



COUNTRY FRAMING REPORT
Belgium

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Women and men working in career wind-down in Belgium

This first point reviews in turn some main characteristics of wage employment for women and men aged 50 and over in Belgium.

Since the guidelines laid down by the European Commission at the 2001 Stockholm Summit, the employment rate of the 55-64 population¹ has become the flagship policy indicator for older worker retention. At that time, the European Commission had set two hard targets for 2010: raising the employment rate of the 55-64 population to 50% by 2010 and raising the average labour market exit age by five years, also by 2010. In 2000, Belgium was well behind the European average and well below these targets. However since then there has been a significant rise in employment rates. From 2000 to 2014, it increased for both sexes but much more for women than for men: +21,3% for women against +14,1% for men (table 1). This rise is not due to older worker retention policies alone. It also results from two other factors related to how the labour market works: the general increase in the female participation rate and rising educational levels. Moreover the female participation rate has been constraint by a change in female legal retirement age, which increased of 5 years (from 60 to 65 years old) during the 2000s.

Table 1 – Employment rates, 55-64, Belgium, 2000-2015 (%)

	2000	2005	2010	2015	Increase 2000/2015
Males	36,3	41,0	46,9	50,4	+14,1
Females	17,7	22,7	29,1	39,0	+21,3

Source: LFS, q4 from 2000, 2005, 2010 and q3 for 2015

In Belgium, the retirement age remains below the European average, for historical and cultural reasons that make early retirement very popular for Belgian workers. Early retirement was implemented in the context of the economic crisis of the 1970s as a socially acceptable way to cut back on staff. Since then, however, it has been made accessible to every older worker whatever the economic context, as long as a collective agreement allows it in the organisation. In fact, because of the high level of unionisation, particularly among older workers, early retirement schemes have been very popular in Belgium. The age at which early retirement can be taken was 60, but in case of collective redundancies or collective agreements, it has been allowed at 52 or even 50. However, things are changing and progressively the rules have changed and possibilities to retire earlier have been reduced drastically and as a consequence the duration of men and women's working life has increased.

The Eurostat indicator measuring the average labour market exit age was officially abandoned in 2010 because of the great controversy surrounding the method of calculation²; it is only available up to 2008 for many countries. It has been replaced by another indicator - the "average duration of working life". This is determined for a person currently in employment by the estimated number of years' work they will experience during their working life according to the labour

¹ For reference, the employment rate is the ratio of the employed working population (employees and self-employed) to the working age population (15-64). For any given age group, the employment rate is the ratio of the employed working population to the total population in that age group.

² The indicator was not based on administrative data, which were impossible to harmonize at European level, but on a probabilistic estimate of the labour market exit age calculated from a year-on-year trend model of activity rates in the 55-64 age group. Officially, the indicator was abandoned due to data quality control issues. In fact, many countries that had their own national statistics on labour market exit ages no longer wished to use the Eurostat indicator due to inordinate discrepancies between its values and their own national data.

market characteristics in a given year. Table 2 shows the values of this indicator for women and men for the years 2000 and 2014 in Belgium and in EU 28. It should be interpreted as follows: a woman's average working-life length in the EU 28 in 2014 is 32,7 years, and a man's 37,8 years. In Belgium, it is respectively 30,4 and 37,4 years. From 2000 to 2014, the average duration of working life increased for both sexes but much more for women than for men, in Belgium: +4,0 years for women against +0,9 years for men.

Table 2 – Average duration of men and women's working life, 2000-2014 (%)

	Men		Women		Increase		Gender gap 2014
	2000	2014	2000	2014	Men	Women	
EU28	36,4	37,8	29,2	32,7	1,4	3,5	5,1
BE	33,8	34,7	26,4	30,4	0,9	4,0	4,3

Source: LFS, 2000 and 2014

The Belgian labour market can also be characterised by a huge proportion of part-time work, during the whole professional life-course, particularly for women, but also at the end of the career. The proportion of both male and female part-time workers is high and increases significantly among the over-50s, suggesting that part-time work is a way of reducing working time when approaching retirement. From 2000 to 2015, it increased for both sexes but more for men than women for whom part-time rate was already quite high: +4,8% for women against +7,1% for men (table 3). One woman out of two over-50s is now working part-time.

Table 3 – Part-time employment 50-64 as a percentage of the total employment, by sex and age (%)

	2000	2005	2010	2015	Increase 2000/2015
Males	5,9	10,5	14,9	13,3	+7,1
Females	45,4	46,5	49,8	50,2	+4,8

Source: LFS, 2000, 2005, 2010, 2015

In addition, a special module of the 2012 Labour Force Survey measured the proportion of workers who had cut their working hours before moving into full retirement. It showed that the practice was very widespread in Belgium, especially for men (table 4). However, things are changing now in Belgium, since 2016 the federal government reduced the access to specific working time reduction schemes that were dedicated to older workers and that were extremely popular (more details are available in the policy paper for Belgium).

Table 4 – Persons who reduced their working hours in a move towards retirement, 50-69, 2012 (%)

	Still employed		Not employed	
	Males	Females	Males	Females
EU 28	6,7	6,1	7,4	5,7
BE	15,4	11,0	26,0	17,0

Source: LFS, special module on transition to retirement, 2012

The special module of the 2012 Labour Force Survey also identified the main reasons for economically inactive persons who receive a pension to quit working. Table 5 shows some differences between men and women in Belgium. Women are proportionally more numerous than men to quit working for health or disability problems, or family and care-related reasons while men are more numerous than women to quit working because of favourable financial arrangements to leave and because they had reached eligibility for a pension.

Table 5 – Main reason for economically inactive persons who receive a pension to quit working, 2012 (%)

	Females	Males
Favourable financial arrangements to leave	9	13,7
Lost job and/or could not find a job	7,3	7,5
Had reached the maximum retirement age	7,8	8,2
Had reached eligibility for a pension	20,5	23,5
Other job-related reasons	8,9	9,0
Own health or disability	18	16,1
Family or care-related reasons	6,5	2,5

Source: LFS, special module on transition to retirement, 2012

Taking into account the health issue at the end of the professional career, a special module of the 2013 Labour Force Survey shows that for both sexes the two most widespread work-related health problems among 55-64 are musculo-skeletal disorders and mental health (stress, depression and anxiety). In Belgium, the prevalence of both problems are higher for women, with 59,4% of women aged 55-64 reporting musculo-skeletal disorders against 55,8% of men in the same age group, and 22,6% of women reporting stress, depression and anxiety problems against 18,3% of men, still for the 55-64.

In addition, the last report of the National institute for disability and health insurance (INAMI) shows that for the first time (data for 2014) the budget dedicated to work disability insurance was higher than the one dedicated to unemployment, which is a key issue in a country as Belgium where the unemployment allowances are among the more favourable in Europe. From 2010 to 2014 the budget dedicated to work disability insurance increased of 24,67%. The explanation suggested by INAMI is that this increase is not only due to the ageing of the working population but also to the increased participation of women to the labour market. In recent years, the rate of female participation to the labour market increased, including in the older age group. As a consequence, the number of holders subject to insurance payments increased too, as well as those likely to come in work disability. But more substantially, the retirement age for women has been gradually aligned with that of men. Since 2009 it is 65 years old for both sexes (before 1997 it was 60 for the women). This measure implies inter alia that women can rely longer and/or at an older age on work disability insurance.

Overview of Belgian research

In Belgium, the research about older workers is not very widespread. Research results more often from individual initiatives rather than from dedicated research centres or teams, which do not really exist. So as starting point, we analysed the evolution of the issue in the sociology of ageing through a systematic review of the scientific literature, we especially focused on a famous review of sociology in the French speaking part of Belgium (*Recherches sociologiques et anthropologiques*). The results of this analysis show:

- From 2000 to 2015, there are only 6 articles dealing with sociology of ageing and one special issue in 2013.
- All articles, excepted one, are devoted to the "youngest old" through in a productive concern. The main topics are dealing with the analysis of the transformations of public policies and the evolution of the labour market.
- More especially, two topics can be mentioned: the experience of older workers (outplacement, unemployment...) in a microsociological perspective and, more recently, the active ageing in a macrosociological perspective.
- No article includes specifically a gender dimension, we just find some results organised around a differentiation between sexes.

However, even if the research on older workers is not very developed in Belgium, researchers from several disciplines are involved in such research, each with their methodology, their paradigm and their fields of research. We give a rapid overview of a sample of research organised around several criteria in order to synthesize the information:

- Perspectives
- Main topics
- Empirical approaches
- Paradigms and references.

We must precise that this short overview is largely based on the scientific production in the French speaking part of Belgium. However, our experience of common research with colleagues in Flemish universities allow us to suggest that the landscape is not so different in this part of Belgium, even if we have to remain cautious regarding our conclusion.

Sociology

In sociology three perspectives are developed. The first one concerns the question of quality of work and the sustainability of work for older workers, not only. In this perspective, the researchers analyse the evolution of the labour market through some quantitative indicators: intensification of work, stress, sense of work, recognition and the physical constraints... Their goal is to show how the deterioration of working conditions increases the risk of leaving the labour market earlier, among others for health problems. The approach is more often quantitative and relies on secondary analyses of available databases. In this scope, international databases provide indicators and allow some comparison between countries.

Quality of work is also studied through qualitative research, among others through case studies

that allow a better understanding of the various work experiences.

The bibliographical references come from the sociology of work and especially from the evolution of working conditions.

Project – A gender perspective on older workers' employment and working conditions

Patricia Vendramin & Gérard Valenduc (FTU)

Working Paper 2014.03 for the European Trade Union Institute (ETUI)

This project consists of an analysis of the data of the 2010 European Working Condition Survey (EWCS) from an ageing and a gender perspective. This project has been financed by the European Trade Union Institute (ETUI) and conducted by sociologists. The report consists of a Working Paper that aims to give a structured gender analysis of the working and employment conditions of older workers (aged 50 and over).

The methodology is based on selected indicators across a range of areas which previous analyses have shown to be relevant in assessing the quality of work and employment in Europe from the perspective of ageing. The first area is socio-economic security, in particular the intrinsic constraint of continuing to work and specific gender aspects of career paths in the retirement process. A second area is that of arduous work related to declining health, arduous work in the end of gainful life. Self-fulfilment in work at career wind-down is another area, which plays significantly into job retention. This involves career opportunities and a range of variables related to participation, recognition training, etc., as well as age and gender discrimination at the end of gainful life. Finally, balancing work and non-work commitments is also a key gender differentiating factor, especially as regards the long-term effects of unpaid work on the sustainability of paid work.

<https://www.etui.org/Publications2/Working-Papers/A-gender-perspective-on-older-workers-employment-and-working-conditions>

Still in the sociological perspective some researchers try to understand the experience of the end of career and retirement. Their goals are directly related to older workers. Through the analysis of different work situations, their purpose is to understand the specificities of older workers and their work experiences and, more broadly, their specific existence. For example, researchers are interested in working time reduction issues, late career, precarious employment or training gap for seniors. The results are linked to an approach of the employment conditions of older workers and the evolution of public policies. The goal is

to understand how employment policies and working conditions contribute or not in maintaining older workers in the labour market.

In this body of research the life course perspective is preferred because it allows considering older workers from their entire trajectory and not just as seniors. It looks at career, turning points, work-life balance, health aspects... In this perspective gender is considered as important to understand the difference between older workers.

The data comes from primary quantitative data, qualitative data and most often a mixt between quantitative and qualitative data.

Project – Reducing working time in the end of career

Nathalie Burnay

Published in French as : Aménagement des fins de carrière: entre reconfiguration des temps sociaux et transformations normatives, SociologieS, 2013, 1-17.

The aim of this research is to understand the transformations of current temporalities through the end of career. It shows how the development of specific legal devices of reduction of working time in Belgium transform the experiences of ageing workers in and out of work, through a reorganisation of social time and life course. For this example of the end of careers are used. This research is based on the analysis of 491 surveys collected in two contrasting areas of activity and 42 semi-structured interviews with recipients of time credit. These data allow rethinking today's frames focusing on two elements: the management of the end of careers and the articulation of social times of a specific cohort. The results of this survey show how the decision as a negotiation process may be affected by normative frameworks, and how symbolic investments continue to be strongly determined by gender.

In the last sociological perspective, Belgian researchers develop a critical understanding of the concept of active ageing. Through a macrosociological analysis, they go back to the origin of the concept and its policy implementation at the Belgian and the European levels. More specifically, they identify the building process of this new paradigm and its gradual spread. It's linked to a sociology of domination and social relations. The theoretical background comes from public policy research and critical gerontology. Data comes from archives, reports and policies.

Project – Active ageing

Thibauld Moulaert and Jean-Philippe Viriot-Durandal

From a Concept to an International Frame of Reference in Public Policy. The Scientist, the Expert and Politics in the Construction of Active Ageing

Recherches sociologiques et anthropologiques, 41-1, 2013, 11-31.

The goal of this article is to show how, a simple concept, “active ageing” was gradually transformed into an international framework for public policies on the issue of ageing. Using an ad hoc methodology, the research approaches “active ageing” by three entryways: 15 texts of major international organisations, a review of French-language and English-language scientific literature and 11 interviews with international experts on “active ageing”. The results shows not only the interrelation between the scientific production and the major international organisations (UNO, OECD, European Union) but also the malleability of the concept, oscillating between a broad and transversal signification of public policies on life-course and a narrower interpretation focusing on sectoral policies like employment. This diversity of interpretations goes through not only the major organisations but above all indicates the strong contrasts between English-language and French-language literatures. Finally, for the first time, this critical and reflexive overview proposes a socio- history of the evolution of a normative framework for ageing approaches.

Demography

The community of demographers is relatively small in Belgium. However the ageing population is one of the main topics studied. The perspective is mostly quantitative but also historical. They try to understand the evolution and the main trends in the Belgian population. In this framework, the age issue is highly relevant because it is a key factor of the demographic transition. So the question of the retirement age is significant to understand the relationships between mortality and the retirement age.

Some demographers are close to sociology when they refer to the life course paradigm: the concepts of de-institutionalisation and destandardisation are discussed through an analysis of longitudinal data. Their analysis is supported by quantitative data. Thus the de-standardization of the life course it is not the same for women and for men, since it depends of employment policies but also of cultural factors (the male breadwinner model for example).

Project – Life course and career ends

Thierry Eggerickx, Jean-Paul Sanderson and Nathalie Burnay (University of Louvain)

While the pension's system is regularly questioned, this research analyses the evolution of determinants of the end of career and these consequences.

First, in a historical perspective, the retirement systems and the standardisation of the situations of the workers are questioned. Number of sociological research fit within the life course paradigm; they describe an evolution in two stages since the 19th century. In this project, the researchers focus on the second phase characterised by a double process of de-standardisation and de-institutionalisation. With the example of career ends, this research examines the hypothesis of a de-standardisation of age at the end of the career in Belgium. De-standardisation refers to the diversity of situations. Statistically, this process should lead to an increase in variance around the average. This analysis is conducted using retrospective data for the cohorts born between 1905 and 1935, those ending their career between 1965 and 2001.

Secondly, the research focuses on the last decades in order to point out the mechanisms leading to a de-institutionalisation of the retirement norm. It considers the mechanisms linked to retirement through their interactions with life course. The analysis is developed around three axes: the analysis of interactions between the organisation of future retired and the characteristics of the life course of the retirees. It also considers intergenerational relations with ascendants and descendants in the context of life extension and increased precariousness in familial and professional situations. The third part takes into account the spatial and social variability.

Psychology and management

In this discipline, two trends can be pointed out. Firstly, researchers in social psychology try to anticipate the variables that can predict decision to leave or to remain on the labour market when ageing.

Researchers develop theoretical frameworks inspired by social psychology and they test them with empirical measures coming from primary Belgian dataset. They use quantitative data within predictive models and control context variables. Those researchers also analyse age discriminations and stereotypes that contribute to the eviction of older workers.

Project – Reducing age bias and turnover intentions by enhancing intergenerational contact quality in the workplace: the role of opportunities for generativity and development H  l  ne Henry, Hannes Zacher, Donatienne Desmette, *Work, ageing and retirement* DOI: <http://dx.doi.org/10.1093/workar/wav005> wav005 First published online: 31 March 2015

Based on socio-emotional selectivity and self-categorisation theories, the researchers develop and test a model on how the interplay between employee age and opportunities for generativity and development predicts age bias and turnover intentions via intergenerational contact quality in the workplace. They hypothesise indirect effects of opportunities for generativity on outcomes through intergenerational contact quality among older workers only, whereas they expected that the indirect effects of opportunities for development are stronger for young compared to older workers. Data come from 321 employees in Belgium who responded to an online questionnaire. Results show that age moderated the relationships of opportunities for generativity and development with intergenerational contact quality consistent with the expected patterns. Furthermore, age moderates the indirect effects of opportunities for generativity and development on age bias through intergenerational contact quality, but not on turnover intentions. Implications for future research and practical suggestions for managing intergenerational contact at work are discussed.

In psychology, another research trend concerns human resources and the implication of older workers in organisations. This management perspective tries to show how to increase the implication older workers and how to motivate them. They analyse how management strategies take into account or not older workers and age concerns. In this perspective, qualitative data are more often used particularly case studies. We find also collaborations with sociological and management studies.

Economy and management

In this discipline, research focuses on the sustainability of welfare regime and especially on pensions schemes. The evolution of the employment rates are analysed in a macroeconomic perspective. Large datasets from social security systems are used to understand the situation, sector by sector.

Sociodemographic variables are analysed through a longitudinal framework, with comparison between countries but also between regions in Belgium (especially between the North and the South) or between European countries.

Project: End of Working Life Policy. Towards a Convergent European Model?

Wels Jacques, Universit   Libre de Bruxelles Sociologie, 2014, 3-5, p.233-253

Since the end of the 1960s, the EU15 member countries have implemented early retirement mechanisms for older workers. This trend increased over decades, to reverse from the mid-1990s. Gradually, the states, particularly under the influence of supranational policies, have limited access with a greater or lesser success. This paper examines changes in employment status of those aged 45-69 for the period 2000-2010 in the EU15. Three indicators of policy change are mobilized: dependence, convergence and rupture. Through a hierarchical clustering method, done separately for men and women, the author demonstrates that changes in the decade have affected, marginally, more configurations of countries in the case of men than in women. For

women, groups of countries were more stable, showing the embedded nature of initial policies. However, despite these “dependencies,” we find that, for both sexes, all countries converge to similar results. Learning on these findings, we show that the convergence phenomenon can be partly explained by a proliferation of composite status on the labour market, corresponding to both de-standardization and re-institutionalization of career paths.

Diversity management is also an important input into the analysis of ageing at work in HRM. This research is not only directed to the analysis of age management in enterprises but it helps broadening the topic. In this perspective, the "gender" dimension is taken into consideration.

Conclusions

Perspectives	Main topics	Empirical approaches	Paradigms and references
Sociology	Quality of work, sustainability of work	Quantitative (secondary analyses) and qualitative Case studies	Sociology of work
	Experience of end of career and retirement	Mixed methods	Life course perspective
	Active ageing	Documents and archives	Public policy (cognitive approach)
Demography	Destandardisation and de-institutionalisation of life course	Quantitative	Life course perspective Historical perspective
Social psychology	Discrimination Stereotypes	Quantitative (primary analyses)	Social stereotypes
Psychology of work and management	Work and older workers	Quantitative (primary analyses), qualitative with case studies	Age management
	Diversity	Qualitative (case studies)	Age management
Economy	Pension schemes and welfare regime	Quantitative (secondary analyses)	Public finances Macro- indicators

Introduction

In this short report, we have pointed out some current key trends in policies in Belgium.

The overview is not complete of course but it takes into account what is at the agenda at the moment.

As a starting point, we have to remind the institutional characteristics of Belgium. It is a federal state with a distribution of powers between various levels, mainly the federal state, the communities and the regions. As regards the topics of this report (social security and public health mainly) the competences rely mostly on the Federal Government's powers.

Policy pointers are identified in three areas: pension policies; care policies; retirement and gender.

Pension policies: career ends and time credit³

First of all, as regard pension policies in Belgium, we must mention an important change that occurred in 2015. The legal retirement age has been extended from 65 to 67.

Concretely, the legal retirement age, which is now 65, will be 66 in 2025 and 67 in 2030. The rules regarding the age and career conditions for access to early retirement will also change progressively. Currently 62 years old is the minimum age for early retirement; it will increase to 62.5 years in 2017, then to 63 years in 2018. While early retirement is now accessible after 40 years of career, it will be 41 years in 2017 and 42 years in 2019. There are some exceptions to the general scheme for heavy occupations.

Belgium is also characterised by a system of “time credit” in career ends that has been very popular the last ten years. At the beginning of the 2000s and in the framework of the Lisbon Treaty and the European Employment Strategy, Belgium started implementing a system of time credit for reducing working time in career ends, and thus replacing partially early retirement. If opportunities for specific working time arrangements already existed in Belgium, this new time credit system dedicated to older workers encounter a significant success in the 2000s. This success has contributed to extending careers and to an increase in the employment rate of older workers. However, the current government (and also the previous one) has reduced the access to this time credit system.

The time credit system appears in Belgium in the early 2000s, in a context marked by a high level of early retirement. In this context, the time credit system was considered both as a career extension tool, since it largely replaced the use of early retirement – which decreased in the 2000s, the device being removed in 2012 – and a tool for reorganising working time. In this report, we are specifically interested by the system dedicated to older workers, but other types of time credit systems exist, for example, parental leave, palliative care or informal caregiver leave.

The time credit system before retirement established a right for workers aged 55 at least (possibly 50 years old in heavy occupations) to reduce their working time until their retirement with a financial compensation from the National employment office. Several other criteria were taken into account: the employee must be in the company for at least 24 months; he must have a career as an employee of at least 25 years (equivalent periods included). In practice, this time credit

³ This point is based on the following article in French in which the reader will find more details: Jacques Wels, “Le crédit-temps en fin de carrière: la fin d’un succès ?”, *Chronique internationale de l’IRES* - n° 151 - octobre 2015.

system allows full-time employees working five days a week to reduce their weekly working hours of one fifth, one day or two half days per week. Moreover, the time credit before retirement is partly taken into account when calculating the employee's pension. The decade 2002-2012 can be considered as the golden age of the partial exit of older workers since the system combines several advantages (individual right, pension calculation, flexibility in the reduction of the number of hours).

The time credit system is an alternative to the early retirement of older workers. From a historical point of view, Belgium can be characterized by a low activity rate for older workers, largely explained by the development of the pre-pension system.

The pre-pension system was developed in 1973, for different purposes: labour market regulation and integration of young people unemployed. Despite some reforms in the 1990, the system remained very popular, for both employees and employers, until 2012, when radical changes started. At that time, the pre-pension was given a new name “unemployment with company supplement” and early retirees aged 60 and older, who were previously exempt from searching a job have now to remain available on the labour market. The new name that replaces “early retirement” is both symbolic and practical. As a symbol, this reform focuses on the payer: the unemployment insurance and not a pension fund. From a practical standpoint, the rules for access to the system are narrowed. The minimum age for being an “unemployed with company supplement” raised from 58 to 60 years old with at least forty years of career. However a longer transitional period for women is planned. In addition, under certain conditions, this career length can be lowered to 35 years for heavy occupations. The huge success of the time credit system is undeniable. In 2003, the number of recipients of a time credit was 3911 for the men and 14,723 for the women, aged 25 to 49 years, and in 2007 it was 6491 for the men and 33,877 for the women, so more than the double in four years for this group age. More spectacularly, in 2008 among those aged 50 and older, we count 34914 men and 33054 women having a time credit, against 13,972 men and 8829 women in 2003. In contrast, part-time early retirement (which has since become “part time unemployment with company supplement”) decreased drastically.

But the success of the time credit system has to be regarded in the light of two phenomena: the inequalities of access by gender, on the one hand, and the impact of the economic crisis of 2007-2009, on the other. The gender difference is widely visible in the age group 25-49 where the time credit for parental leave is more used by women than by men. For the 50 and older, the differences are fairly low compared to the younger age groups. However, one can assume that the type of time credit used to reduce working time differs by gender. The number of time credit is also linked to economic cycles: it decreases when employment decline.

The decade 2002-2012 was marked by a shift in public policies dedicated to career purposes. The time credit system and career breaks are seen as substitutes for the early retirement culture and the organization of working time. The question then arises whether the development of the specific working time schemes in end careers are interim measures that aim to increase the employment rate or a path to a management of sustainable careers. The reforms begun in 2012 and, more recently, those set up by the last government that came into force in 2015, however, rather support the hypothesis of increasing the employment rates of older workers. It seems, considering the timing of these reforms, that the time credit system has just been a parenthesis between a period of early exit from the labour market and a period of extended full-time careers.

Care policies – Informal caregivers

This section comes from the report produced by KCE, the Belgian health care knowledge centre.

How to better support informal caregivers is a concern increasingly present among health and social care professionals, sickness funds, federal and regional authorities and researchers. Indeed, care provided by family members, friends and neighbours remains a central and essential piece of the long-term care system. Yet, the availability of informal caregivers may decline because of changes in the society such as the growing integration of women in the labour market, the new family structures and the declining family size. In addition, providing informal care may have negative consequences on people's physical and this section comes from the report produced by KCE, the Belgian health care knowledge centre⁴.

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Since 2014, there was no legal status for informal caregivers, guaranteeing access to specific social rights. There are several protective measures stemming from social security or labour law. In some sectors, there are legal options to combine care and work such as for instance. Yet, these measures were not linked to the status of caregivers.

Since the 12 May 2014 there is a legal recognition of the informal caregivers taking care of people with disabilities or dependency needs. In order to be recognised as a caregiver, one needs to be major or removed from guardianship, being a sibling or having an affective, confident, close or geographic relationship to the care receiver. The period of caregiving lasts for at least 6 months, during on average 20 hours/week. The caregiving for individuals with a severe care need, needs to take place in a non-professional way, but the informal caregiver needs to collaborate with at least one professional care provider.

In several preliminary discussions it was raised whether the recognition of care givers falls within the competence of the federal legislator, given the competence of the communities regarding aid to persons. Other concerns such as the risk for a stop in the investment in services for domestic aid, competition between professional care providers and informal caregivers, inequality between recognised and non- recognised caregivers, etc. were ventilated by the advising bodies.

Retirement – chronicle diseases and return to work

In the last report of the National institute for disability and health insurance (INAMI) it appears that for the first time (data 2014) the budget dedicated to work disability insurance was higher than the one dedicated to unemployment, which is a key issue in a country as Belgium where the

⁴ *KCE-223s-support-informal-caregivers-appendix, 2014*”, available online <http://www.aidants-proches.be/shared/File/kce-223s-support-informal-caregivers-appendix.pdf>

unemployment allowances are among the more favourable in Europe. From 2010 to 2014 the budget dedicated to work disability insurance increased of 24,67 %. The explanation suggested by INAMI is that this increase is not only due to the ageing of the working population but also to the increased participation of women to the labour market. In recent years, the rate of female participation to the labour market increased, including in the older age group. As a consequence, the number of holders subject to insurance payments increased too, as well as those likely to come in work disability. But more substantially, the retirement age for women has been gradually aligned with that of men. Since 2009 it is 65 years old for both sexes (before 1997 it was 60 for the women). This measure implies inter alia that women can rely longer and/or at an older age on work disability insurance.

The reintegration in work of workers in long-term sick leave is on the agenda of the government. This is one of the five priority areas for 2016 that we can find in the policy note on employment published in 2015 by the Ministry of employment.

To encourage the return to work after a long-term illness, the government has imagined a reintegration project that can vary if the person has an employment contract or not. If there is a contract, it is expected that after six months of sick leave, a plan should be proposed to the worker. Participation in this plan would be, however, voluntary. For people with no employment contract the medical officer of the mutual insurance would start, after two months of sick leave, a vocational rehabilitation project. The patient would be forced to co-operate otherwise he would face a financial penalty of 10% of his allowance. This last point has exasperated unions, who were not ready to accept such a constraint. Finally, there has been an agreement between the social partners and the government and this constraint was removed from the project.

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