within the gradual reduction of benefits. A few months before, an OECD study observed that no correlation exists between the reduction of unemployment benefits and the return to employment.



Outflow to employment after unemployment between 2010 - 2020



Source: ONEM, 2022.

Bottleneck professions: reality and subtle differences



Parallel to this debate, some people claim that increased reduction is a solution to the question of “bottleneck professions”. These are professions affected by problems of recruitment. Various analyses (conducted by the ULB-DULBEA, the Court of Auditors and the VDAB, FOREM) shed an interesting light on this multi-faceted phenomenon.

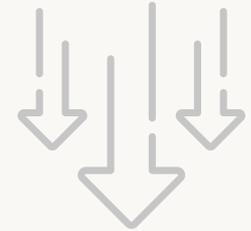
Without denying that some employers are having problems recruiting people, various studies by FOREM and the VDAB show that working conditions (contract type, work patterns, wages, status, hours, problems of balancing working and private lives, distance from the workplace, hard working conditions, working environment, etc.) and recruitment conditions offered for these professions are a decisive factor for the existence of stress and even shortages. This study also highlights that a disproportion exists between employers’ requirements (in terms of experience, knowledge of languages, possession of a driving licence or vehicle) and working conditions. It goes without saying that these criteria may have their place for some jobs, but they are clearly unjustified for many others and represent constraints, as they discourage potential employees from applying or accepting the proposed job.

Some study programmes in education fail to attract sufficient young people, which is often due to a lack of knowledge concerning the professions or the negative image of certain sectors. In addition, certain sectors fail to anticipate changes caused by transitions sufficiently in advance (climate, digitalisation, etc.)

These results confirm that the increased benefit reduction approach aimed at enticing workers into professions, which are considered to be affected by shortages, does not work. These policies ultimately aggravate exclusion, poverty and inequalities. We must develop employment, training and support policies, which are of high quality, non-repressive and based on trust.



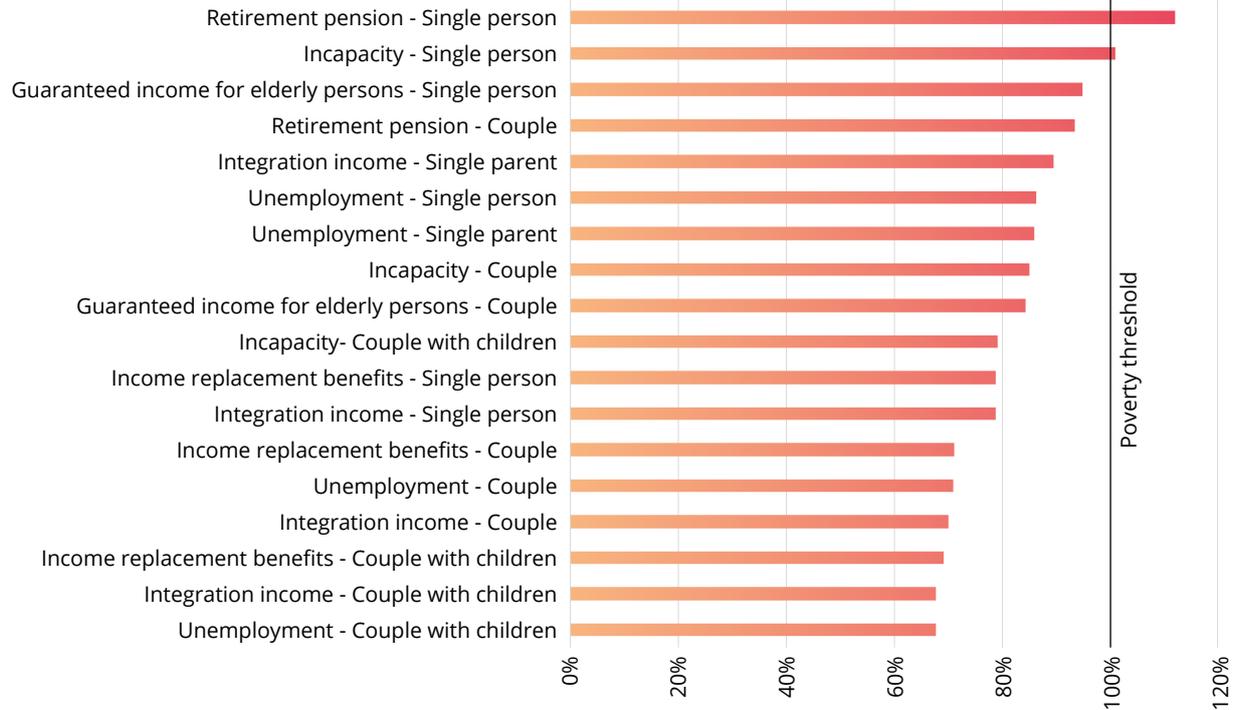
The majority of minimum social benefits are below the poverty threshold



90% of minimum social benefits have been below the poverty threshold for years. It was worrying that employers refuse to improve them. It should be noted, however, that in the absence of any linking of welfare* to social benefits, the discrepancy compared to the development of wages would even have been even bigger. For the FGTB, social benefits must not only provide insurance that guarantees a decent income in the event of sickness, unemployment, old age, etc. It is also vital that they protect citizens against poverty. It is therefore essential that these minimum social benefits are increased and higher than the poverty threshold. Combating poverty must be an absolute priority. This can be achieved, for example, by abolishing “cohabitant” status.

* Adjusting the growth of social protection involves increasing benefits every two years, in addition to indexations, in order to avoid widening the gap between wages and benefits. This takes place after an agreement is reached between social partners.

Minimum social benefits as a percentage of poverty thresholds



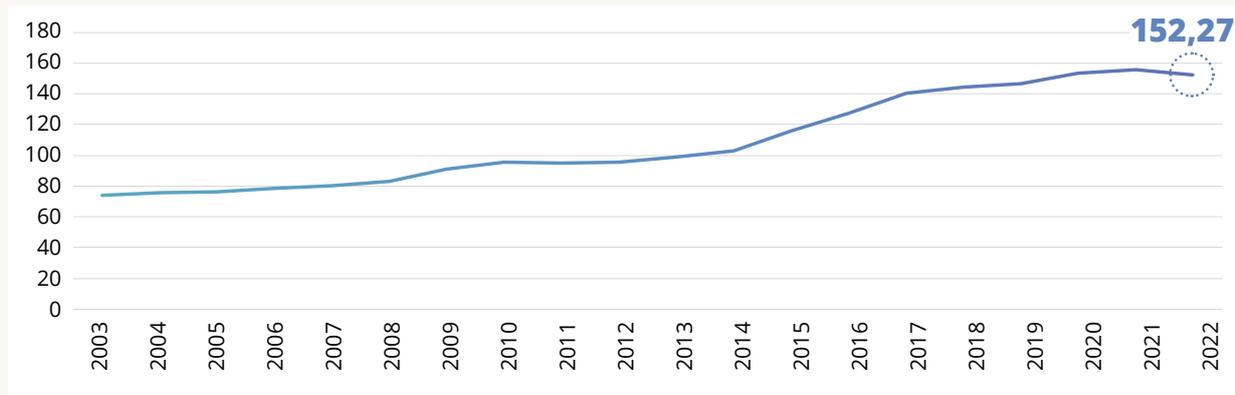
Source: FPS Social Security, 2023.

The living wage, the last safety net

In 2022, a monthly average of 152,275 people benefited from a living wage in Belgium. In the long term, this figure is increasing all the time. It should be noted that, since 2021, a slight reduction can be observed, which is probably explained by the economic recovery post-Covid. In addition, at the peak of the Covid crisis, the CPAS acted as a social buffer, mainly by helping people who would not usually claim from it (workers, elderly people, etc.).

Living wage recipients

(in thousands of people, average number per month)



Source: indicator.be, Federal Planning Bureau, 2023.

Demands



As a priority, the FGTB calls for the abolition of cohabitant status for unemployment and work incapacity benefits, as well as the individualisation of social rights, which is also a fundamental measure for social justice and equality between men and women. In terms of social security, this will result in cohabitants being granted the same allowances, to which single persons are entitled.

The FGTB calls for all minimum social security benefits to be increased to at least 10% above the poverty threshold. Decreasing unemployment benefits has not proven effective, on the contrary, and this creates poverty. Reduction should be scrapped.

The FGTB also calls for:

- ② continued minimum wage increases
- ② increased employment opportunities in the social economy
- ② initiatives aimed at the social rental market
- ② extended social energy tariffs
- ② increased range of childcare services at affordable prices

5 | Social security must do more to guarantee living standards



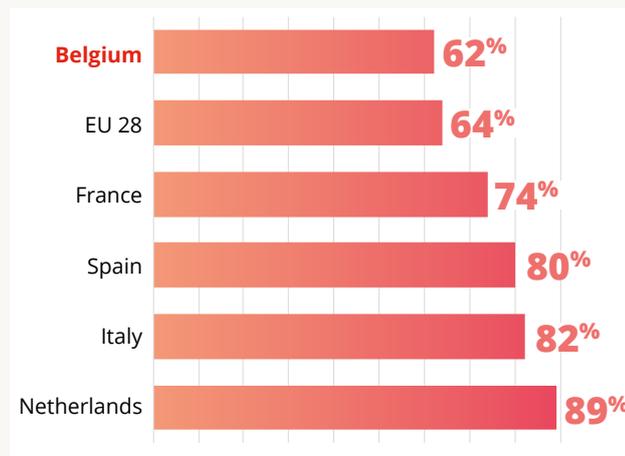
Pensions are too low ... despite progress made over the last few years

Some progress has been made with pensions, with the minimum pension being increased from 2021. But there is still room for progress. Statutory pensions vary from one country to another. According to the OECD, in the EU countries, the average replacement rate is 64%. This indicates the percentage of income that the pension represents, compared to the income received by an active worker. This indicator is used to measure a retirement system.



Italy, Spain, France and the Netherlands are at the top of the scale. In Belgium, the net pension replacement rate is, on average, 62%. In real terms, this means that, as soon as he claims his pension, the worker loses, on average, 40% of his income. Currently, the statutory pension, in the private sector, therefore does not guarantee that living standards can be maintained after retirement. Nor does this indicator take account of fringe benefits.

Net pension replacement rate



Source: OECD, 2023.

It should be noted that the Netherlands has a very high net replacement rate, which can be explained by the existence of a private pension system that requires almost compulsory participation. This system is subject to a wide range of risks. For example, the private pension system in the Netherlands almost went bankrupt in 2009, following the financial crisis, and thousands of pensioners suffered losses. The FGTB is pushing for the first pension pillar to be reinforced (statutory pension). For this reason, rolling out the second pension pillar (sectoral and corporate pension systems) is not a priority for the FGTB. Although these pension systems are increasingly common, they are unequal and very costly for taxpayers, as highlighted by the Court of Auditors.

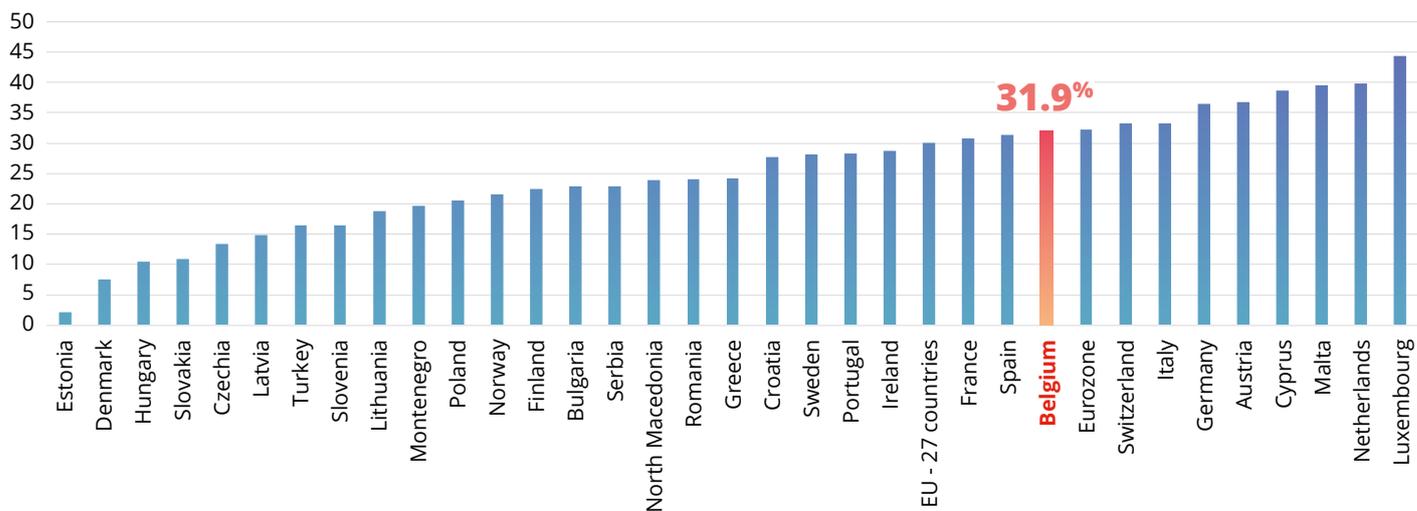
It is vital that the statutory pension is increased in order to guarantee decent living conditions for all pensioners.

Inequalities on the labour market are also reflected in pension levels. In fact, once it is time for them to retire, women receive smaller pensions than men. Increasing pensions for women is a priority for the FGTB. This will involve including professional differences and working conditions in the calculation.



Pension gap between men and women

according to age group as a % (aged 65 and over)



Source: Eurostat, 2023.

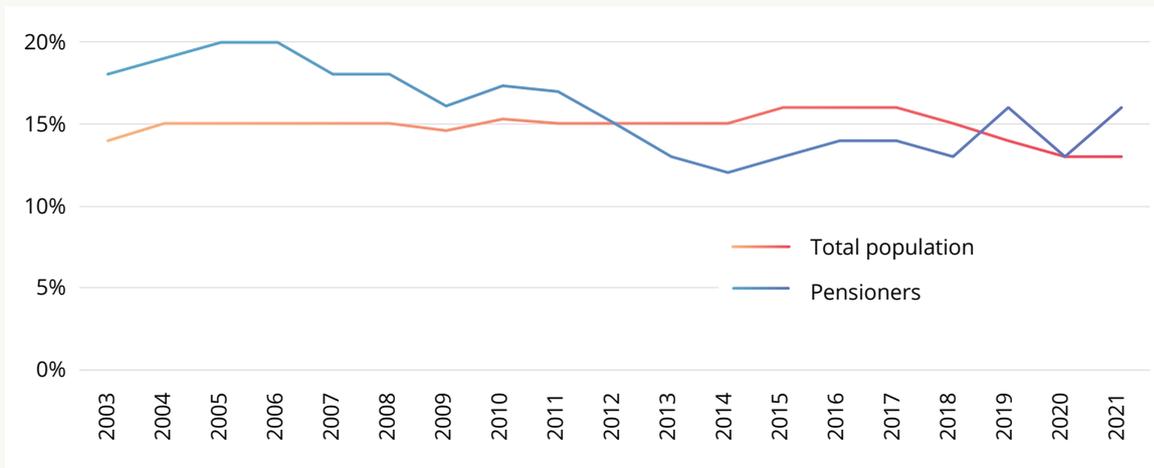


After their working lives, workers should be protected against poverty. However, this is far from being the case. The level of poverty risk for pensioners is higher than for the population as a whole.

This indicator must be qualified as calculation of the level of poverty risk (for people aged +65 as well as the general population) only takes this income into account, and not their savings, inheritance and whether they own their own homes. Nor are supplementary pensions taken into account. At the same time, the indicator fails to take account of increased spending, as well as the cost of living in a long-term care home or retirement home.

An improvement in the situation for pensioners was observed between 2012 - 2018. According to the Belgian Anti-Poverty Network, this development is due to higher minimum pension benefits and the increased number of women claiming pension rights.

Development of the level of poverty risk for people aged 65+ compared to the total population

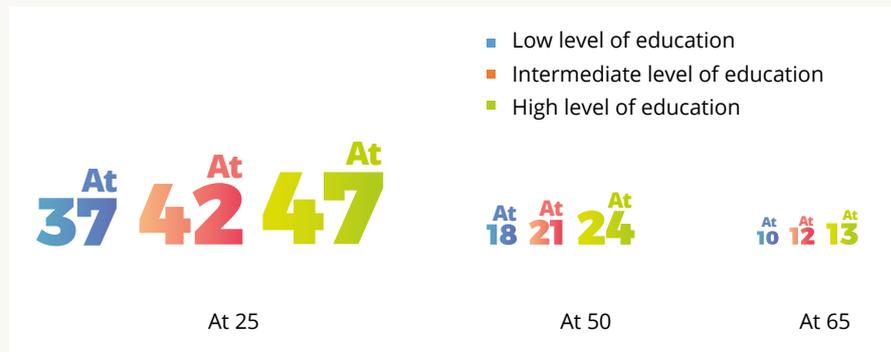


Source: Federal Planning Bureau, 2023.

Healthy life expectancy is not identical in all cases

The data highlights major inequality in terms of life expectancy without incapacity, depending on the level of education. On average, an under-qualified young person aged 25 will still live for 37 years in good health, compared to 47 years for a young person with a long education, which is a gap of over 10 years. In fact, the level of study determines the type of employment adopted by workers during their active lives.

Healthy life expectancy without incapacity for men aged 25, 50 and 65, according to level of education



Source: www.Belgiumenbonnesante.be, 2011, latest data available.



Demands



The statutory pension age must be reduced to 65. After a working life lasting 40 years, everyone should be entitled to a full pension. Difficult working conditions must also be taken more into account. People who have been exposed to them during their working lives should be able to retire with a pension earlier, without suffering any loss of income. In addition, we must:

- increase the wage ceilings used to calculate social benefits;
- increase the replacement rate for statutory pensions to 75%, as this is already the case for “household” rate pensions;
- continue to assimilate time credit and life incident periods (sickness and unemployment) when the pension is calculated.

6 | More equitable redistribution of wealth

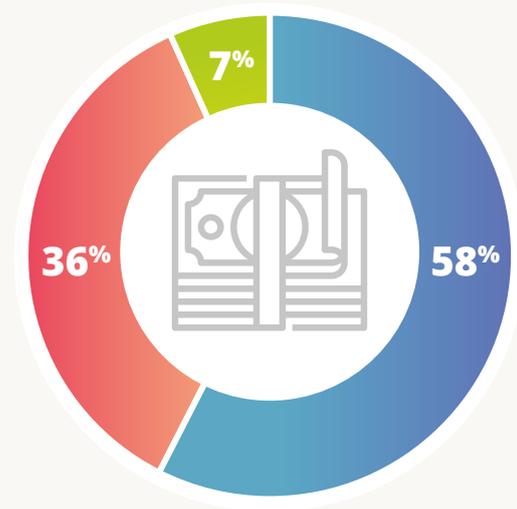


It is still not known how much wealth the Belgians possess. In the absence of an effective statistical tool, we have no overview of wealth inequality. However, we know from estimates that Belgium is no paradise when it comes to equality. Many years of corporate tax erosion and the granting of tax loopholes mean that wealth is hardly taxed compared to income from work.

Share of assets according to asset class

The big Belgian fortunes remain under the radar

Let us begin with an overview of wealth inequality in Belgium. It is not insignificant: 10% of the richest people in Belgium own 58% of the total wealth and therefore more than the other 90% of Belgians. No country can be proud of these figures. And this is without counting the wealth hidden in tax havens.



Share of the **10% richest people** in total assets

Share of **D6-D9 wealth** (intermediate class)

Share of the **50% poorest** in total assets

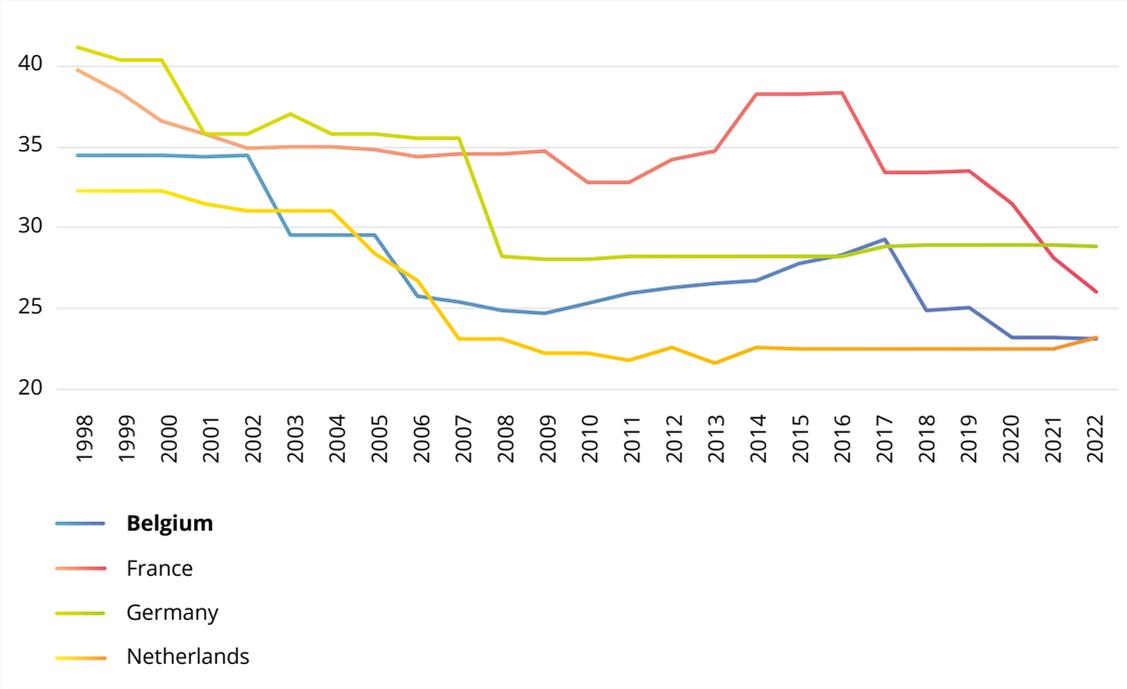
Source: BNB, annual report 2022.

Corporate taxation contributes less despite rising profits

In our society, every person is expected to contribute to the community according to his means. However, over the last 25 years, it has been observed all over Europe, including Belgium, that the contribution made by companies has decreased continuously. For example, the effective tax rate* has fallen by more than 10%. This clearly has a negative impact on state finances, especially if we add reduced social security contributions (see Chapter 5), which results in a hole in the budget.



Effective corporate tax (Mannheim tax index)*



Source: <https://www.zew.de/mannheim-tax-index>, Leibniz Centre for European Economic Research in Mannheim.

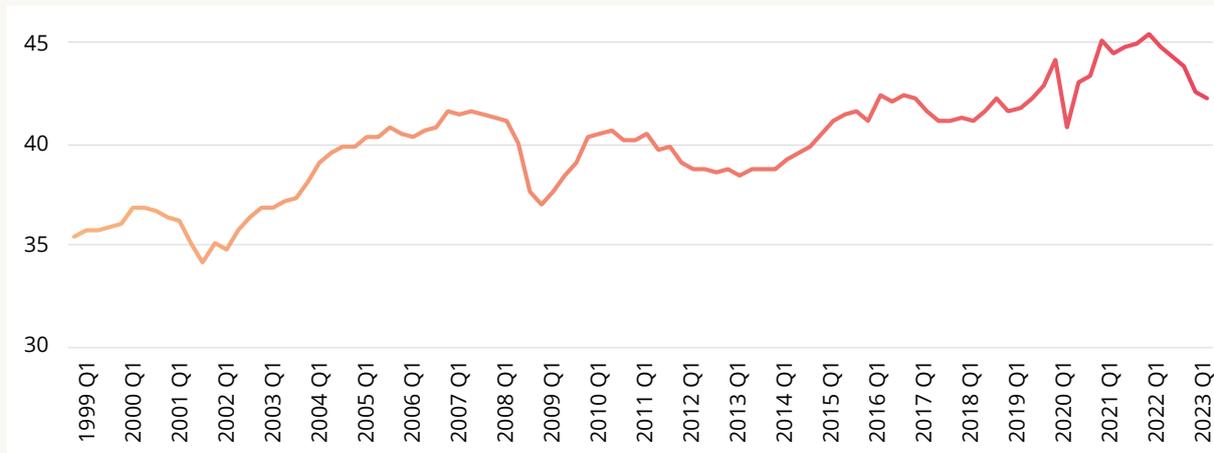
* This is the Mannheim tax index, which was established on behalf of the European Commission and combines effective corporate income tax, property/withholding tax and wealth tax. These taxes are levied on a hypothetical investment project and resulting profits. Over the last 25 years, this effective tax rate has fallen by over 10%.

However, over the last few years, we have witnessed a major increase in corporate profit margins (before tax). The profit margin is what remains of turnover as profit, after the deduction of all operating costs. This trend can be observed in various sectors.



Corporate profit margins in Belgium

As a profit margin indicator, the gross operating profit is compared against the corporate added value (as a %). Gross: without taking amortisations into account.

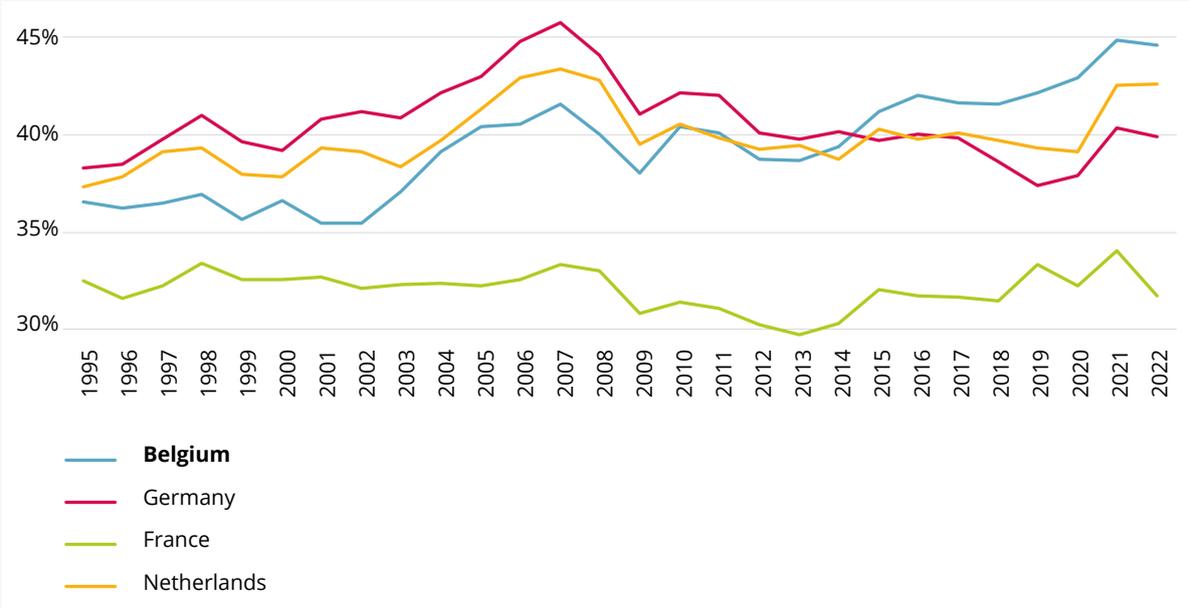


Source: BNB, 2023.

Compared to the neighbouring countries, profit margins are particularly high in Belgium. It is only in the Netherlands that they slightly exceed 40%.



Profit margins in Belgium and the neighbouring countries

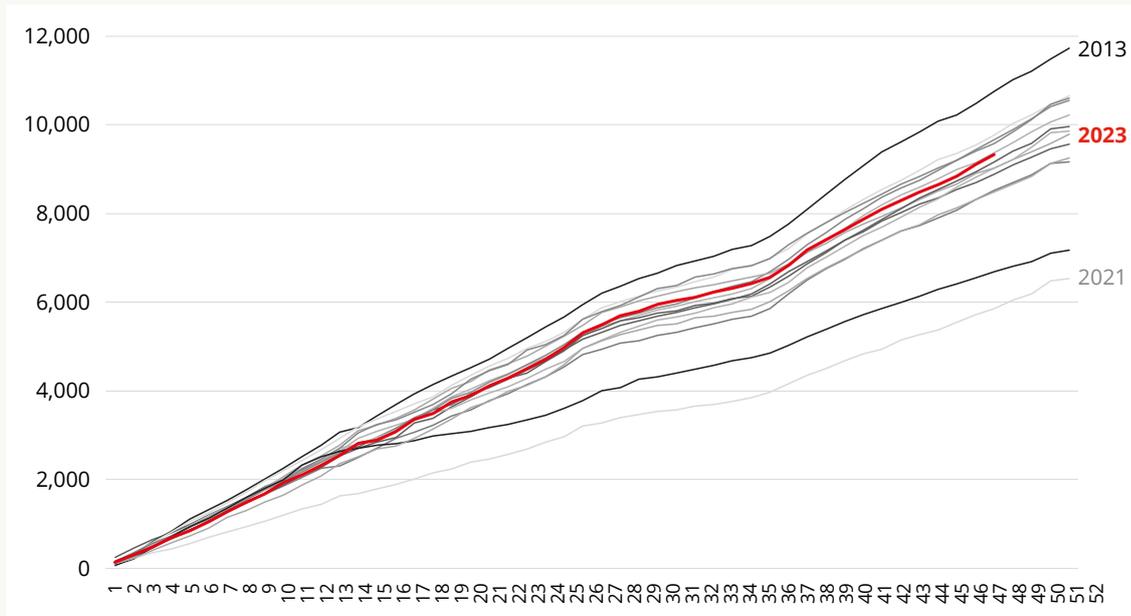


Source: Eurostat, 2023.

Contrary to the alarmist speeches made by company bosses, the number of bankruptcies has not risen exceptionally. While the Covid years (2020 and 2021) were an exception, 2023 has seen things return to normal. It should be noted that this indicator is accumulative over a period of weeks.



Development of the number of bankruptcies since 2010, per week (accumulative)



Source: FPS Economy, 2023.

Demands



Our demands are clear: the big fortunes must contribute more equitably by means of a progressive annual tax (from 0.5% to 2%) on fortunes in excess of €1 million (excluding the main residence owned by the relevant person). A wealth register must therefore be created.

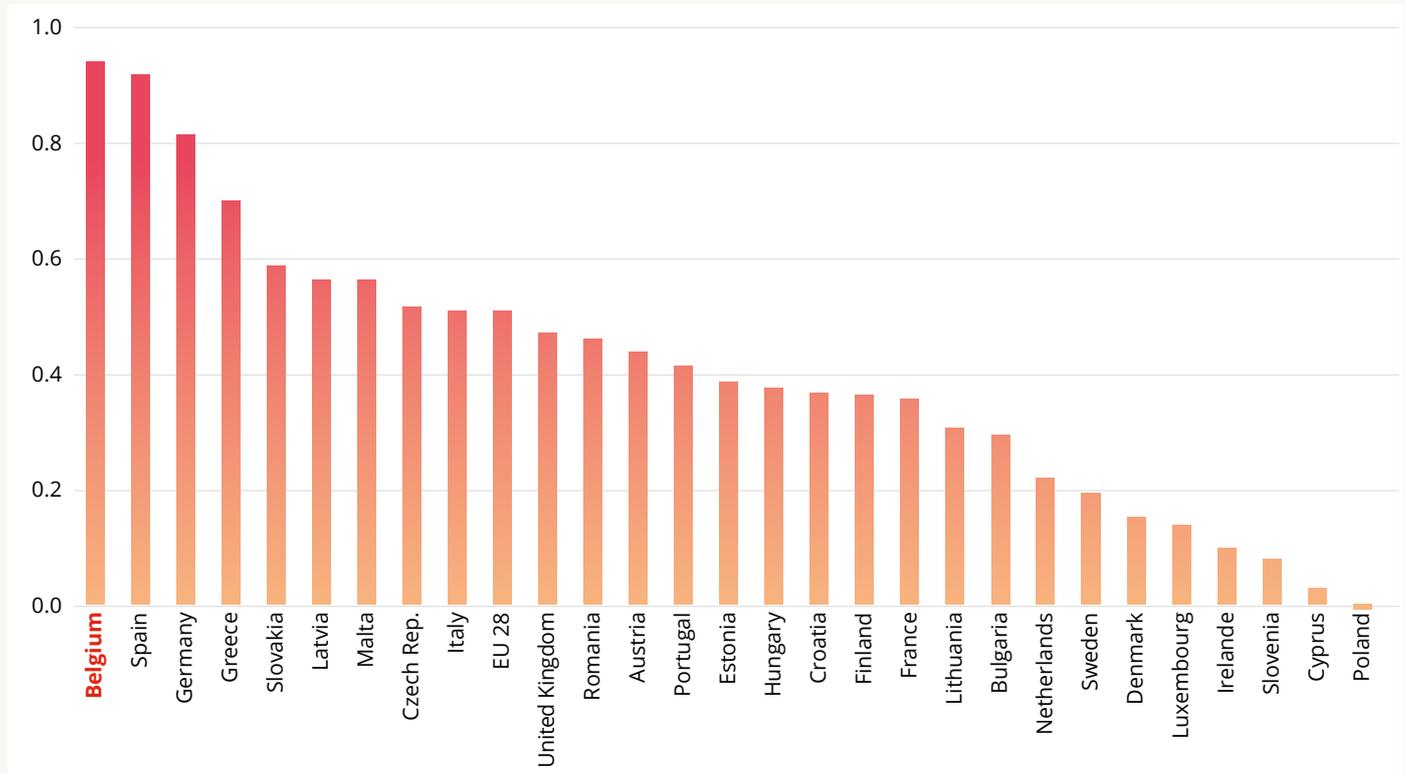
- ③ All companies must pay 25% tax on profits and 35% on excess profits.
- ③ Personal income tax must be more progressive so that low wages are taxed less and high wages are taxed more. The 52.5% and 55% tax brackets must therefore be reintroduced for the highest incomes.
- ③ Put an end to competition between workers in terms of social and tax contributions (for example, flexi-jobs).
- ③ Work towards the globalisation of income in order to calculate taxes.

7 | Climate and social justice



Climate transition opens up opportunities. For example, thousands of jobs may be created in sectors linked to this transition. Belgium seems to have enormous potential in this field. According to a Eurofound report (February 2019), these results can be explained partly by the potential of investments in energy efficiency, which would stimulate employment in sectors linked to these activities (construction, as well as industries and services).

Impact of climate transition on employment, according to country, by 2030 (% increase in employment)



Source: Eurofound, 2019.

This finding is confirmed by a federal report* published in June 2023, which adds that the impact of climate transition on employment varies depending on the sector. In some sectors, this transition will lead to the disappearance of jobs. But it will also result in the transformation of existing jobs and creation of new employment opportunities. In addition, this report emphasises that climate transition, within the appropriate framework, will also be positive for the employment of medium-skilled people.

Overall, climate transition should influence jobs in sectors, which provide about half of all employment in Belgium: 25% will be directly impacted and 20% indirectly.

* Federal report on the impact of climate transition on the labour market, June 2023, <https://climat.be/actualites/2023/rapport-federal-sur-l-incidence-de-la-transition-climatique-sur-le-marche-du-travail>

Impact of climate transition on jobs



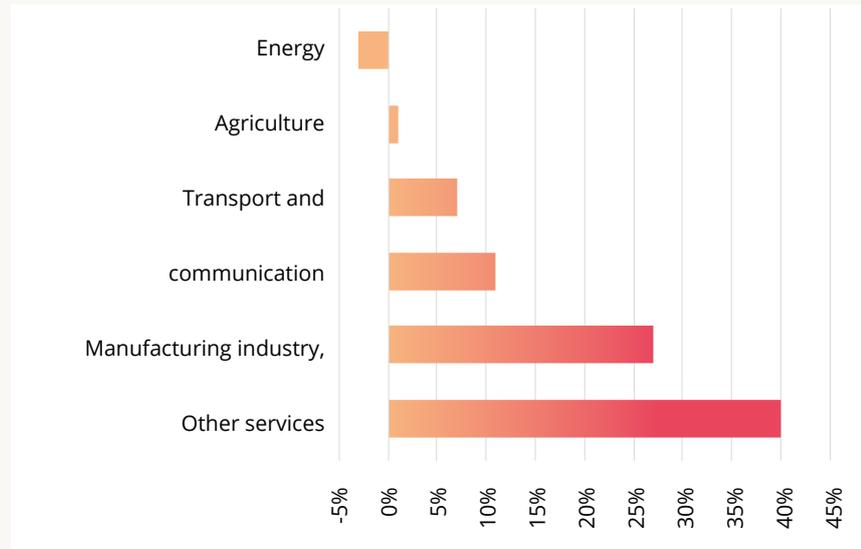
55% No impact

25% Direct impact

20% Indirect impact

The services and construction services should see major increases in employment between now and 2030, followed by manufacturing industry, transport and communications, and agriculture. The energy sector could experience a slight net loss of jobs. Recently, certain sectors have implemented initiatives aimed at developing sectoral and corporate social dialogue on energy transition (e.g. chemical and oil industry).

Impact on employment of the transition towards a low-carbon economy in the Belgian sectors



Source: climat.be, 2023.



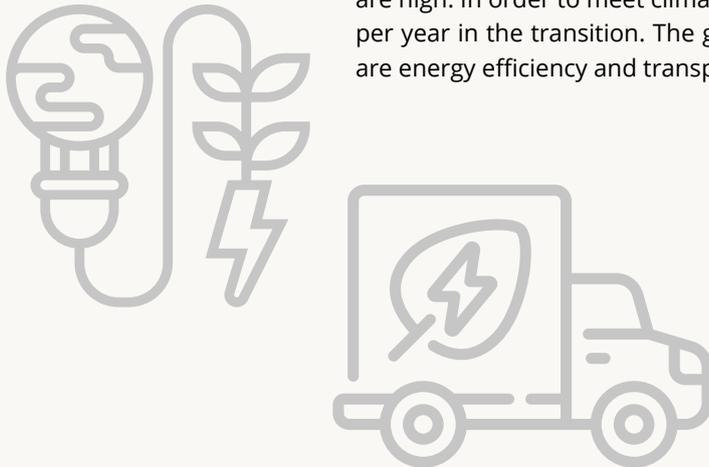
The federal report emphasises the importance of an appropriate support framework, so that climate transition can have a net positive impact on employment Belgium. One of the main challenges for this transition is the question of expertise.

This report emphasises 5 priorities, in order to support this transition:

- ➔ attracting current and potential workers to jobs linked to the transition towards a low-carbon economy;
- ➔ providing students and teachers with the necessary knowledge and skills for climate transition;
- ➔ supporting retraining and improving workers' skills in the field of the climate;
- ➔ guaranteeing decent working conditions for jobs linked to climate transition;
- ➔ reinforcing cooperation between stakeholders (at all levels of government, private and public).

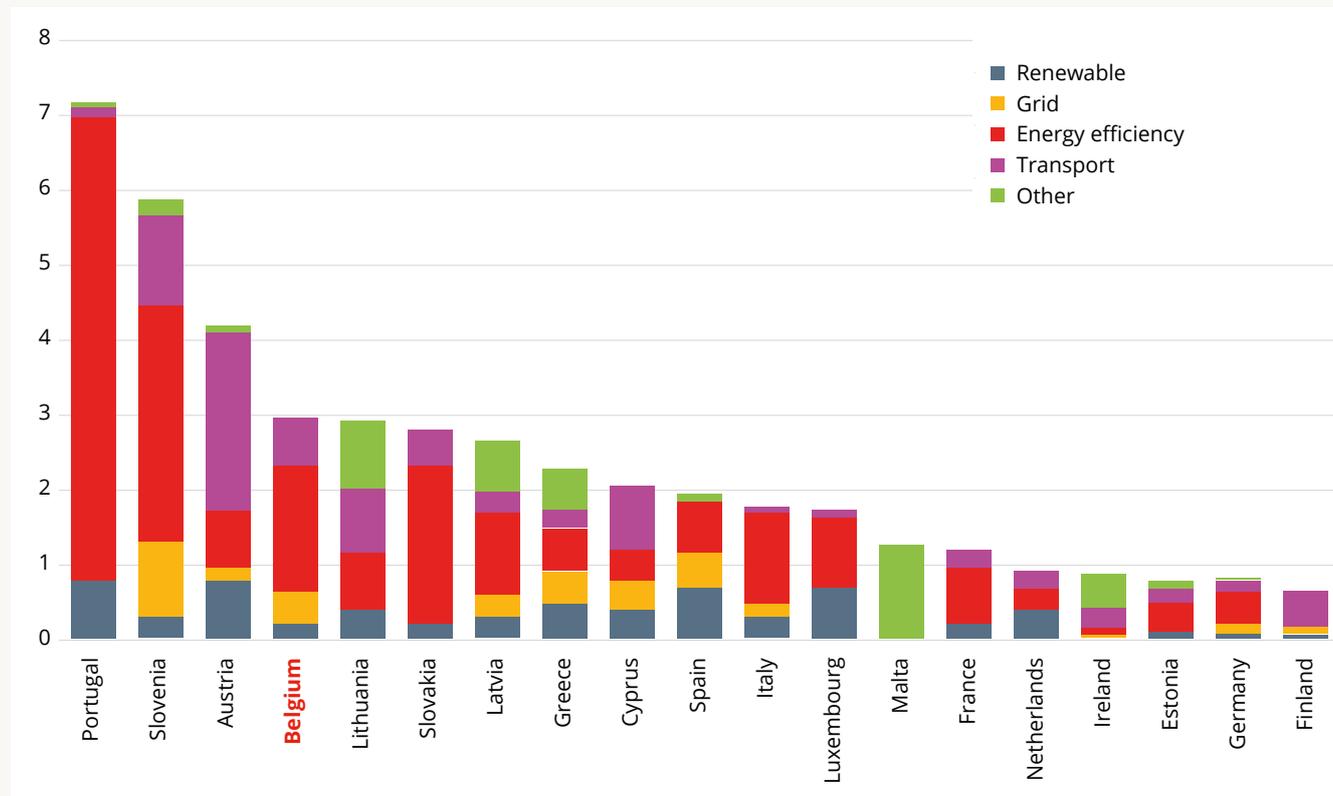
Need for investment

As indicated above, Belgium has enormous potential in terms of jobs “linked to the transition”. This can be explained mainly by the fact that investment needs are high. In order to meet climate targets, Belgium should invest 3% of its GDP per year in the transition. The greatest challenges in this field for our country are energy efficiency and transport.



Annual investment requirement

(% of GDP between 2021 - 2030)



Source: European Commission, 2021.

Demands



For the FGTB, climate transition must be a just transition. We call for public investments that will facilitate the transition (collective infrastructures, public SNCB, etc.), as well as the creation of a public energy company.

Just transition has been defined by the ILO* (tripartite body). It can therefore only be achieved with social dialogue and worker participation. In this context, we call for reinforced trade union participation and joint climate plans at sectoral and corporate level. Workers' skills (now and in the future) are a major challenge for a successful transition. Employers must implement measures in order to provide training and/or redevelopment.

Belgium must implement a more ambitious climate policy in order to catch up with the leading European countries, which will mean reducing CO₂ emissions between now and 2030 by at least 61% compared to their 1990 level.

* ILO definition: "A just transition means greening the economy in a way that is as fair and inclusive as possible to everyone concerned, creating decent work opportunities and leaving no one behind. A just transition involves maximising the social and economic opportunities of climate action, while minimising and carefully managing challenges — including through effective social dialogue among all groups impacted, and respect for fundamental labour principles and rights."

8 | Respect for social dialogue and trade union freedoms



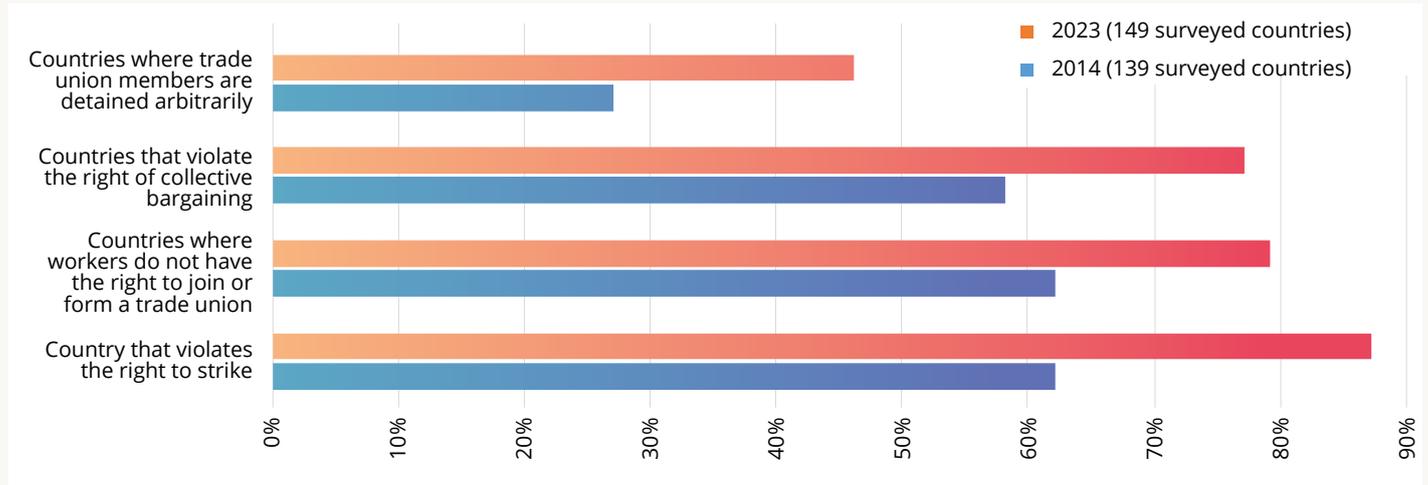
Belgium, despite the crises, remains a country where it is good to live. But it is often forgotten that the foundations of our society model were based on social struggles and social dialogue. This was how our social security system was created and our labour market was shaped. This is how the economy is guided, day after day, from the company to social dialogue at national level. But workers' rights are now under threat. The ILO has downgraded Belgium in its ranking for respecting trade union freedoms. This downgrading is not the sole prerogative of dictatorships. In our country, legal challenges also weaken social dialogue and trade union rights. Yet the most prosperous countries are precisely those with strong trade unions and effective social dialogue.

Trade union rights under pressure all over the world

At international level, workers' rights have been degraded. Every year, the International Trade Union Confederation (ITUC) examines the extent, to which fundamental rights, such as the right to strike and right of collective bargaining are being violated. Over the last ten years, it has emerged that only 20 out of the 149 surveyed countries fully respect the right to strike. The ITUC does not place Belgium in the best category. On the contrary, it has observed "regular violations of workers' rights" in our country. Our social rights may seem to be set in stone, but this is far from being the case.



Violation of the fundamental rights of workers



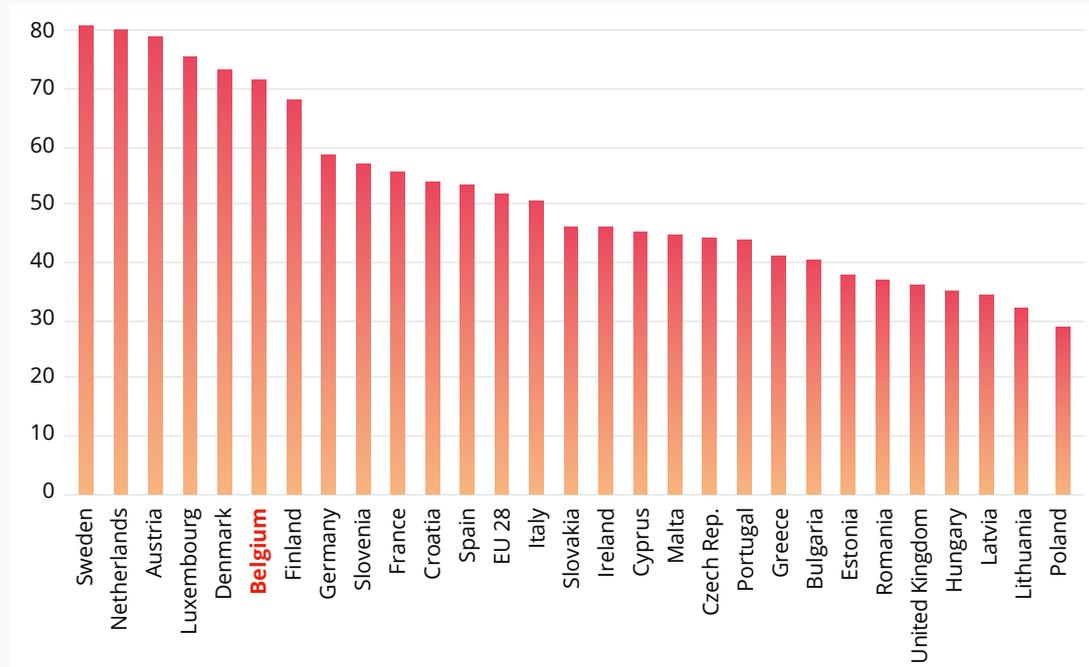
Source: ITUC Workers rights indicator, 2023.



The quality of social dialogue remains high in Belgium. Democracy in the workplace is an everyday battle, as shown by the different legal cases and initiatives aimed at restricting our trade union freedoms. Even so, in Belgium, social dialogue is bearing its fruit, as shown by the following index.

Quality of social dialogue

Social dialogue quality index developed by Eurofound



Source: Eurofound (2021), pre-Covid and pre-Brexit data.

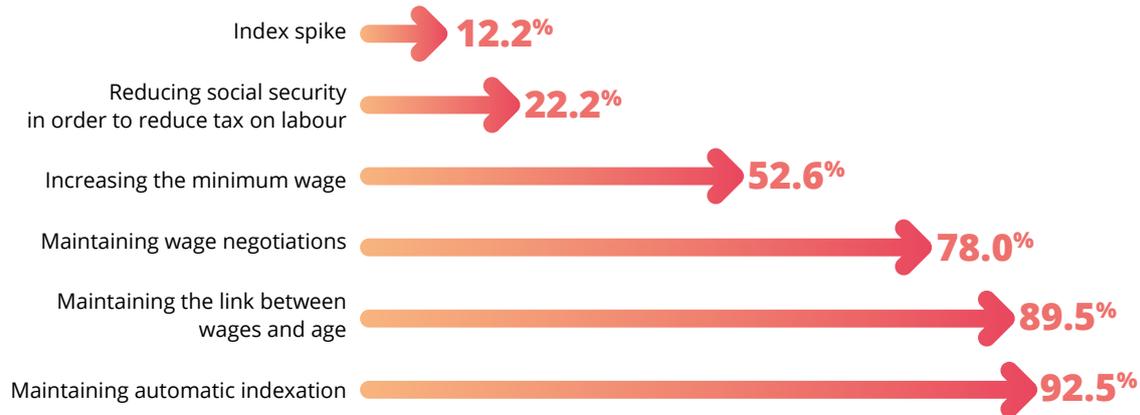
The trade unions and their points of view are widely supported

The trade unions, together with the positions they defend and social dialogue in general, continue to receive strong support from the Belgian population. This is revealed by a survey conducted by the University of Gent focusing on workers. Over 90% of them are in favour of maintaining automatic indexation and about 80% want the trade unions to continue to negotiate their wages.



Support for trade union positions

% of respondents in favour of ...

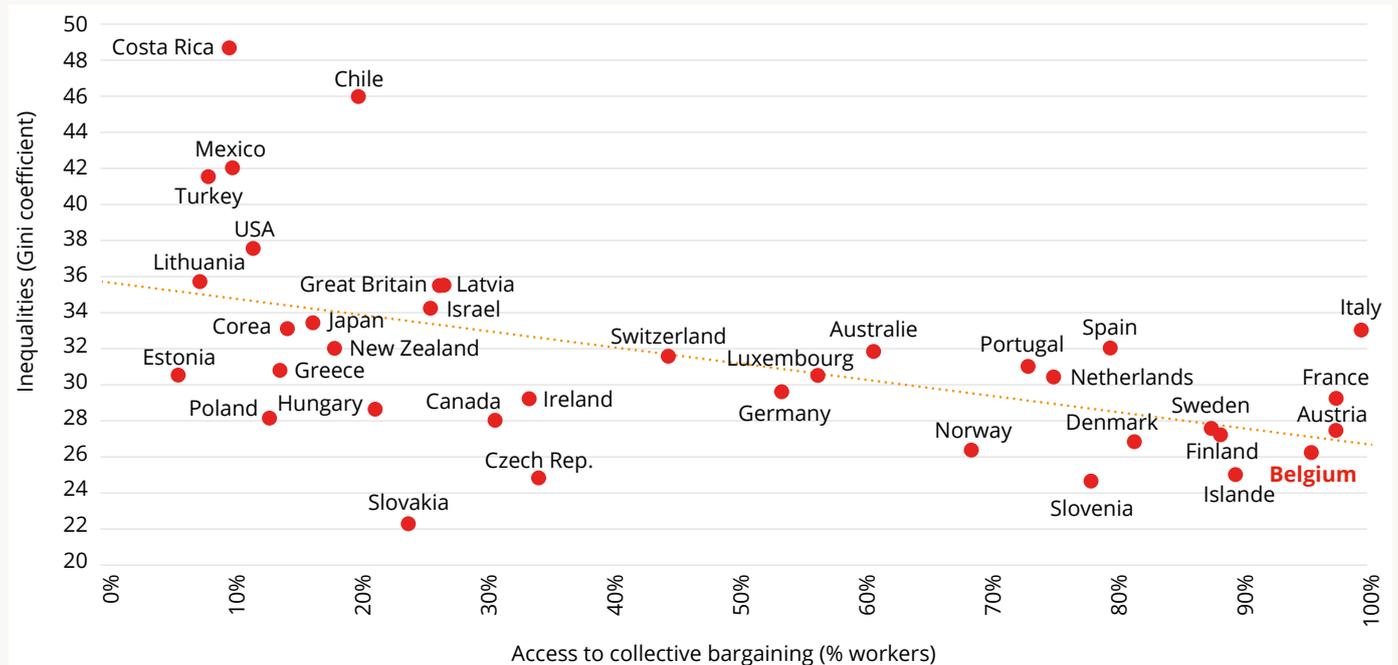


Source: UGent, 2023.

This support for the trade unions and high unionisation rate in Belgium can be explained partly by the beneficial impact of social dialogue. Countries where unionisation and social dialogue levels are high are generally those that achieve the best results in terms of social progress. Countries where working conditions are covered by a collective agreement report fewer inequalities. And a less unequal society performs better in all areas.

More social dialogue means fewer inequalities in society

Link between collective bargaining and inequalities



Source: OECD, 2023.

Demands



- ③ Trade union action and initiatives of social movements in general must be explicitly excluded from the scope of the penal code. Fines and other forms of legal intervention have no place in collective labour disputes.
- ③ Working conditions and the organisation of work must always be the result of collective social dialogue, beginning at interprofessional level, followed by sectoral level and finally at company level. Respect for social dialogue implies that all workers have trade union representation and these representatives are better informed of the situation and the economic outlook (for the entire group and production chain). They must be granted a right of review during all restructuring phases.
- ③ Put the Just Transition into practice, as defined by the International Labour Organisation (ILO).*

* See definition in the “Demands” section of the previous chapter, page 79.

9 | Europe needs to be more social and more sustainable

A new European budgetary framework: austerity 2.0?

European member states have to comply with strict European budgetary rules. The Maastricht standards remain at the heart of these rules, which include a budget deficit that does not exceed 3% and a debt ratio of 60%. These rules were reinforced in 2014. This was not a good idea, as the years of austerity that followed aggravated the financial crisis and social abuses in many countries.

The European Commission now wishes to reform these rules, as if it had learned its lesson. But nothing could be less true. The rules will be stricter for countries that, like Belgium, historically have high levels of public debt. Belgium would be forced to make a budgetary effort every year, which could be as much as 1% of its GDP. This is equivalent to about €6 billion per year. This effort would be maintained for four years in order to make an accumulated saving of €24 billion. When we know that the annual budget of the INAMI (sickness insurance) is 40 billion, it is clear that this sort of economic exercise would be socially and politically irresponsible. At the CEC, we have spoken out against this unilateral austerity measure and for the need to invest.

The CES has gained an overview of the minimal savings that would be necessary and their impact on the employment of teachers and nurses, for example.

Potential impact of EU budgetary rules

	Budget deficit (%)	Savings per year, over four years*	Number of nurses that it could fund	Number of teachers that could be funded
Belgium	5.0	6 billion	76,000	165,000
Spain	4.1	6.6 billion	166,254	inconnu
France	4.7	13.2 billion	371,888	492,327
Italy	4.5	9.5 billion	326,652	392,878
Hungary	4.0	851 million	59,312	115,220
Poland	5.0	3.2 billion	180,067	405,672
Slovakia	6.1	548 million	31,106	49,932
Czech Republic	3.6	1.3 billion	54.511	89,597

* For Belgium, the savings are those calculated by the Federal Planning Bureau; for other countries, the minimum savings are indicated.



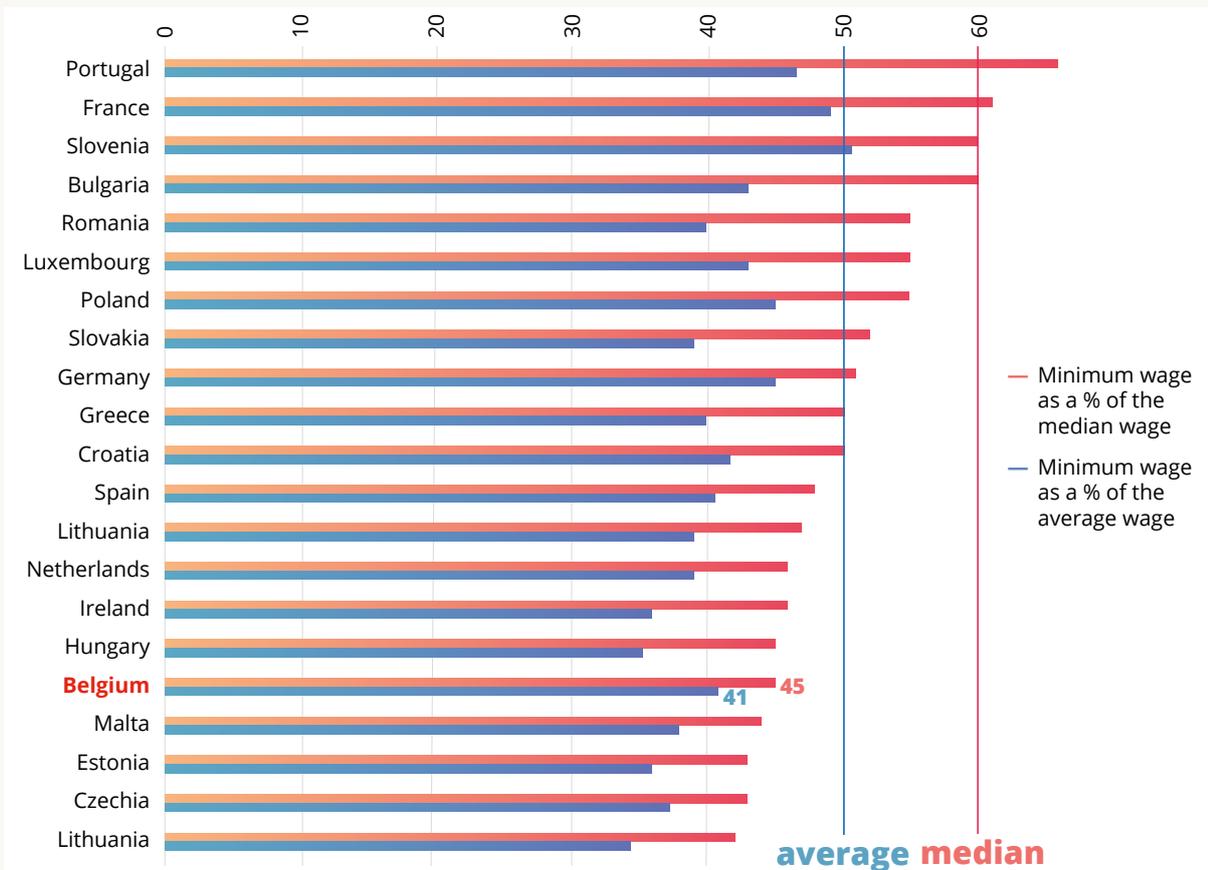
Minimum wage rules at last, but there is still a lot to be done

Last year, Europe adopted an important directive on minimum wages and collective bargaining. In the previous chapter of this barometer, we have already outlined the positive impact of social dialogue on inequalities. Europe has already understood this and is striving to stimulate statutory minimum wage increases. It has set the target of 60% of the median wage. Only a few countries meet this requirement. In Belgium, we still have a long way to go, but Europe cannot impose any obligations as, in Belgium, the minimum wage is regulated by a collective agreement and not determined by law.

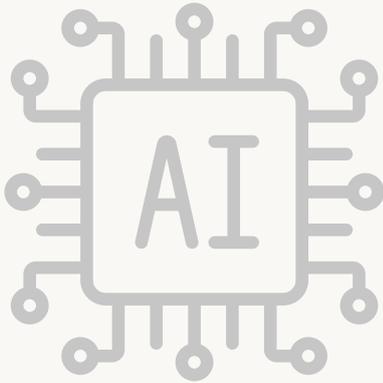
The European Pillar of Social Rights is another important initiative. Launched in 2017, it aims to promote social rights and the welfare of European citizens. It includes 20 principles, which cover employment, social protection and social inclusion.

Minimum wage

as a % of the median and average full time wage (2021)



Source: OECD, wage database.



Artificial intelligence, a European societal challenge

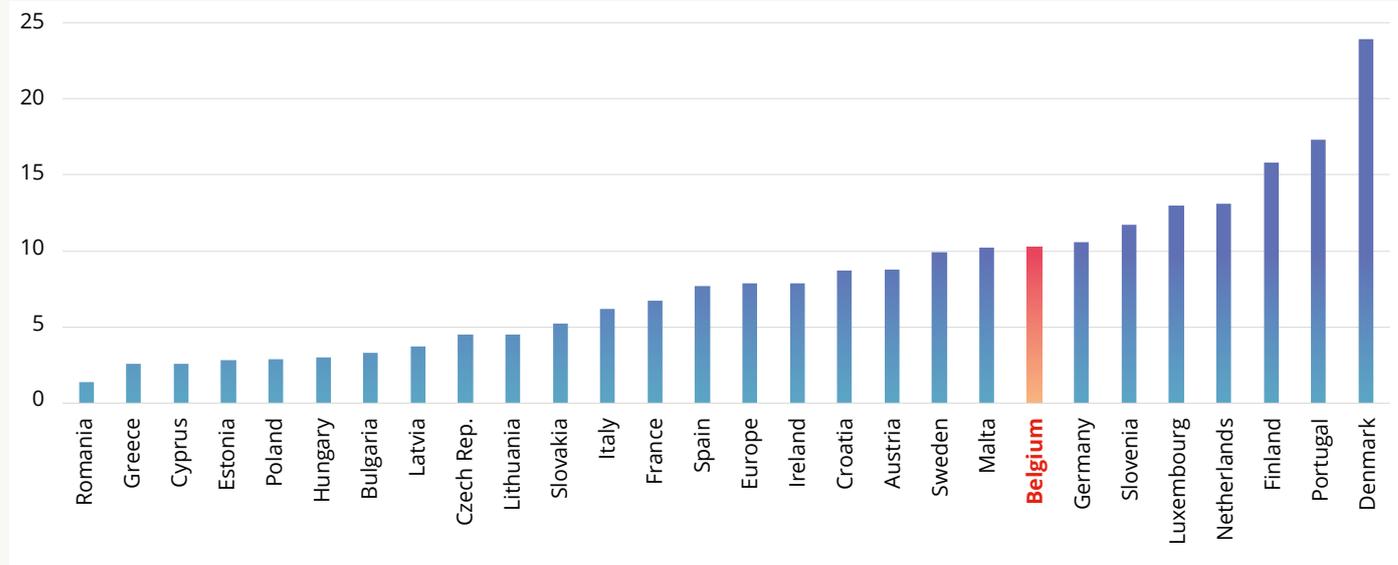
Artificial intelligence (IA) has developed rapidly over the last few years. It occupies a growing place in our everyday and professional lives. In fact, AI has developed and is used in several sectors, such as healthcare, finance, transport, manufacturing and even education, as well as the communication sectors.

According to a BNB* study concerning the spread of AI in companies within the EU countries, Belgium is ranked eighth, with just over 10% of companies using at least one form of AI technology. This proportion is greater than the European average, which is 8%.

* <https://www.nbb.be/fr/articles/les-consequences-economiques-de-lintelligence-artificielle-que-sait>

Companies using at least one form of artificial intelligence

% , companies with 10 or more workers, all sectors, except the financial sector, 2021

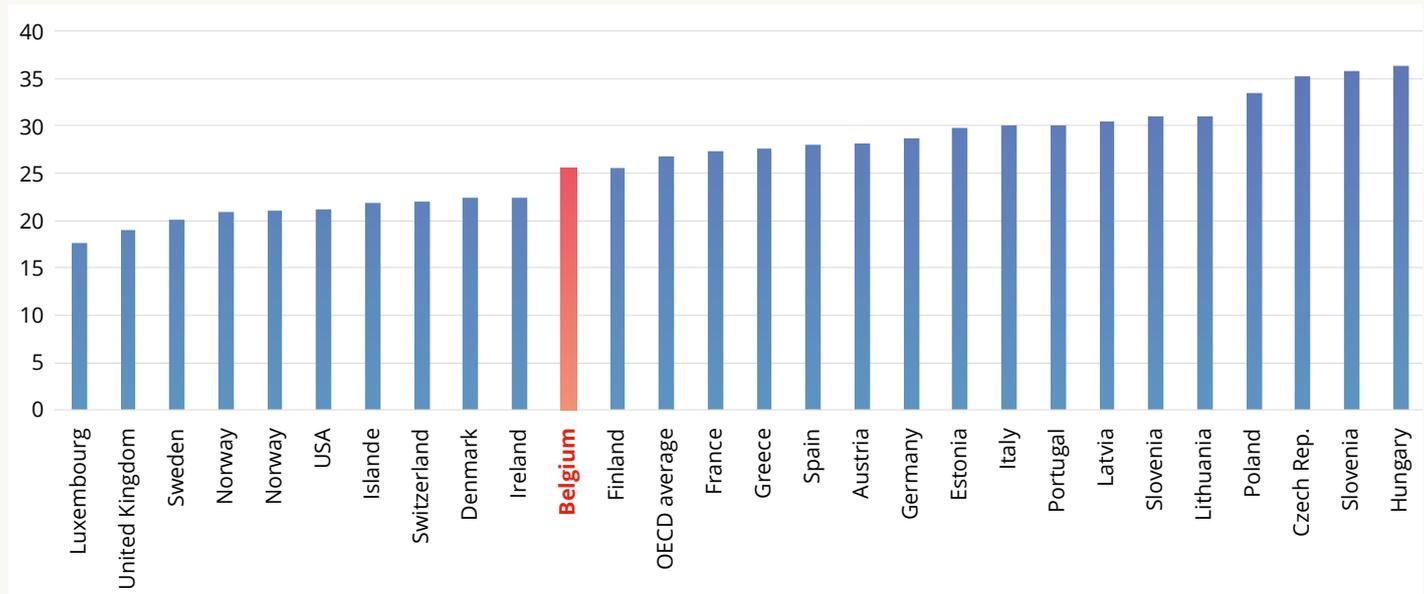


Source: BNB, 2022.



In July 2023, the OECD estimated the percentage of jobs, which are at high risk of automation. Close to 25% of jobs in Belgium are affected.

Proportion of jobs in professions most exposed to the risk of automation



Source: OECD employment outlook, 2023.

AI must benefit society as a whole. It is therefore vital that workers are involved and linked to its development. In fact, AI can involve positive changes for the world of work, but it also poses challenges in terms of social dialogue, trade union control, health protection, distribution of created wealth, working conditions, protection of privacy, etc.

One of the important themes in this debate will be the question of how workers' skills should be developed. In this context, Belgium is not one of Europe's leading lights. In 2022, under 21% of adults stated that they had completed training during past year, while Belgium set itself the target of 60% by 2030 (as part of the action plan for implementation of the European Pillar of Social Rights).

It should be noted that, from 2024, with the aim of meeting this target, companies with over 20 workers will be required to offer 5 days of training per year to their employees.



Percentage of people aged 25 to 64 who have taken a training course in the past year



Source: Statbel, 2023.

The challenges of AI go beyond Belgium's borders. According to the OECD, there is an urgent need to react, because AI cannot work in a regulatory vacuum. This means adopting new European policies on data protection, anti-discrimination and health and safety at work.



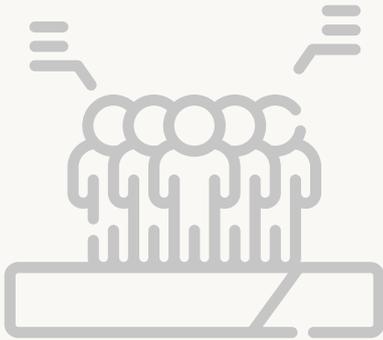
Demands



Europe needs to be more social and more sustainable. This will require binding implementation of the action plan for the European Pillar of Social Rights in order to place social policy on a par with economic policy. This means that it will be necessary to:

- ⤷ reinforce social dialogue, particularly with regard to new forms of work, digital and climate transition (Green Deal);
- ⤷ radical reform of European economic policy, while providing member states with a budgetary margin in order to invest in their social infrastructures, public services and ensuring their economies are sustainable.

10 | A fair and inclusive society



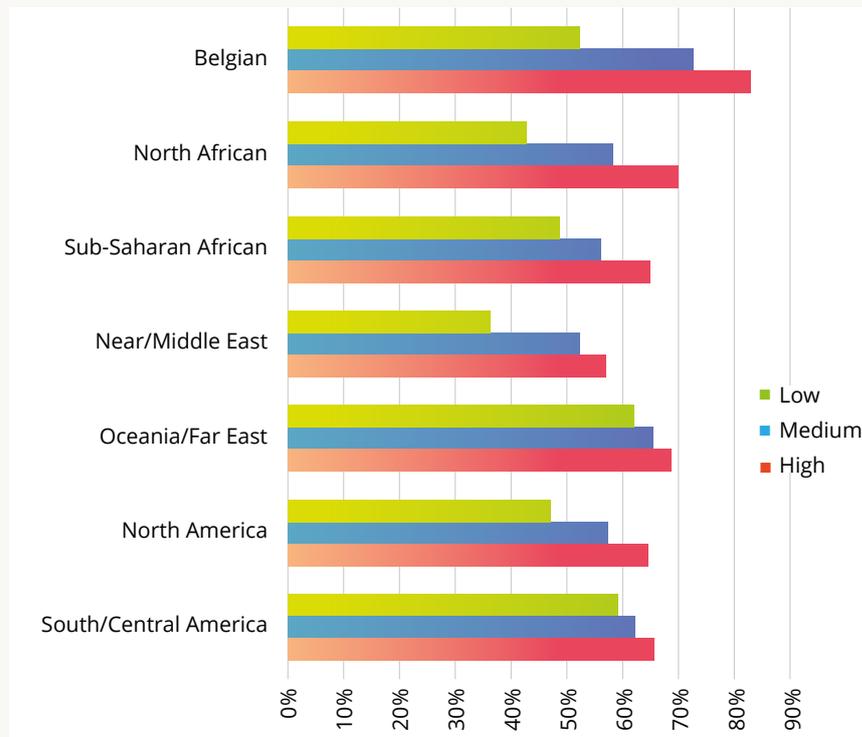
Continued discrimination on the labour market

The employment rate in Belgium amounted to 71.4% in 2022.

According to the fifth “Socioeconomic monitoring: labour market and origin” report produced by the FPS Employment, Labour and Social Dialogue, together with Unia, the employment rate between 2016 - 2019 developed favourably for people from all backgrounds, although it sometimes conceals disparities.

Employment rate

according to origin and level of qualification (20-64 years, 2018)



Source: Unia, 2023.

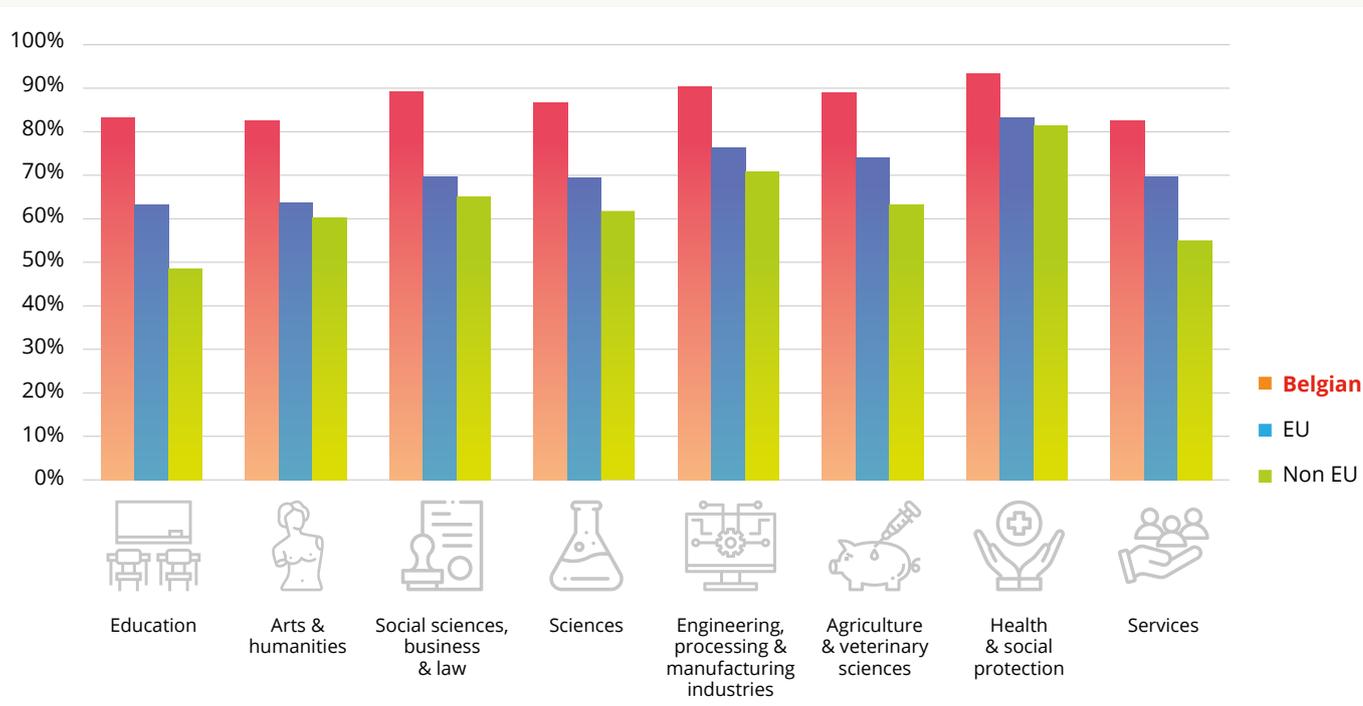


Major differences exist between the positions of different groups on the Belgian labour market. Despite a positive trend for all groups in 2017 - 2019, people of foreign origin are always less likely to be employed and, if so, they are mostly assigned to less sustainable and less qualitative jobs. A few observations:

- Even with qualifications and identical fields of study, people of foreign origin have more difficulty finding a job.
- It is more difficult for people of foreign origin to benefit from a higher education qualification on our labour market. In addition, these workers are more likely to find themselves in the lower wage classes than people of Belgian origin. 21.9% of people of foreign origin who have higher education qualifications find themselves in the lower wage categories, compared to 8.2% for people of Belgian origin.
- People of immigrant origin are still over-represented in less qualitative jobs (wages, working conditions, contract types, etc.). And it is even more difficult for these people to find a job if they have fewer qualifications, if they are aged over 55 and/or if they are women.

Employment rate of people with a masters qualification

according to origin, level of qualification and field of study (aged 25-64, 2018)



Source: Unia, 2023.



The digital divide is less visible but still present

The most recent Digital Inclusion barometer produced by the King Baudouin Foundation (2022) confirms that, since the Covid crisis, society has become more digital. Whereas, before March 2020, it was still possible to have physical contact with some services (administrations, banks, insurance, service providers, etc.), it is now increasingly common for people to have to complete procedures online.

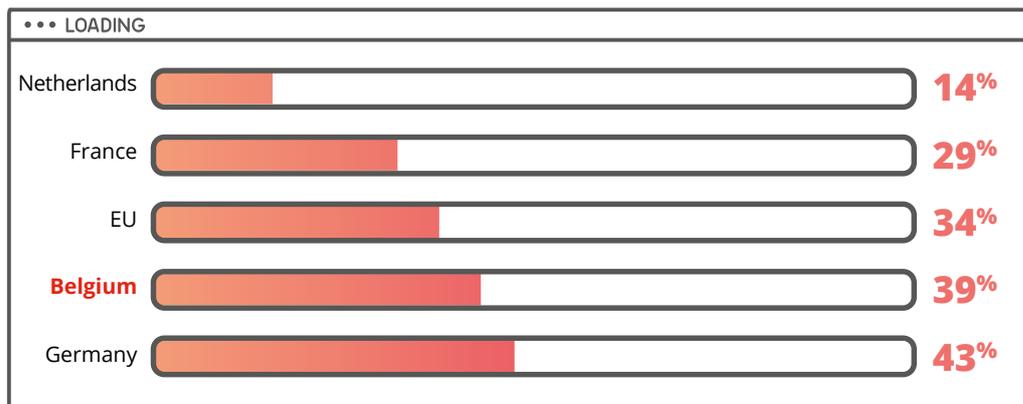
This includes conducting bank transactions or making doctor's appointments online, buying train tickets on digital terminals, requesting documents from local authorities, submitting applications online, paying in shops using your phone, etc. For many people — and especially those in a vulnerable situation — these everyday tasks often represent an obstacle, as many of them are without internet access, digital equipment or the necessary skills.

In fact, although “everyone” now has a smartphone, this tells us nothing about their digital skills.

With 39% of people having low digital skills in 2021, Belgium is above the European average (34%). This figure of 39% can be added to the 7% who are non-users, which brings the proportion of people exposed to situations of digital vulnerability to 46% in Belgium. In other words, almost one person in two aged 16 - 74 finds himself in this situation. Some people are more exposed than others to the digital divide, such as people with a low level of education, elderly people and people with low incomes.

For the FGTB, the “forced” digitalisation of society is not desirable. The resulting indirect costs (payment delays, difficulties when accessing services, etc.) have a negative impact for all stakeholders in society. This creates unease among citizens in relation to institutions and service providers.

Proportion of the population with a low level of digital skills in the European Union in 2021 (% of people)



Source: King Baudouin Foundation, Digital Inclusion Barometer, 2022.

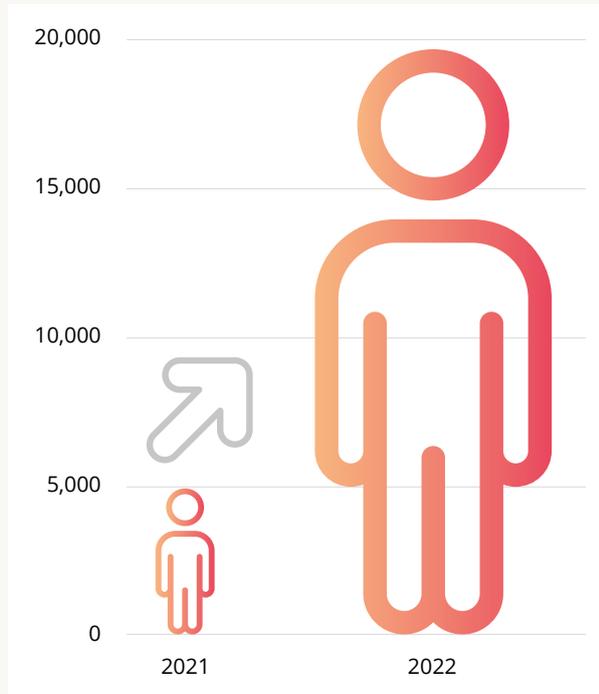


Workers without right of residence: the state of law is not respected

The question of workers without right of residence is complex. The first problem is that it is impossible to quantify the exact number of these workers, as they are not registered. Estimates speak in terms of approx. 150,000 people who are currently exposed to fraudulent practices, exploitation and human trafficking. In fact, their vulnerability on the labour market makes them easy prey for unscrupulous employers. However, these workers participate in the creation of economic wealth in Belgium and some of them have the necessary qualifications to work in shortage professions. We ask that the single permit is made accessible to workers without the right of residence.

Workers covered by the survey include those with a single permit (combined residence and work permit). In 2022, 19,721 permits were issued to workers from third countries. This is a 75% increase compared to 2021.

Workers with a single permit



Source: Myria, central migration centre, 2023.

Another remarkable development can be observed. In fact, historically, most single permits were issued to highly qualified workers. In 2022, more single permits were granted to workers in medium-skilled shortage jobs.

This development is positive as it enables more people to work in Belgium. But it also means that more people need to be protected. For this reason, the FGTB calls for greater transparency for the procedure used to grant permits, more controls for employers and flexibility within the procedure. In fact, workers with a single permit depend on their employers to obtain this permit. If they lose their jobs, they have to return to their countries of origin. We ask for a longer transition period to be provided so that they can find another job in order to reduce their dependence on a specific employer.

Demands



The diversity of our society must be reflected more fully, including in companies, for example, by means of a common diversity policy and positive action plans.

We call for asylum seekers to be provided with a humane welcome and a framework for the individual regularisation of people without residence permits. Workers without papers should be able to access a single permit more easily. They should be able to obtain a right of temporary residence in order to assert their rights in the courts in the event of exploitation by an employer.

The proximity and accessibility of public services should be guaranteed for everyone, together with the ability to benefit from physical services. The digital divide is a reality, which is why citizens must be able to choose whether to obtain services by digital means. It is vital that they have the option of amending this choice at any time.



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