



UNIVERSITÀ DEGLI STUDI DI MILANO

FACOLTÀ DI SCIENZE POLITICHE,  
ECONOMICHE E SOCIALI

JOINT MASTER DEGREE

IN ECONOMICS AND POLITICAL SCIENCE (UNIMI)

IN ECONOMICS, GENERAL ORIENTATION (UCLouvain)

*The politics of pensions in Belgium from 2014 to 2020: the inability  
to implement structural reforms*

Supervisor: Prof. Matteo JESSOULA

Co-supervisor: Prof. Marcus DEJARDIN

Candidate:

Servais DE MEEÛS D'ARGENTEUIL

Academic Year 2020/2021

# TABLE OF CONTENTS

LIST OF ABBREVIATIONS AND ACRONYMS .....	iv
LIST OF TABLES .....	vi
LIST OF FIGURES.....	viii
LIST OF EQUATIONS.....	ix
INTRODUCTION.....	1
CHAPTER 1 – PENSIONS IN EUROPE IN A COMPARATIVE PERSPECTIVE.....	5
1. Introduction .....	5
2. Conceptual and analytical framework .....	7
2.1. Different ways of financing, managing and calculating pensions .....	7
2.1. Pension pillars and tiers.....	10
3. Pensions in Europe: main figures .....	12
3.1. Generosity of pension systems: five clusters of countries.....	12
3.2. The capacity of pension systems in reducing poverty and maintaining income in old age .....	15
4. Comparative policy trajectories of pension systems throughout the 20 <sup>th</sup> century.....	20
4.1. 1880 – 1945: The Bismarckian and Beveridgean original models and their consolidation .....	20
4.2. 1945 – 1975: Massive expansion of pensions .....	22
4.3. 1975 – 1990: The pension crisis .....	23
4.4. The end of the 20 <sup>th</sup> century: time for reforms.....	25
5. Political economic theories of welfare states and pension reforms.....	26
5.1. ‘Old’ political economic theories of pension reforms.....	26
5.2. ‘New’ politics for the welfare state and pension reforms.....	29
CHAPTER 2 - INSIGHTS OF THE BELGIAN PENSION SYSTEM AND POLITICAL MODEL .....	40
1. Introduction .....	40
2. Description of the current Belgian pension system .....	41
2.1. Who is concerned and in which regime?.....	42
2.2. Eligibility conditions .....	43
2.3. Financing methods .....	45
2.4. Benefits: pension formula.....	47
3. Parametric pension reforms from 1990 to 2014.....	54

3.1.	Since the 1990s: Reducing public debt to finance the costs of ageing.....	54
3.2.	1997: Harmonisation conditions for men and women .....	55
3.3.	2001: Introduction of an “Ageing fund” .....	55
3.4.	2005: Generation Pact .....	56
3.5.	Di Rupo government (2011-2014): tightening conditions for early retirement.....	57
4.	The Belgian political system, party system and policy-making process .....	58
4.1.	History and constitutional reforms of the Belgian democracy .....	58
4.2.	Belgian consociational institutions, pillars and cleavages.....	61
4.3.	Electoral system and fragmented party system.....	63
4.4.	Government formation and government agreement.....	68
4.5.	Legislative process .....	72
4.6.	Interest groups.....	74
CHAPTER 3 – THE POLITICS OF PENSIONS IN BELGIUM FROM 2014 TO 2020: PROBLEM EXPOSURE, HYPOTHESES AND RESEARCH METHODOLOGY .....		77
1.	Introduction.....	77
2.	Problem exposure .....	78
2.1.	The 2014 Report of the “Commission de réforme des pensions 2020-2040” .....	78
2.2.	The Michel government agreement of October 2014 .....	82
2.3.	Parametric reforms adopted by the Michel government .....	83
2.4.	Parametric reforms in the De Croo government agreement of October 2020.....	85
2.5.	Problem exposure and research question.....	86
3.	Specific hypotheses for our case study .....	87
3.1.	The role of policy legacies.....	87
3.2.	The role of ideas and experts .....	88
3.3.	The composition of the government.....	88
3.4.	The number of parties in government .....	90
3.5.	Opposition parties .....	91
3.6.	Trade unions and social partners.....	91
4.	Methodology: a sequential approach .....	93
CHAPTER 4 – THE POLITICS OF PENSIONS IN BELGIUM FROM 2014 TO 2020: THE INABILITY TO IMPLEMENT STRUCTURAL REFORMS .....		97
1.	Introduction.....	97

2.	The end of the Di Rupo legislature.....	99
3.	The 2014 electoral campaign and elections .....	100
4.	The 2014 government formation and agreement.....	107
5.	The policy process of pension reforms during the 2014 – 2018 legislature .....	110
5.1.	The government strategy: a strictly defined agenda-setting and a strict framework for social concertation .....	111
5.2.	The role of the opposition parties, both inside and outside the House of Representatives .....	116
5.3.	The influence of trade unions: common front actions as a determining factor .....	119
5.4.	The experts’ report: misunderstood and instrumentalized by the different actors.....	122
6.	The 2019 electoral campaign and elections .....	126
7.	The 2019 – 2020 government formation and agreement .....	133
8.	The 2020-2024 legislature: what next?.....	134
	CONCLUSION .....	138
	BIBLIOGRAPHY .....	144
	SITOGRAPHY .....	159
	ANNEXES .....	183
	Table A.1. Position of the various Francophone parties on pension policies, 2014 federal electoral campaign. ....	183
	Table A.2. Position of the various Flemish parties on pension policies, 2014 federal electoral campaign. ....	186
	Table A.3. Position of the various Francophone parties on pension policies, 2019 federal electoral campaign. ....	189
	Table A.4. Position of the various Flemish parties on pension policies, 2019 federal electoral campaign. ....	192
	TABLE A.5. Chronology of trade union actions and actions of other pressure groups related to the pension reform program of the Michel government, 2014-2018.....	1

## LIST OF ABBREVIATIONS AND ACRONYMS

ABVV	Algemeen Belgisch Vakverbond
ACLVB	Algemene Centrale der Liberale Vakbonden van België
ACV	Algemeen Christelijk Vakverbond
Agalev	Anders Gaan leven
BSP	Belgische Socialistische Partij
CDH	Centre démocrate humaniste
CD&V	Christen-Democratisch en Vlaams
CGSLB	Centrale Générale des Syndicats Libéraux de Belgique
CRISP	Centre de recherche et d'information socio-politiques
CSC	Confédération des syndicats chrétiens
CVP	Christelijke Volkspartij
DB	Defined Benefits
DC	Defined Contributions
EMU	Economic and Monetary Union
FDF	Front Démocratique des francophones
FEB	Fédération des Entreprises de Belgique
FGTB	Fédération Générale du Travail de Belgique
GDP	Gross Domestic Product
GRAPA :	Garantie de revenus aux personnes âgées
INAMI	Institut national d'assurance maladie-invalidité
INASTI	Institut national d'assurances sociales pour travailleurs indépendants
LP	Liberale Partij
MCC	Mouvement des citoyens pour le changement
MR	Mouvement réformateur
NDC	Notional Defined contributions
N-VA	Nieuw-Vlaamse Alliantie
ONEM	Office national de l'emploi
ONP	Office national des pensions

ONSS	Office national de sécurité sociale
Open VLD	Open Vlaamse Liberalen en Democraten
PAYG	Pay-As-You-Go
PL	Parti libéral
PLP	Parti de la liberté et du progrès
PRL	Parti réformateur libéral
PS	Parti Socialiste
PSB	Parti socialiste belge
PSC	Parti social-chrétien
PTB	Parti du travail de Belgique
PVV	Partij voor de vrijheid
PVDA	Partij van de Arbeid
RAD	Respect voor Arbeid en Démocratie
RTBF	Radio-télévision belge de la Communauté française
RW	Rassemblement wallon
SFP	Service fédéral des pensions
SP	Socialistische Partij
SP.a	Socialistische Partij anders
UCM	Union des classes moyennes
UDRT	Union démocratique pour le respect du travail
UNIZO	Unie van Zelfstandige Ondernemers
UWE	Union wallonne des entreprises
VAT	Value-added tax
VB	Blaams Blok
VBO	Verbond van Belgische Ondernemingen
VLD	Vlaamse Liberalen en Democraten
VOKA	Vlaams netwerk van ondernemingen
VRT	Vlaamse Radio-en Televisieomroeporganisatie
VU	Volksunie

## LIST OF TABLES

Table 1.1. Contributory pension schemes, typology.

Table 1.2. Expenditure on social protection benefits, 2018 (% relative to GDP).

Table 2.1. Belgian pension architecture.

Table 2.2. Pensionable age.

Table 2.3. Access conditions to early retirement.

Table 2.4. Survivor's pension age.

Table 2.5. Social contribution rates for self-employed workers.

Table 2.6. Guaranteed minimum pension for a complete career (45 years) in the salaried worker's regime (from 01/03/2020).

Table 2.7. Guaranteed minimum survivor's pension for a complete career (45 years) in the salaried worker's regime (from 01/03/2020).

Table 2.8. Harmonisation coefficient in the regime for self-employed.

Table 2.9. Guaranteed minimum pension for a complete career (45 years) in the self-employed worker's regime.

Table 2.10. Preferable career fractions for certain categories of civil servants.

Table 2.11. Guaranteed minimum retirement pension in civil servant's regime.

Table 2.12. Representation (in number of seats) and ranking of political parties (Nationally and within each language group) in the House of Representatives, 2014 and 2019.

Table 2.13. Belgian employers' associations system.

Table 2.14. Belgian trade union's system.

Table A.1. Position of the various Francophone parties on pension policies, 2014 federal electoral campaign.

Table A.2. Position of the various Flemish parties on pension policies, 2014 federal electoral campaign.

Table A.3. Position of the various Francophone parties on pension policies, 2019 federal electoral campaign.

Table A.4. Position of the various Flemish parties on pension policies, 2019 federal electoral campaign.

Table A.5. Chronology of trade union actions and actions of other pressure groups related to the pension reform program of the Michel government, 2014-2018.



## LIST OF FIGURES

Figure 1.1. Expenditure on social protection benefits, 2018 (% relative to GDP).

Figure 1.2. Pension benefit generosity and working-age population growth in Europe and Central Asia.

Figure 1.3. Dependency ratios. Index: year 2019 = 100.

Figure 1.4. Gap between elderly poverty and poverty in the general population in 12 of the European countries, 1987 and 2004.

Figure 1.5. At-risk-of poverty or social exclusion (AROPE) rate by age group and sex in the EU, 2008-2016.

Figure 1.6. Relative median income of older people, by gender, 2016.

Figure 1.7. Link between pre-retirement earnings and benefit entitlements as reflected in pension system design in selected European Countries.

Figure 2.1. Current composition of the House of Representatives.

Figure 3.1. Positions of the Belgian political parties on the dimensions of regionalism and size of government.

## **LIST OF EQUATIONS**

Equation 1.1. Pension benefit equation in the point-based system proposed by the Pension Reform Commission 2020-2040.

Equation 2.1. Retirement pension formula in wage-earner scheme.

Equation 2.2. Retirement pension formula in self-employed scheme.

Equation 2.3. Retirement pension formula in civil servant's regime.

Equation 2.4. Survivor's pension formula in civil servant's regime.

## INTRODUCTION

Following the modernisation and industrialisation processes, the first public pension programs were introduced in Europe at the end of the 19<sup>th</sup> century. As a matter of fact, by the end of the Second World War, most Western European countries had introduced some systems of old age protection either with the objective of protecting workers with social insurance schemes, or with the objective of preventing poverty in old-age with social assistance schemes. (World Bank 2014) The post-war Golden Age era is then marked by a massive expansion of pension schemes representing the “largest extension in developed capitalist democracies of politically constructed rights”. (Pierson 2001c) These systems have subsequently faced numerous economic, demographic and labour market-related pressures during the ‘post-industrial’ times. Moreover, single-pillar countries relying on large public pay-as-you-go financing models were starting to gradually face up to the maturation of their system. (World Bank 2014) From the 1990s onwards, reforms started to take place in the single-pillar countries. Despite the complexity of reforming such systems, we can observe deep retrenchment parametric reforms being adopted as well as structural ones. The latter has mainly taken the form of a movement towards multi-pillar systems in almost all countries.

The Belgian system, having developed a generous public earnings-related pay-as-you-go system during the Golden Age, has also followed this gradual path of multi-pillarization. It currently has three (even four) pillars. While Belgium initially focused on fiscal consolidation strategies and on pre-funding the costs of demographic ageing in order to keep the system in place, as budget surpluses were not forthcoming, it then had to turn to labour market reforms before finally considering direct reforms of the pension system in recent years. (Bayenet et al. 2019, Vandebroucke 2020) Despite this process of reform and budgetary restrictions that began in the early 1990s, the Belgian pension system faces major financial sustainability problems and a “nuanced” social performance. (*Commission de réforme des pensions 2020-2040*; 2014) Pension expenses represented 10.6% of GDP in 2019. Estimates are 12%, 13.5% and 13.3% for 2025, 2040 and 2070 respectively. The demographic dependency ratio is estimated to increase by 57% and the socio-economic dependency ratio by 33% by 2070 which is considerable. (*Conseil supérieur des finances 2020*) In order to better represent the cost of this, an adjustment by contributions alone would lead to a 20% increase by 2040 when an adjustment by pension benefits alone would lead to a 12% decrease by 2040. (Hindriks and Baurin 2019) The financial sustainability of the system is a major issue and is linked to the

social sustainability of the system. Indeed, a performant pension system must be able to protect current pensioners against the risks of old-age, but also future generations. (*Commission de réforme des pensions 2020-2040*; 2014) In terms of social performance, we observe that Belgium ranks in the European average when it comes to the risk of poverty among older people, while the overall generosity of the pension benefits is rather low. (*Conseil supérieur des finances 2020*, European Commission 2018a) However, these general observations also hide striking inequalities among the different pension regimes that exist in Belgium for civil servants, employees and the self-employed. (*Commission de réforme des pensions 2020-2040*; 2014)

In the face of these substantial issues, the 2020-2040 Pension Reform Commission composed of 12 independent experts from different backgrounds submitted its report in 2014 and advocated for a new “structural and reliable social contract” including the introduction of a points-based pension system. More than six years later, however, we observe that no structural reform of the Belgian pension system has been achieved during the legislature of the Michel government despite a commitment to this end and that the De Croo government’s agreement of October 2020 mainly contains parametric expansionary pension reforms, raising serious doubts about the willingness and ability of the current government to implement far-reaching reforms during the current legislature. Despite the “absolute emergency”, it thus seems difficult to implement structural pension reforms in Belgium. (Devolder and Hindriks 2019) The present thesis aims to provide some answers to the following research question: “How to explain the inability to implement structural reforms in Belgium from 2014 to 2020?”. To this end, we adopt a political science approach by analysing the dynamics surrounding pension reforms. Despite the fact that pension issues are highly technical and extensively analysed by economists, decisions taken in the field of pension reforms are *in fine* always the consequence of agent’s decisions and therefore respond to political dynamics and are not the direct consequence of impersonal macro-economic forces. Hence the contribution of political science if we want to understand the decisions taken in this field.

In order to analyse the politics of pensions for the period 2014-2020, we use a process-tracing approach. This allows us to trace the different sequences of the Belgian political process during this period by distinguishing the stages of electoral campaigns and elections, the stages of government formation and agreement and the policy-making process during the legislature. The influence of different actors is analysed, namely government coalitions, opposition parties, social partners and experts. This qualitative study was carried out mainly through the analysis

of the different electoral programs, the media interventions of the different actors, the available official reports and the history of all the events related to pensions during this period on French-speaking and Dutch-speaking public news websites.

This thesis is articulated around four main chapters. The first chapter introduces our topic by presenting pensions in Europe in a comparative perspective. After an analytical and conceptual framework focusing on the different ways of financing, managing and calculating pensions as well as on the concepts of ‘pillars’ and ‘tiers’, the chapter compares the different current pension systems that co-exist in Europe using main figures. The generosity of the different systems is outlined as well as their capacity to reduce poverty and to maintain income in old-age. We then compare the policy trajectories of pension systems throughout the twentieth century, reviewing the Bismarckian and Beveridgean original models, their massive expansion during the Golden Age followed by times of crisis and reform. The end of the first chapter is then dedicated to the political economic theories of welfare states and pension reforms in times of expansion and retrenchment. Convinced that each theoretical approach in particular can shed light on precise dynamics but cannot enable us to understand a particular situation in all its complexity, we adopt a pluralistic theoretical approach. Institutional theories (political institutions and policy legacies), partisan politics, political competition and interest groups as well as the potential impact of experts and discourses developed in this last part of our first chapter proved to be essential in the development of our different hypotheses.

The second chapter dives into our case study namely Belgium. We first describe the current Belgium pension system and architecture based on three (or even four) pillars as well as the different reforms introduced since the 1900s. We focus in particular on the first pillar and the three existing pension regimes for employees, self-employed and civil servants. The eligibility requirements, funding methods and benefit formula in the three regimes are discussed. The current architecture of the system and its recent reforms allow us to understand the difficulties of implementing structural reforms adopting a historical-institutional approach. The second part of our second chapter focuses on the Belgian consociational institutions, fragmented party system and government formation stage in the decision-making process in order to give more insight on the potential role of partisan politics, political competition, interest groups as well as political institutions may have for our case study.

The third and fourth chapters complete the thesis with our empirical research dedicated to the politics of pensions in Belgium from 2014 to 2020. The third chapter introduces the fourth

chapter by outlining our problem exposure, hypotheses and research methodology whereas the fourth and final chapter provides our results using the different sequences of the Belgian political process identified for the period 2014-2020. During the two federal election campaigns of 2014 and 2019, the electoral programs of all parties allow us to describe the proposals of the different political parties on the subject of pensions and reveal the relevance of the left-right socio-economic cleavage as well as the linguistic divide in the analysis of the positions of the different parties on this subject. Secondly, the analysis of the government formation and agreement stage, in 2014 and 2019-2020, following the elections allows us to study the impact that the composition of the governing coalition may have on the resulting agreement. The types of parties in the coalition and their number as well as their fragmentation along the left-right and linguistic cleavages seem to be relevant dimensions for the types of pension reforms proposed in the government agreement. Finally, for the 2014-2018 legislature phase, a sequential analysis of the different events relating to pensions based on agreements at the Council of ministers, parliamentary debates, social concertation moments, trade union's actions and expert's interventions was carried out and allowed us to identify four explanatory factors related to the failure of the Michel government to implement a structural pension reform based on a point-based pension system. These factors are related to the strategy adopted by the government, the role of the opposition parties, the influence of the trade unions and finally the role of the experts and the report of the 2020-2040 Pension Reform Commission. Discourses and communication used by these different actors also seem to be decisive in their ability to convince and mobilise.

# CHAPTER 1 – PENSIONS IN EUROPE IN A COMPARATIVE PERSPECTIVE

## 1. Introduction

Before discussing the Belgian case in detail in the following chapters, this first chapter situates the Belgian pension system in a comparative perspective. The different systems of old age protection in Europe are presented and particular attention is paid to traditional Bismarckian pension systems.

To do so, the following section of this chapter opens the toolbox with a conceptual framework to present the main dimensions that a pension system can adopt. To this end, the different ways of financing, managing and calculating pensions are reviewed as well as their implications. We also introduce the concepts of pension “pillars” and “tiers”.

The third section compares the different current pension systems that co-exist in Europe using main figures. This allows us to situate the Belgian system in relation to other European countries in terms of expenditure and generosity. Furthermore, we situate the Belgian pension system in relation to the two main functions that a pension system should have according to the European Union, namely poverty prevention and income maintenance in old age.

The fourth section of this first chapter adopts a historical perspective by presenting the comparative policy trajectories of pension systems throughout the 20<sup>th</sup> century. Belgium is one of the countries that originally adopted a Bismarckian model, which developed considerably during the Golden Age before undergoing significant exogenous and endogenous pressures from the end of the 1970s onwards, gradually having to implement successive reforms and develop a second and third pillar in order to take on the structure it has today.

The last part of this chapter is devoted to the different political economic theories relating to the expansion and retrenchment phases of the welfare state and pensions in particular. Convinced that each theoretical approach in particular can shed light on precise dynamics but cannot enable us to understand a particular situation in all its complexity, we adopt a pluralistic approach in this thesis.

This first chapter gives us a better understanding of the dynamics surrounding pension reforms. It allows us to realise that the decisions that are taken in the field of pension reforms are the consequence of agents' decisions and therefore respond to political dynamics and are not

directly the consequence of impersonal macro-economic forces. Hence the contribution of political science if we want to understand the decisions taken in this field, despite the fact that the subject is highly technical and analysed extensively by economists.



## **2. Conceptual and analytical framework**

### ***2.1. Different ways of financing, managing and calculating pensions***

In order to build up a taxonomy of the different pension systems, we identify three relevant dimensions: the financing method, the way resources are managed and finally the way benefits are calculated.<sup>1</sup> (Jessoula 2020)

First of all, two standard methods exist to finance pension systems. Pension systems may be financed by the general budget of the state. In this case, since the state budget is built on taxes, indirectly they finance pensions. Another way to finance pensions is through pension contributions. In this case contributions are collected to finance pensions, specifically. The financing method of a pension system is already a good indicator of the pension-type and tells us more about the population group that is targeted. Social pensions and basic pensions are typically financed through the general budget of the state. Social pensions are social assistance programs. Their aim is to tackle elderly poverty through means-tested flat rate benefits and thus target especially people who did not participate to the labour market or did not reach the contributory requirements to benefit from a social insurance pension. Basic pensions are universalistic pensions and cover all citizens who reached the pensionable age. Their goals are also poverty protection. Pension systems financed through the general budget of the state are thus very redistributive and aim to protect against poverty in old age. Pension systems financed through contributions for their part follow the social insurance principle and are targeted to workers who reached the pensionable age and the contribution requirements. Their main goal, rather than poverty protection is more a protection against the risks of old age. Such systems try to ensure a certain level of income in old age compared to income from work.

Once resources are extracted from the population through general taxation or through pension contributions, they must be managed. When resources are collected through taxes, they are part of the state budget. Policy makers decide how to allocate pensions and direct transfers operate. When resources are collected through contributions, management is more complex and policy makers decide how to manage the collected contributions. One way to operate is to use the collected contribution to finance current pensions. This method is the pay-as-you-go (PAYG) method. With this method intergenerational redistribution operates because current

---

<sup>1</sup> The structure of this part is based Jessoula, M. (2020), *Pension policy and politics* [Powerpoint presentation], in, *SECS-P/03: Comparative Welfare States*, Milan. (University lectures)

contributions finance current pensions. In the other method, the (pre) funded method, resources are not used to finance current pension benefits but they are invested in a pension fund and converted into an annuity at the age of retirement to finance pensions of the previously contributors. In this method, in theory no intergenerational redistribution operates.

Finally, pension benefits may be calculated in different ways. In cases of basic pensions and social pensions, pension benefits are flat rated and thus quite easy to calculate. When pensions are financed through contributions, the calculation of the benefits is more complex. Pension benefits may be earnings-related or contributions-related. In the first method, in order to maintain a certain level of previous income from work, pension benefits are calculated by taking into consideration the last years of work in the pension formula. When benefits are contribution-related, the entire period of contribution is taken into consideration for the calculation of the benefits and not only the last career period where wages are generally higher than at the beginning of the career.

While basic pensions and social pensions form the main tax-financed pension systems, a relevant typology of contribution-financed pension systems can be obtained by crossing methods of financing and benefit calculation like illustrated in table 1.1.

**Table 1.1. Contributory pension schemes, typology**

Resource management			
		Pay as you go	Funding
Benefits	Linked to earnings	Earnings related	Defined benefit
	Linked to contributions	Contributions related or Notional defined contribution	Defined contribution

*Source: Jessoula (2020)*

Earnings-related pension schemes are managed through a direct transfer of resources between the working labour force and the pensioners and benefits are calculated according to the last earnings from work. An important transfer between generations thus operates in these kinds of schemes. Redistribution mechanisms within generations are also often incorporated in the benefit pension formula. Such systems were introduced in numerous countries during the Golden Age in Western Europe. The ultimate goal of such a system is to maintain a certain level of previous earnings from work. During the Golden Age and in times of economic growth,

high employment rate and few pensioners, the system is financially sustainable. However, after the Golden Age, in times of economic recession, low employment rate and increasing old age dependency ratio, the system faces a risk of budget deficit. In order to fulfil the implicit promise of the pension benefits, this type of pension system can hardly be adjusted by lowering the pension benefits. A large number of countries that had adopted this kind of pension system have increased the contribution rate in order to maintain the level of pension benefits. Nevertheless, such parametric reforms are not sustainable in the long term and structural reforms must be put in place in order to tackle the impact of the economic, demographic and labour market challenges as well as the consequences of the maturation of the system after the Golden Age. (Bovenberg 2002)

Defined contribution pension schemes work in the opposite way to the typology presented above. Indeed, benefits are here linked to contributions and the pension system is managed on a funded way (private or public). More precisely, contributions are accumulated in an individual account and then invested on the financial market. At the age of retirement, the accumulated amount is transformed into an annuity by taking the average life expectancy into account. These kinds of systems are not redistributive at all between generations and within generations. The major difference between a defined contribution pension system and earnings related pension schemes is that the risk is here taken by individuals and not the system in case of negative trades on the financial market, increase in life expectancy or high inflation rates because there is no promise on the future level of pensions. Indeed, the adjustment mechanism is here the level of benefits because the contribution level is defined. On the other side, such a system can never default and is by definition financially sustainable. (Bovenberg 2002)

Contribution related or notional defined benefit pension schemes are currently in place in Italy, Sweden and Latvia for example. They combine the way resources are managed in an earning related pension scheme with the benefit calculation principles of a defined contribution pension scheme. Indeed, the pay as you go (PAYG) principle ensures that current pensions are paid by the active labour force. Nevertheless, a virtual individual account ensures on the other side that pensions are paid in accordance with virtual accumulated contributions throughout the career. More precisely, once a person decides to retire, his pension will be paid by the contributions of the current labour force and will be paid according to the accumulation of virtual contributions, life expectancy, age of retirement and a valorisation rate. Contributions are not invested like for defined contribution schemes. The valorisation rate is thus an arbitrary indexation established by the government. Frequent examples are GDP growth and wage

growth. In contrast to an earnings-related pension scheme, a notional defined benefit pension scheme adjusts automatically to external factors like economic, demographic and labour market evolutions. The risk is here carried by individuals and not by the system. In case of negative trends, the level of future pensions is automatically adjusted downwards. This can raise questions of pension adequacy if pensions are too low. (Börsch-Supan 2003)

Finally, defined benefit pension systems also combine elements of earnings-related pension schemes and defined contribution pension schemes but in the opposite way. These kinds of schemes are very rare or even non-existent nowadays but represented the basic model of private institutions before the 1980s. In these kinds of schemes, a specific pension benefit is contracted and promised in exchange of a certain level of contributions defined according to assumptions on returns on investment. The risk here could be for example that average returns are finally lower than in the assumptions. Even like for the earnings-related pension schemes, the typical adjustment would be an increase in contribution rate because a promise has been done on the pension level benefits. In these kinds of schemes, we face intergeneration risk sharing. Indeed, when returns on the financial market are low, contributions increase and a transfer operates from the working population and the firm to the pensioners. When returns are high, the working population benefits from lower contributions. (Bovenberg 2002)

## ***2.2. Pension pillars and tiers***

As mentioned further in this thesis, while in the initial phase the national pension systems pursued unique objectives on a Bismarckian or Beveridgean tradition, following the Second World War and during the expansionary phase of the welfare states, the different systems became more complex by incorporating different objectives in their pension systems while remaining faithful to their original tradition. In 1994, the World Bank advocated for pension systems comprising different objectives organised around three pillars: (i) a first pillar with as objective poverty prevention in old-age via public PAYG schemes with minimum guarantees, (ii) a second pillar in order to maintain a certain level of income from work in old age through funded and/or earnings-related schemes, (iii) a third pillar topping up the first two pillars via personal savings plans for people for whom pillar one and two are not sufficient. (World Bank 1994) Later, the World bank further elaborated its concept of pillars by proposing a conceptual framework for pension system structures based on five pillars: (i) pension benefits without contribution requirements under the form of universal pensions, (ii) contributory pensions under the form of conventional DB systems, basic pensions, point systems or NDC systems,

(iii) mandated defined contribution systems under the form of fully funded DC systems, (iv) and finally a non-financial pillar including family support, social services, home-ownership and other non-financial assets contributing against risks in old age. (World Bank 2008, 2014)

The OECD on its side organises its typology around three “tiers”. Two mandatory tiers with a first tier generating retirement income independently from past earnings levels with as objective poverty prevention in old-age and a second tier (public or private) which is an earnings-related component of the system with as objective a certain level of income maintenance from previous earnings from work. The third tier comprises voluntary personal and/or employer’s provided provisions in order to “topping-up” the first two tiers.

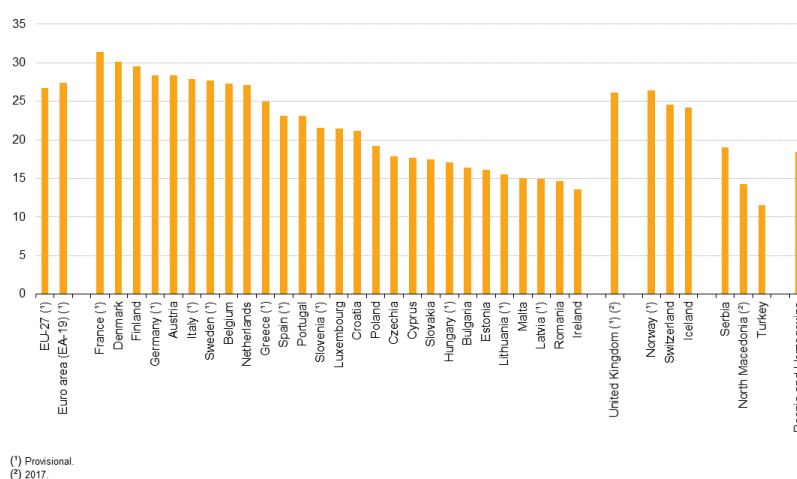
We will use the terms of “pillars” and “tiers” to describe pension systems. Let us clarify their use by using Immergut’s and Anderson’s clever interpretation of these terms. The term “pillar” indicates whether the pension program is situated in the public sector (first pillar), the occupational sector (second pillar) or the individual private sector (third pillar) and therefore refers to the pension provider. Besides the pension provider, pension systems cover different functions. This refers to the three different “tiers”: a guaranteed minimum to all old age persons in need (first tier) via a means test or a basic pension, status maintenance (second tier) with pensions proportionate to the paid contribution, finally the third tier is a “topping-up” of pensions benefits typically through returns on investments or personal savings. (Immergut and Anderson 2007) The second section of chapter 2 describes the Belgian pension system by using this classification.

### 3. Pensions in Europe: main figures

#### 3.1. Generosity of pension systems: five clusters of countries

Advanced industrial countries spend a lot on social security. Figure 1.1 reveals that European Union (EU-27) member states have spent on average 26,7% of their gross domestic product (GDP) on social protection benefits in 2018. However, this percentage varies greatly from country to country and while France spent 31.4% of its GDP on social security in 2018, Ireland spent only 13.6%. Belgium ranks eighth with 27,3% of its GDP devoted to social protection. (Eurostat website)

Figure 1.1. Expenditure on social protection benefits, 2018 (% relative to GDP)



Source: Eurostat (online data code : spr\_exp\_sum)

When considering the different functions of social protection (table 1.2) one can see that expenses for the old age and survivor's functions are by far the highest in all European Union (EU-27) countries except Ireland. Then come the following functions in decreasing order in terms of public expenditures: sickness and healthcare, family and children, disability, unemployment, housing and social exclusion. 46,4% of total social protection benefits expenditures was spent on old-age and survivor's pensions in 2018 on average in EU countries. Nine countries spent more than 50% of their social spending on pensions, with only three countries spending less than 40%. Belgium, for its part, is close to the European average by devoting 46,7% to pensions.<sup>2</sup> (Eurostat 2020)

<sup>2</sup> 2018 data are used here from Eurostat in order to have comparative data. More recent data are available for Belgium by the Belgian study committee on ageing established in July 2020. Pension expenses represented 10,6% of GDP in 2019. Estimations are 12%, 13,5% and 13,3% for 2025, 2040 and 2070 respectively in the reference scenario. (Conseil supérieur des finances 2020)

Table 1.2. Expenditure on social protection benefits, 2018 (% , relative to GDP)

	Old age and survivors		Sickness/ health care		Disability		Family/ children		Unemployment		Housing and social exclusion	
	(% of social protection benefits)	(%, relative to GDP)	(% of social protection benefits)	(%, relative to GDP)	(% of social protection benefits)	(%, relative to GDP)	(% of social protection benefits)	(%, relative to GDP)	(% of social protection benefits)	(%, relative to GDP)	(% of social protection benefits)	(%, relative to GDP)
EU-27	46.4	12.4	29.3	7.8	7.6	2.0	8.3	2.2	4.7	1.2	3.7	1.0
Euro area (EA-19)	46.3	12.7	29.7	8.2	7.4	2.0	7.9	2.2	4.9	1.4	3.7	1.0
Belgium	46.7	12.8	27.0	7.4	9.0	2.4	7.5	2.0	6.5	1.8	3.5	1.0
Bulgaria	48.3	7.9	29.6	4.9	7.3	1.2	10.4	1.7	3.1	0.5	1.3	0.2
Czechia	46.7	8.4	33.4	6.0	6.2	1.1	9.2	1.7	2.5	0.4	2.0	0.4
Denmark	40.6	12.2	21.7	6.5	15.0	4.5	11.2	3.4	4.2	1.3	7.3	2.2
Germany	38.4	10.9	35.4	10.0	8.7	2.5	11.5	3.3	3.2	0.9	2.8	0.8
Estonia	40.6	6.5	29.9	4.8	11.4	1.8	14.4	2.3	2.9	0.5	0.8	0.1
Ireland	34.7	4.7	38.7	5.3	5.7	0.8	8.6	1.2	7.6	1.0	4.8	0.7
Greece	64.1	16.0	19.4	4.9	4.1	1.0	6.6	1.7	3.8	0.9	2.0	0.5
Spain	52.1	12.0	26.7	6.2	7.0	1.6	5.5	1.3	7.2	1.7	1.5	0.3
France	45.8	14.4	28.7	9.0	6.5	2.0	7.6	2.4	6.0	1.9	5.5	1.7
Croatia	42.5	9.0	33.6	7.1	10.3	2.2	9.0	1.9	2.9	0.6	1.7	0.4
Italy	58.5	16.3	23.0	6.4	5.7	1.6	4.1	1.1	5.5	1.5	3.2	0.9
Cyprus	55.4	9.8	19.2	3.4	4.6	0.8	6.7	1.2	5.5	1.0	8.6	1.5
Latvia	47.6	7.1	27.4	4.1	8.7	1.3	10.8	1.6	4.4	0.7	1.1	0.2
Lithuania	43.6	6.7	30.4	4.7	9.0	1.4	10.3	1.6	4.5	0.7	2.2	0.3
Luxembourg	39.5	8.5	25.3	5.4	10.4	2.2	15.4	3.3	5.5	1.2	4.0	0.9
Hungary	49.7	8.5	28.1	4.8	5.6	1.0	11.8	2.0	1.7	0.3	3.1	0.5
Malta	51.9	7.8	34.7	5.2	3.6	0.5	5.6	0.8	2.2	0.3	2.0	0.3
Netherlands	41.8	11.3	34.4	9.3	9.2	2.5	4.2	1.1	3.5	1.0	6.8	1.8
Austria	50.1	14.2	26.2	7.4	6.5	1.8	9.5	2.7	5.6	1.6	2.2	0.6
Poland	56.2	10.8	22.0	4.2	6.8	1.3	13.0	2.5	1.2	0.2	0.7	0.1
Portugal	57.8	13.4	26.2	6.0	7.0	1.6	5.1	1.2	3.0	0.7	1.0	0.2
Romania	53.4	7.9	28.9	4.3	6.3	0.9	10.2	1.5	0.4	0.1	0.8	0.1
Slovenia	47.5	10.3	33.8	7.3	4.7	1.0	8.4	1.8	2.3	0.5	3.4	0.7
Slovakia	45.6	8.0	32.8	5.7	8.5	1.5	8.8	1.5	2.8	0.5	1.5	0.3
Finland	45.8	13.5	22.6	6.7	9.6	2.8	10.0	2.9	6.2	1.8	5.9	1.7
Sweden	44.9	12.5	27.0	7.5	10.0	2.8	10.6	2.9	3.2	0.9	4.4	1.2
United Kingdom <sup>(1)</sup>	43.4	11.3	32.6	8.5	6.7	1.7	9.4	2.5	1.3	0.3	6.7	1.7
Iceland	31.4	7.6	36.2	8.8	15.8	3.8	10.1	2.5	2.3	0.5	4.3	1.0
Norway	38.4	10.1	28.4	7.5	16.5	4.3	11.7	3.1	2.0	0.5	3.0	0.8
Switzerland	47.8	11.8	31.5	7.8	8.1	2.0	5.9	1.5	3.3	0.8	3.5	0.9
North Macedonia <sup>(1)</sup>	52.1	7.4	29.5	4.2	10.0	1.4	6.3	0.9	0.8	0.1	1.4	0.2
Serbia	54.9	10.5	27.0	5.2	5.5	1.1	6.5	1.2	3.0	0.6	3.1	0.6
Turkey	61.1	7.1	27.9	3.2	3.4	0.4	3.9	0.5	2.4	0.3	1.4	0.2
Bosnia and Herzegovina	50.9	9.4	29.3	5.4	11.5	2.1	4.5	0.8	2.6	0.5	1.3	0.2

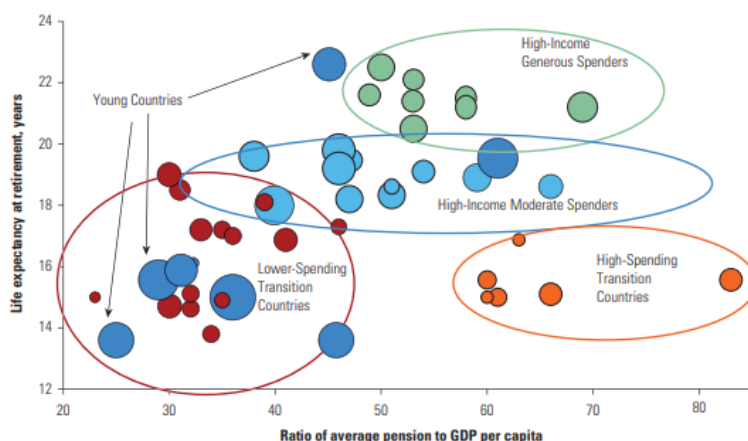
(<sup>1</sup>) 2017.

Source: Eurostat (online data code : spr\_exp\_sum)

In 2014, the World Bank highlighted five groups of countries with regard to the generosity and sustainability of their pension systems based on three dimensions: (i) “pension benefit generosity”, (ii) “average expected years in retirement” and (iii) the “expected growth of working-age population over the next four years”. (Figure 1.2) The first two dimensions are important determinants of the proportion of GDP spent on pension programs and are presented on the horizontal axis and vertical axis respectively. The third dimension is illustrated by the size of the bubbles: the greater the bubbles, the more the working-age population is expected to grow and vice versa. Belgium is included in the “High-Income Generous Spenders” group of countries characterised by long average expected years in retirement, generous pension benefits<sup>3</sup> and a contracting working age population. The sustainability of the generous pension systems of this group of countries is therefore to be questioned in light of demographic forecasts. (World Bank 2014)

<sup>3</sup> Nevertheless, as we will see later, generosity in terms of pension benefits does not characterise the legal Belgian pension system, especially for the self-employed, salaried workers and contractual civil servants.

Figure 1.2. Pension benefit generosity and working-age population growth in Europe and Central Asia



Source: World Bank (2014, p. 9)

The World Bank (2014) measures the pension benefit generosity dimension as the ratio of average pension to GDP per capita. In the 2018 Pension Adequacy Report of the European Commission (2018) we can read that in 2015, this ratio was more than 65% for Belgium and is ranked 10<sup>th</sup> in the EU-28 countries.<sup>4</sup>

The 2017 Economic Policy Committee's Ageing Working Group reported retirement durations for men and women in Belgium of 20,8 and 24,4 years respectively in 2017 and are estimated to decrease following the introduction of the postponement of the legal retirement age in 2025 (66 years) and 2030 (67 years) influencing positively the contributory periods before increasing again and reaching 24,3 years and 27,5 years respectively for men and women in 2070. (Bureau fédéral du plan 2017)

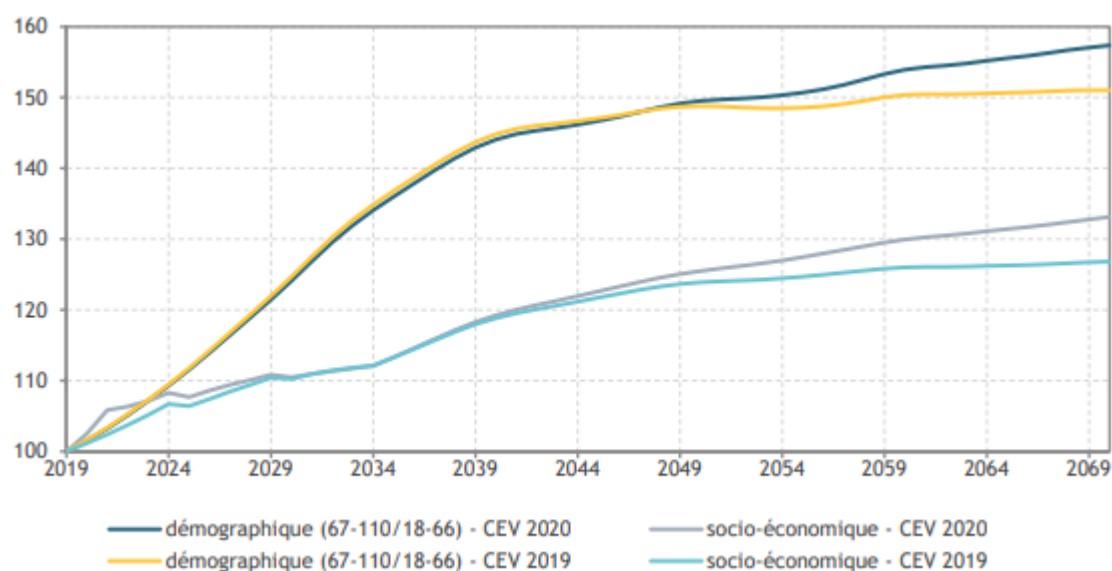
In order to illustrate the growth of the working age population of Belgium in the following years, the recent report established by the study committee on ageing from July 2020 taking the COVID-19 crisis into consideration in its hypothesis provides the following demographic dependency ratio and socio-economic dependency ratio for Belgium.<sup>5</sup> (Figure 1.3)

<sup>4</sup> In its five cluster's typology, the World Bank considers pension benefits as generous when benefits are around 50% of GDP per capita or higher. (World Bank 2014)

<sup>5</sup> For detailed data on the latest Belgium demographic projections, see the July 2020 study committee on ageing report, Table 4. (Conseil supérieur des finances 2020)



Figure 1.3. Dependency ratios. Index: year 2019 = 100



Source: *Conseil supérieur des finances* (2020, p. 34).

We can see that the demographic dependency ratio is estimated to increase by 57% and the socio-economic dependency ratio by 33% which is considerable.<sup>6</sup> (*Conseil supérieur des finances* 2020)

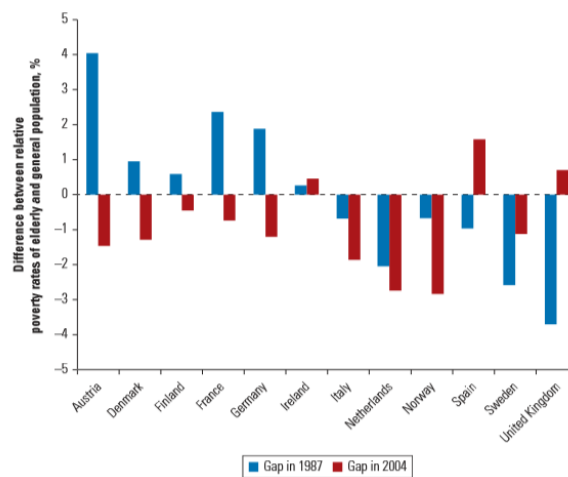
### 3.2. *The capacity of pension systems in reducing poverty and maintaining income in old age*

With its 15<sup>th</sup> principle in the third chapter on social protection and inclusion, the European pillar of social rights emphasizes the broad vision of the European Union on social protection and inclusion: “Workers and the self-employed in retirement have the right to a pension commensurate to their contributions and ensuring an adequate income. Women and men shall have equal opportunities to acquire pension rights. Everyone in old age has the right to resources that ensure living in dignity.” (European Commission 2017) Two main objectives thus underpin old age pension systems in developed countries in Europe. First of all, pension programs are a key factor in reducing poverty among older people knowing that pensions are the main source of income among the elderly. Other sources of income for the elderly are income from work, investments income, survivor’s pensions and private pensions. (European Commission 2018a). Main contributors of this objective in a pension system are mechanisms which introduce redistribution in the system such as flat-rate benefits, minimum pension rights

<sup>6</sup> The differences in dependency ratios between the 2019 and 2020 CEV reports are linked to a modification in the fertility hypothesis influencing the demographic prospects and not to the COVID-19 crisis. (*Conseil supérieur des finances* 2020)

and income safety nets for the elderly. (World Bank 2014) Since the introduction of the first pension systems in the beginning of the twentieth century, this goal has largely been achieved in most of Western European countries if we compare indicators of relative poverty of people over 65 with the rest of the population. As shown in figure 1.4, in 1987 most of these countries reported an average relative poverty gap between the elderly and the rest of the population close to zero. This ratio even tended to be negative for a lot of countries by 2004. (LIS 2013)

Figure 1.4. Gap between elderly poverty and poverty in the general population in 12 of the European countries, 1987 and 2004



Source: World Bank (2014, p. 29) on LIS data

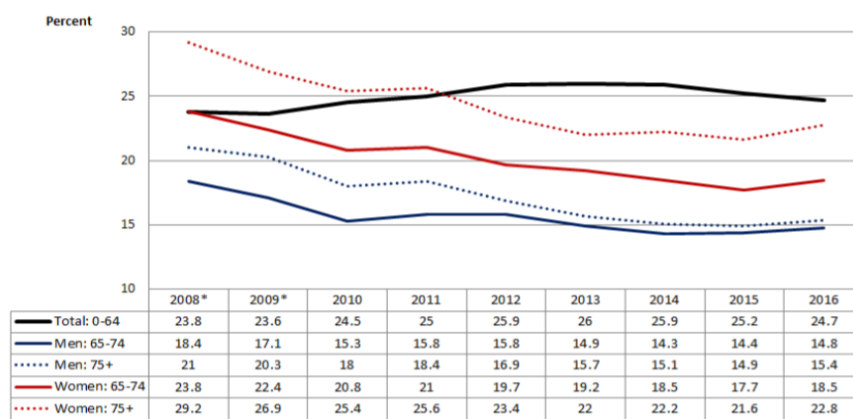
The 2018 pension adequacy report confirms this trend of downward poverty and social exclusion for elderly people. (European Commission 2018a) Indeed, as indicated in figure 1.5, over the last years the old age-poverty and social exclusion indicator (AROPE)<sup>7</sup> has been decreasing to reach 18,2% in 2016. The ratio tends to be lower than the AROPE rate of persons under 65 of age. At the European level, older people are less at risk of monetary poverty than working age people. Belgium follows the same trend. From 2005 to 2014, the at-risk-of-poverty rate (AROP)<sup>8</sup> for people aged 65 and over decreased significantly from 23,2% to 15,2%. After 2014 the rate remained stable at the same level as the rate for the rest of the population. In 2017, last data available from the EU-SILC 2018 data, 16,6% of people over 65

<sup>7</sup> “At risk of poverty or social exclusion, abbreviated as AROPE, corresponds to the sum of persons who are either at risk of poverty, or severely materially deprived or living in a household with a very low work intensity. Persons are only counted once even if they are present in several sub-indicators. The AROPE rate, the share of the total population which is at risk of poverty or social exclusion, is the headline indicator to monitor the EU 2020 Strategy poverty target.” (Eurostat 2020)

<sup>8</sup> “The at-risk-of-poverty rate is the share of people with an equivalised disposable income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60 % of the national median equivalised disposable income after social transfers.” (Eurostat 2020)

remained at risk of poverty according to the indicator compared to 16,4% for the rest of the population. (Eurostat website) Nevertheless, the AROPE rate does not include disposable income and home ownership. Knowing those sources of income are particularly present in Belgium among the older population, these statistical results must be mitigated in their interpretation. Including home ownership in the indicator, the risk of poverty among the elderly would be substantially lower than the rest of the population (9,8% and 16,3% respectively). (*Conseil supérieur des finances* 2020)

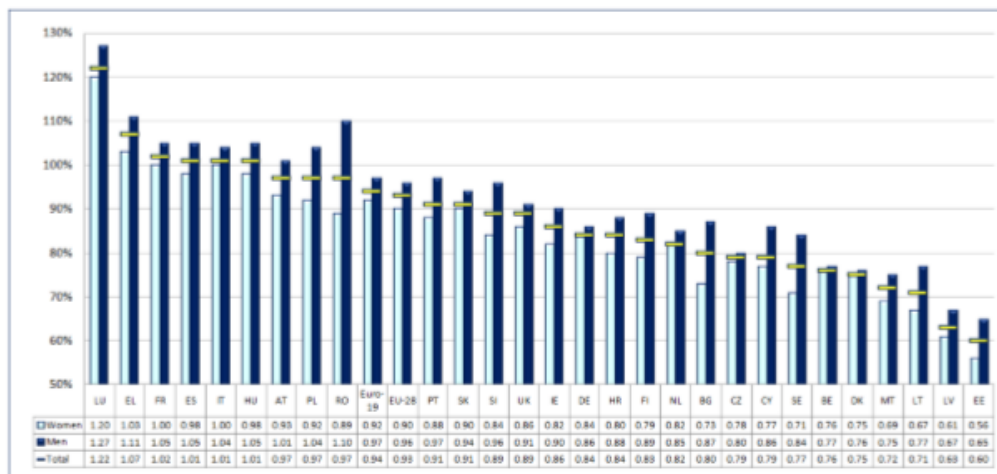
Figure 1.5. At-risk-of poverty or social exclusion (AROPE) rate by age group and sex in the EU, 2008-2016



Source: European Commission (2018a, p. 28) on Eurostat data

In addition to the objective of reducing poverty among the elderly, a pension system also has the objective of income maintenance/replacement. Measures aimed at maintaining a certain level of income in line with working life are mainly targeted at middle- and high-income populations, in contrast to the redistribution mechanisms present in pension systems that target more precarious populations. Pension systems in which benefits are calculated in proportion to the last earnings of working life mainly contribute to this second objective. (World Bank 2014) As indicated in figure 1.6, the 2018 pension adequacy report of the European Union reports a comparison of the median income of older people with the rest of the population based on Eurostat data. Across the 28 European Union member states, the median disposable income of those aged 65 and above was 7 percent lower than for people aged below 65. For Belgium, the median disposable income of those aged above 65 was in 2016 76% of the median disposable income of the younger population group.

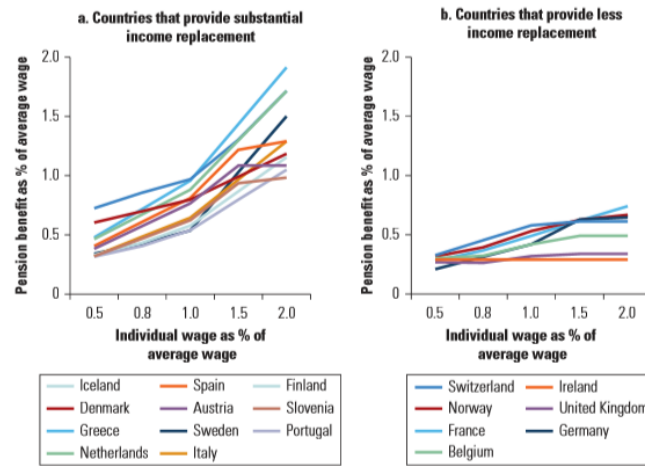
Figure 1.6. Relative median income of older people, by gender, 2016



Source: European Commission (2018a, p. 36) on Eurostat data

The OECD established models capable of analysing the emphasis placed on redistribution and/or income maintenance by calculating the correlation between expected benefit entitlements as a percentage of economy-wide average wage and pre-retirement earnings relative to average wage. Figure 1.7 illustrates this correlation. The steeper the line, the higher the emphasis on income replacement. The flatter the line, the bigger the emphasis on redistribution. The public Belgian pension system provides less income maintenance but high redistribution. This can be explained by important mechanisms of redistribution in the Belgian pension model. Recent reforms have more focused on minimum pensions, minimum calculation basis and social assistance than on measures targeting replacement rates for higher income population groups. Combining contributions proportional to earnings but uncapped with benefits also calculated on an earnings-related basis but capped, also highly contributes to the redistribution character of the Belgian public pension system. (European Commission 2015).

Figure 1.7. Link between pre-retirement earnings and benefit entitlements as reflected in pension system design in selected European Countries



Source : World Bank (2014, p. 30) on data data from the OECD Pension Modelling Team, using methodology from the OECD series Pension at a Glance

## **4. Comparative policy trajectories of pension systems throughout the 20<sup>th</sup> century**

This section presents the comparative policy trajectories of pension systems in Europe during the 20<sup>th</sup> century, concentrating especially on Bismarckian models of protection in old age. The scientific literature generally agrees on different phases: (1) its genesis and consolidation in 1880 - 1945, (ii) its massive expansion in 1945-1975, (iii) the beginning of its structural crisis in 1975-1990 followed by (iv) reform pressures from 1990 to the present day.

### ***4.1. 1880 – 1945: The Bismarckian and Beveridgean original models and their consolidation***

Before the modernisation process and industrialisation, no formal protection against risks of old age was guaranteed by the welfare state. The welfare state and associated social protection are thus relatively new and date back from the late nineteenth century. In rural times, the social environment ensured powerful solidarity mechanisms and risks of old age were less present. Typical extended families in which different generations coexisted, small local communities and churches ensured inter- and intra- family welfare provisions. More important, old age as a distinct phase of life did not exist and agricultural workers continued working in old age at a lower pace and with family protection. With the development of industrialisation and associated urbanisation, social risks emerged. Aside from risks of injuries, sickness, unemployment, risks of old age became more and more present. Indeed, with industrialisation, workers left their local agricultural communities for industrial works with few family or social ties. Powerful solidarity mechanisms that ensured welfare in old age could no longer operate. Moreover, industrialisation induced rapid changes in technology with which older persons find it more difficult to adapt, making them less productive for employers. To face those new risks, small occupational saving plans were put in place. Nevertheless, those plans were built up on a voluntary basis implying low participation rate mainly from the risky people and low resource accumulation coming mainly from poor workers. (Committee on Economic Security 1937)

In order to address those social risks the state had to intervene and the first public pension programs were introduced in European industrialising countries. At its origins, two main models prevailed: the Bismarckian model and the Beveridgean model.

Otto von Bismarck introduced the first public pension program in 1889 in Germany following the social insurance logic targeted to poor industrial workers to prevent them against poverty

in old age. The main characteristics of Bismarckian pension models are the following. They are targeted to workers who pay contributions and aim to ensure income maintenance in old age. They are financed through contributions and benefits are earnings-related. This kind of programs developed in other Continental and Southern Europe at the beginning of the twentieth century. Germany, Austria, France, Netherlands, Luxembourg, Italy, Spain, Belgium, Hungary and Czech Republic have a typical Bismarckian tradition. (Palier 2006) Nevertheless, it is important to note that at its origins Bismarckian pension programs were not as generous and widespread as they would be during the Golden Age. Indeed, they did not cover all the labour force and were targeted to poor industrial workers at risk of poverty only, benefits were limited and only possible in case of advanced age and incapacity of work. We could say that at their beginnings, Bismarckian pension systems pursued a goal of status maintenance in old age rather than income maintenance. Moreover, benefits were contributions-related rather than earnings-related. In Germany for example, at its origins the system only included poor workers when they reached the age of seventy if they had a work incapacity higher than two-third of a complete incapacity and benefits amounted only eighteen percent of the average wage. (Verbon 1988)

In 1891, the first social assistance pension program was introduced in Denmark that will later be categorised as the Beveridgean model in 1942 following the Beveridgean report. Northern and Anglo-Saxon European countries like Sweden, Norway, Finland, Iceland, Ireland and the United Kingdom also adopted a Beveridgean tradition later during the first half of the twentieth century. Beveridgean pension models follow a social assistance/universalistic principle. They are targeted to all citizens and not only workers like Bismarckian countries and aim to prevent from poverty in old age rather than maintaining income. Moreover, benefits are flat-rate and financed through the general budget of the state. Even like Bismarckian pension models at their origins, Beveridgean pension models were much more modest at their beginnings as compared to what they would be during the Golden Age. Indeed, coverage was rather selective than universal and eligibility was determined on a means-test rather than on the citizenship of people. Programs were thus targeted to poor citizens rather than to the entire population in the beginning and a social assistance approach was adopted rather than a universalistic approach following the Beveridge report. (Witherside 2014)

By the end of the Second World War, most of Western European countries had introduced some systems of old age protection either with the objective of protecting workers with social insurance schemes (Bismarckian welfare model), or with the objective of protecting the poor

(Beveridgean welfare model). Nevertheless, by 1945, some commonalities existed between the freshly adopted national pension systems. By that time, mainly all systems were entirely public and private institutions did not play in providing social insurance in old age. Secondly, coverage was still very limited. In the Bismarckian models, almost only industrial workers were covered and agricultural workers or white collar workers were not yet included in the systems. Concerning Beveridgean models, they were not yet universalistic and only targeted the very poor. Finally, schemes were also not generous in the sense that pension benefits were low, pensionable age high and coverage low. (World Bank 2014, Jessoula 2020)

#### **4.2. 1945 – 1975: Massive expansion of pensions**

The Golden Age era, marked by a flourishing economy, a young and growing population and full employment, allowed the expansion of the welfare state in general and a massive expansion of old age protection schemes in particular, in all Western European countries, both for the Beveridgean and Bismarckian original models. (Myles and Pierson 2001) Indeed, when these three conditions are met, a lot of resources are available in the pension system for little expenditure. Moreover, for a typical Bismarckian system with contribution-based financing, the system is characterised by a particularly favourable condition: its initial immaturity. Indeed, at its beginnings this mode of financing automatically creates large reserves of contributions and only little expenditure. Since benefits are linked to contributions, at the beginning few pensioners were eligible. In fact, it is only once all living pensioners have a pension calculated on the basis of a full career of contributions that the system is considered mature, i.e. after 60 to 70 years. Moreover, this mechanism means that each time new occupational categories are added to the system, the system is again immature and generates more resources compared to expenditures. (World Bank 2014)

These particularly favourable conditions allowed the original Bismarckian and Beveridgean models, which were still very limited before 1945, to develop considerably. Indeed, the period 1945-1975 is characterised for all Western European pension systems by increasing generosity (through increasing pension benefits, as well as more favourable access conditions), coverage expansion, strengthening anti-poverty floors and new modes of financing and management of resources. (World Bank 2014, Jessoula 2020)

Nevertheless, these developments have been done with respect to existing policy configurations and towards the end of the Golden Age era, the academics identified a new



classification between single-pillar systems and multi-pillar systems. (Myles and Pierson 2001, Jessoula 2020)

The traditional Bismarckian models developed “from limited insurance to generous savings schemes” and while they were primarily targeted industrial workers, they were extended to the majority of employees. (World Bank 2014, p. 17) In addition to its initial income maintenance function, old age poverty protection schemes were developed for workers with incomplete careers or insufficient contributions to build up a reasonable pension. The countries that had originally adopted a Bismarckian model therefore continued to develop their pensions considerably during the Golden Age to constitute single-pillar systems consisting of large public PAYG, earnings-related schemes as well as social pensions. (Myles and Pierson 2001, World Bank 2014)

Countries adopting traditional Beveridgean pension models also further developed. From social assistance schemes targeted to the very poor, benefits and coverage increased to build up universalistic basic pensions. These countries also gradually developed supplementary schemes to ensure not only basic security for everyone but also income maintenance for retirees with previous medium and higher wages. In this respect, academics distinguish two categories of countries: on the one hand, Finland, Norway and Sweden that have developed such schemes before the mid-70’s, relying on public PAYG, earnings related schemes, and on the other hand “latecomers” like Denmark, Ireland, the Netherlands, the United Kingdom and Switzerland that have really developed such schemes after the mid-70’s, relying mainly on private and pre-funded schemes. The first group of countries therefore developed single-pillar systems whereas the second group of countries developed multi-pillar systems by the end of the Golden Age. (Myles and Pierson 2001, World Bank 2014)

As Belgium is one of the countries that adopted an original Bismarckian model and developed a generous single pillar system during the Golden Age, the following two sub-sections focus on these countries in particular, by presenting successively the challenges that PAYG financing schemes started to undergo in the aftermath of the Golden Age, and the reforms that were implemented from the end of the 20<sup>th</sup> century.

### **4.3. 1975 – 1990: *The pension crisis***

Paul Pierson and other authors identified several common exogenous pressures on the welfare state and pension programs in the ‘post-industrial’ and post Golden-Age era. Let us consider three of them: (i) economic pressures, (ii) labour market pressures and (iii) demographic

pressures. The slowdown in economic growth following the transfer of the labour market from the manufacturing sector to the service sector and the lower productivity in the service sector as compared to the manufacturing sector had a double impact on the welfare state. First, lower economic growth generates lower funding collected by taxes or contributions, given the decline in wages. Moreover, low economic growth and the transfer from the manufacturing sector to the service sector creates mass unemployment on the labour market and thus high social expenditure expenses. (Pierson 1996, 2001b, Huber and Stephens 2001, Iversen 2001) The demographic transformation with the ageing of the population in developed countries is also always pointed as an important pressure on the welfare states and pension systems. People tend to live longer and the fertility rate decreases at the same time, modifying the age structure of the population from a “pyramid” to a “column” and progressively to an “inverted pyramid” in some countries. (World Bank 2014)

Moreover, single-pillar countries in particular began to face endogenous challenges as well. Indeed, those countries relying on a public PAYG financing model have gradually begun to cope with the maturation of the system for some occupational groups, increasingly questioning the financial balance of the system between its revenues and expenditures. In addition, the implementation of earnings-related pension benefits linking benefits less and less to contributions during the Golden Age or the softening of access conditions to pensions also contributed to considerably increasing the costs of the system. (Myles and Pierson 2001, World Bank 2014)

The first reactions to these exogenous and endogenous pressures in the single-pillar countries were mainly to increase the coverage of the system and then to increase the contributions. As we have already seen, increasing coverage in such a system renders the system immature and thus increases the share of income over expenditure in the system in the short term. As the whole population began to be covered by the system, however, these countries had to turn to other solutions to keep the system sustainable. Increasing contributions proved to be the most common solution in the first instance in order not to have to reduce pension benefits. However, countries soon realised that increasing contributions also impacts on the economy and therefore on revenues by reducing the competitiveness of the market. It also leads to the expansion of the informal sector. We can see that from the 1990s onwards, these rates have generally stabilised. (World Bank 2014)

#### *4.4. The end of the 20<sup>th</sup> century: time for reforms*

From 1990s onwards, reforms started to take place in the single-pillar countries. Despite the complexity of reforming such systems (see the subsection on pension reform theories in retrenchment phase in the next section), we can observe deep retrenchment parametric reforms being adopted as well as structural reforms mainly by the presence of multi-pillar systems in almost all countries today. While in some countries this multi-pillarisation has been done by anticipating and pre-funding as in Sweden, other countries such as Germany have used tax incentives to encourage workers to take out a supplementary pension.

The Belgian system, of Bismarckian origin and having developed a generous public earnings-related PAYG system during the Golden Age, has also followed this path of multi-pillarisation and today has three (even four) pillars. Moreover, while Belgium initially focused on fiscal consolidation strategies and on pre-funding the costs of demographic ageing in order to keep the system in place, as budget surpluses were not forthcoming, it then had to turn to labour market reforms before finally considering direct reforms of the pension system in recent years. (Bayenet et al. 2019, Vandenbroucke 2020)

This section having presented the comparative policy trajectories of pension systems in Western Europe during the 20<sup>th</sup> century, the next section presents a literature review of the different political economic theories of pension reforms.

## **5. Political economic theories of welfare states and pension reforms**

After having presented the different pension systems in Europe and their developments throughout the 20<sup>th</sup> century, this section presents a literature review of the political economic theories of the welfare states and pension reforms. The theories developed in the first subsection (5.1.) are related to the genesis, consolidation and expansion phases whereas the second subsection (5.2.) gathers theories for the period after the Golden Age era.

### **5.1. ‘Old’ political economic theories of pension reforms<sup>9</sup>**

#### **5.1.1. Structural or functionalist theories**

The first welfare state theories studied the welfare state as a result of new needs that emerged at a certain level of industrialisation and modernisation. Indeed, structural functionalist scholars such as Wilensky, Kerr et al., Flora and Alber analyse the society as interconnected institutions which exist because they perform specific functions. A society is thus understood as a system where every unit is linked to each other. A change in one unit produces changes in other units and the whole system to restore an equilibrium. The welfare state development in industrialised countries is the consequence of economic growth allowed by industrialisation and its demographic and bureaucratic correlates. Structural functionalist theories are popular in the genesis and development phases of the welfare state and understand its emergence and development as the result of macro-economic pressures and impersonal forces.

Kerr et al. (1960) understand industrialisation as “the actual course of transition from preceding agricultural or commercial society towards the industrial society” (p. 14). The more industrialisation evolves, the more family ties tend to be broken and the more the need for employer’s and state’s responsibilities in providing protection against social risks such as old age, unemployment or sickness for industrial workers.

Flora and Alber (1981) rather use the concept of “modernisation”. This term is vague but quite useful in pointing out the “multidimensionality of societal development” (p. 38). Indeed, Flora (1986) explains the emergence of the welfare states with the levels of industrialisation, democratisation and the new needs and problems associated with industrial workers. However,

---

<sup>9</sup> The structure of this part mainly is based on Cousin’s literature review of the welfare state theories. For more details please see Cousins, M. (2005), *Chapter 2: Welfare State Theories*, in *European Welfare States: Comparative Perspectives*, London, SAGE Publications Ltd.

even if Flora analyses the emergence of the welfare state with the concept of modernisation, he also recognizes the different paths countries have taken in providing welfare and points out two relevant dimensions: the penetration of the state in social protection institutions and the integration of class differentiations in the institutions. In this view, a homogeneous working class may for example encourage a greater and more uniform system of income maintenance in old age or in other welfare benefits. The role of social class is discussed in more details in subsection 5.1.3. of this section.

In their literature review of the theoretical foundations underlying welfare state developments, Myles and Quadagno (2002) contrast the relevance of industrialisation and modernisation in explaining welfare state developments. While the literature recognises that industrialisation and its economic growth and population ageing correlates were a suitable environment for the general development of welfare states, stronger structural and functionalist theories making the hypothesis that the welfare state is the result of large macro-pressures and impersonal forces is much more questioned. Industrialisation was thus a pre-requisite for the emergence and development of social protection provided by the state and their aim was effectively to provide a response to risks and needs emerging following a change in economic organisation. Nevertheless, if we want to understand the content of a reform or the differences in the different welfare state, we need to look at the results of agent decisions rather than impersonal macro-economic forces.

### **5.1.2. Institutionalism**

Orloff (1993), Amenta (1998) and Skocpol (1985, 1992) are among the references for the institutional approach to the development of the welfare state even if institutional approaches are more prominent in times of welfare state retrenchment and restructuring. In contrast to the neo-marxist approach, institutional theories are state-centred. The state is not the result of the demands or interests of classes or social groups. Institutional theories thus have a Tocquevillian view of the states that are understood as “configurations of organisation and action that influence the meanings and methods of politics for all groups and classes in society”. (Skocpol 1985, p. 28)

In her study on the early development of the American welfare state in 1992, Skocpol adopts an institutional approach by pointing out not only the relevance of the configurations of governments but also the structure of the political party system and the organisation of the politically active groups. (Skocpol 1992)

Immergut (1190, 1192a, 1992b) also took a broad institutional approach in her comparative study of the development of healthcare systems and points out the importance of formal and informal institutions that influence the outcomes of the different programs. Institutions form the “rules of the game” in the ability of different interest groups to influence policy outcomes.

Huber, Ragin and Stephens (1993) like other studies with and institutional imprint concluded that “constitutional structures” had an impact on the welfare state and pension expenditures in their phases of development and expansion. Some structures such as federalism constitute barriers and hampered the development of the welfare state.

Finally, Huber and Stephens (2001) also argued that different political structures facilitated or hampered the development of different welfare states in their comparative analysis. They also pointed out their relevance in times of welfare state retrenchment and restructuring. Institutional approaches in the analysis of welfare states were present in the development and expansion phase but were much more popular in the retrenchment phases. (see next section)

### ***5.1.3. Power resource theory and social democracy<sup>10</sup>***

The power resource theory focusses on “democratic class struggles” and the relevance of left parties and trade unions power to explain different levels of welfare state expansion and welfare state key features and therefore at the same time the weight and different structures of pension systems. In this approach, the three key actors of capitalistic democratic societies which are the employers (capital), trade unions (labour) and the government (state) are involved in a bargaining process around key political decisions such as redistributive policies or pension benefit debates. The political composition and the relative distribution of power between these three actors are essential for the final decision and for the structure and generosity of the welfare state and pension system. Strong, uniformed and organised industrial labour forces in trade unions and social-democratic parliamentary majorities may for example encourage welfare state expansion and more generous and redistributive pensions schemes adopting a social security approach. (Esping Andersen 1990, Hicks 1999, Huber and Stephens 2001, Korpi 1980, 1983, 1989, Palme 1990, Stephens 1979)

Even if studies based on the power resource theory emphasised the relevance of a strong working class and social-democratic parties in the expansion of the welfare state and pension

---

<sup>10</sup> For a broader overview of the power resource theory see also O’Connor, J. S. and Olson, G. (eds.) (1998), *Power Resources Theory and the Welfare State: A Critical Approach*, Toronto, University of Toronto Press.

programs especially in Nordic countries, the theory can be interpreted in a broader way by considering the impact of different social classes and political actors in influencing public policy outcomes. In this way, Esping-Andersen (1985) points out the relevance of class coalitions, Baldwin (1990) the importance of the middle class and Swenson (2002) and Mares (2003) the role of the employers by arguing that employers are not always necessarily opposed to developments of social programs. Kersbergen (1995) on his side pointed out the role of the christian-democracy that have been neglected in analysing the development of welfare programs.

Quadagno (1988) on her side in her analysis of the American old age protection system greatly makes use of the first two welfare state theories by emphasising that welfare states developed as result of a growing industrial capitalism. Nevertheless, contents of welfare systems vary a lot across different countries and explanation of such variations must be found in the relative power of social classes and political actors. While structural-functionalist approaches are relevant in pointing out the pre-requisites for the general emergence of the welfare state and pension programmes, the power resource tends to understand the different outcomes such programs may have in different industrialised capitalist market economies by looking at the different decisions taken by actors in a bargaining process.

## **5.2. *'New' politics for the welfare state and pension reforms*<sup>11</sup>**

### **5.2.1. *Neo-functionalism and the return of structural approaches***

The sub-section dedicated to structural theories in times of emergence and expansion of the welfare state pointed out the weaknesses of impersonal macro-economic factors to explain the dynamics of welfare state and pension reforms and their different structures and contents. At the time scientists were globally unanimous on this point, a return of structural theories was emerging, pointing to the effects of new internal and external “problem pressures” in the post-Golden Age era. (Myles and Quadagno 2002, Schwartz 2001)

---

<sup>11</sup> We would like to thank Peter Starke (2006) and Ellen Immergut and Karen Anderson (2007) for their literature reviews on welfare state retrenchment and pension politics on which we have based this section. For more information see Starke, P. (2006), *The Politics of Welfare State Retrenchment: A Literature Review*, in “Social Policy & Administration”, 40/01, pp. 104-120. And Immergut, E. and Anderson, K. (2007), *Editors' Introduction: The Dynamics of Pension Politics*, in E. Immergut, K. Anderson and I. Schulze (eds.), *The Handbook of West European Pension Politics*, Oxford, Oxford University Press, pp. 1-45.

Most of the authors who have analysed the potential impact of international pressures assume globalisation is not compatible with generous welfare states. Garrett and Mitchell (2001) have demonstrated a negative impact of globalisation on social spending. However, it all depends on how globalisation is approximated and calculated. (Swank 2002, Brady et al. 2004, Kittel and Winner 2005, Plümper et al. 2005) Other researches do not find causality (Castles 2004) or, on the contrary, a positive relationship (Rodrik 1998, Burgoon 2001) between globalisation and the welfare state. However, it should be noted that most of these studies analyse the effect of globalisation on levels of social expenditures and therefore not on policy changes themselves or on retrenchment itself. The same criticisms can be made for most of structural theories concentrating on internal pressures. Studies focussing on replacement rates instead of social protection spending relate higher degrees of retrenchment than identified by Pierson for example. Clayton and Pontussen (1998) also concluded that retrenchment had been more important by concentrating on public services, poverty and inequality.

As already presented earlier, many authors identified several pressures on the welfare state and pension programs in the ‘post-industrial’ and post Golden-Age era like the slowdown in economic growth, mass unemployment on the labour market, demographic pressures, changes in family structures or the maturation of single-pillar pension systems.

Nevertheless, decreasing economic growth, shifting from a dominating manufactured economy to a service economy and ageing population may have a positive impact on social expenditures. This is mainly why the evolution of social expenditures as part of the GDP is not always the best way to operationalise the notion of retrenchment. While the literature on welfare state retrenchment generally starts by enumerating the socio-economic pressures faced in times after the Golden Age, an important debate persists on the explanatory power of such macro pressures and impersonal forces. The notion of retrenchment refers more on the budgetary pressures these kinds of variables have on the different welfare state and pension systems which would create an atmosphere of “permanent austerity” and inspire cutbacks in benefits or rising contributions for example. (Pierson 2001a)

In this thesis, we do not deny the relevance of such problem pressures. Nevertheless, like Immergut and Anderson point out

“Problem pressure alone cannot explain the pattern of pension reforms in Western Europe. Further, even if pension reforms are indeed ultimately motivated by problem pressure, political decisions made during the course of the reform process change the final policy



outcomes. Reform blueprints must survive democratic political decision-making processes before they become law. Many reform ideas change shape or are dropped completely in this political decision-making process. Thus pension politics are central to pension reform.” (Immergut and Anderson 2007, p. 16)

The following subsection will be dedicated to such neo-institutional theories and the relevance of political and historical institutions in the welfare state and pension politics.

### ***5.2.2. Neo-institutionalism: relevance of political institutions and historical-institutionalism***

By the end of the expansion phase of the welfare state, the power resource theory was the dominant theory. However, in times of retrenchment of resources, restructuring and reforms after the Golden Age when pressures were exerted to reduce entitlements in order to secure the sustainability of large and generous pension systems, it became more difficult to explain outputs of welfare state and pension reforms by the strength of left-wing parties and trade unions. Numerous studies analysing retrenchment, restructuring and reforms of the welfare state and pension programs after the Golden Age era instead adopt a neo-institutional approach. Two types of neo-institutional approaches dominate in the literature: (i) the role of political institutions and type of democratic regime on the probability of success of adopting unpopular political measures and (ii) historical-institutional approaches aiming to identify the likelihood and the content of a reform by emphasizing the impact of the existing policy setting before the reform. The neo-institutional approach has been the most prominent approach for almost two decades.

Before presenting a literature review on the impact of political institutions on pension reforms in times of welfare state retrenchment, let us first present studies on the impact of (political) institutions on public policies in general and their impact on the probability of success on a legislative proposal introduced into the legislative process. Lijphart (1984, 2012) and Powell (2000) analysed the impact of the concentration of power in different democracies on public policy outcomes by making a distinction between majoritarian and consensus democracies and majoritarian and proportional visions of democracy for Lijphart and Powell respectively. While Powell claims “majoritarian governments should be more effective in introducing reforms; but proportional governments better reflect the wishes of voters” (Immergut and Anderson 2007, p. 5), Lijphart defends that consensus democracies such as Belgium characterised by multiple veto points by the presence of bicameralism, federalism and multi-party government did also

build up a political culture of compromise and are also able to introduce significant reforms. Lijphart argues that this difference in concentration of power rather produces policy outcomes with different contents. Persson et al. (2000) on their side based their typology on the distinction between presidential and parliamentary systems. Their hypothesis is that the executive should be more accountable for retrenchment measures in presidential systems than in parliamentary systems, the executive being more accountable to its population and thus more punished in case of unpopular policies. Tsebelis (1995, 1999, 2002) and Immergut (1990, 1992a, 1992b) also pay attention to institutional configuration but add policy preferences and electoral majorities in their framework by using the concepts of veto players and veto points respectively. Veto players represent institutional or partisan political actors whose agreement is needed for a given policy change. The more they are, the more difficult it should be to introduce significant unpopular retrenchment measures according to Tsebelis. Nevertheless, some authors in the same vein as Persson's argument also indicated that few veto players also concentrate responsibility and accountability which could be politically risky especially with unpopular policies such as restrictions in pension entitlements or rising contributions. On the contrary, fragmented political systems with numerous veto players may share the responsibility of unpopular policies among different actors which may facilitate "blame avoidance". (Weaver 1986, Pierson 1994) When analysing particular cases, the potential impact of concentration of power in the executive must thus be compared with the potential impact of the share of responsibility.

Quantitative studies made for example by Huber, Ragin and Stephens (1993), Swank (2001), Schmidt (2002), Kittel and Obinger (2003) or Obinger et al. (2005) tended to analyse the potential impact of partisanship and political institutions on pension reforms and larger welfare state retrenchment measures but concluded that their impact may not matter in periods of retrenchment. Nevertheless, as already mentioned earlier in this thesis, quantitative studies generally use social expenditures as proxy for the evaluation of retrenchment efforts made by the states while some authors have proven this was not the best way to do. (Esping-Andersen 1990, Korpi and Palme 2003, Myles 1989, Palme 1990) In order to deliver better results, it is thus important to rely on other measures such as replacement rates or concentrate directly on politics like Immergut and Anderson (2007) suggest. In this vein, Kay (1999) concentrating on Latin American countries finds out reforms passed through decrees were much more feasible than reforms blocked by parliamentary majorities. Bonoli (2001) and Scharpf (2000) also emphasized the relevance of the presence or absence of veto players in the form welfare state

adaptation takes in times of retrenchment. Indeed, Bonoli points out the non-linear and non-automatic relation between political institutions and pension reforms in Britain, Switzerland and France. Nevertheless, he concludes power concentration seems to be linked to the way in which the welfare state adapts. Unilateral retrenchment reforms tend to be present in states with strong power concentration whereas reforms seem combine retrenchment measures with improvement measures of existing schemes in states where lot of veto players can intervene in order to block the reform.

Whereas quantitative studies do not find a clear relationship between political institutions and state's probabilities of success in adopting unpopular retrenchment measures, studies concentrating directly on the politics of reform do. Nevertheless, most of those studies also point out the weaknesses of their approach and the need of adding other variables if we want to understand why such propositions reach the political agenda or not. In this regard, variables like the electoral system and the competitive pressures it creates, the relevance of the timing of the electoral cycle, partisan competition, the presence of centrist parties may be important factors. (Bonoli 2001, Green-Pedersen 2001, Kitschelt 2001, Levy 2005) Like Immergut and Anderson wisely conclude,

“there is substantial evidence that political institutions in combination with governing majorities and political competition affect the politics of policy-making, and hence policy outcomes. Yet, there is no consensus in the literature about the exact ingredients necessary for social policy reform”. (2007, p. 10)

Aside from the political-institutional approach, the historical-institutional approach has been prominent for almost two decades. Even if both theoretical approaches are generally classified as neo-institutionalism, two important differences should be highlighted. Firstly, in the approach presented above, authors put the emphasis on political institutions and how political dynamics and types of democratic regimes may determine reforms (“politics determine policies”) while in a historical-institutionalist approach the starting point is the welfare state design or the existing policy setting before the reform (“policies determine politics”). Secondly, the ambitions of both approaches are not the same. While the first mainly focuses on the likelihood of adopting unpopular reforms in times of retrenchment, the second also tries to understand the content of reforms.

Any starting point to describe the historical-institutional approach is based on Pierson's theory of “New Politics of the Welfare State”. (Pierson 1996) In 1979 and 1981, Margaret Thatcher

and Ronald Reagan entered in office in the United Kingdom and the United States of America respectively with the ambition to significantly cutback the welfare state. Nevertheless, although some measures were put in place, the expected result ten years later was much less than their initial ambitions. Pierson was one of the first scientists to question this discrepancy by paying attention to the political dynamics at stake by concentrating on the “liberal-conservative” UK and USA welfare states in 1994 and adding the “social-democratic” Swedish welfare state and the “conservative-corporatist” German welfare state in his analysis in 1996. (Esping-Andersen 1990) Pierson argues “old politics” like structural-functionalism or power-resource theories, useful in times of welfare state emergence, consolidation and expansion are not adequate anymore to explain retrenchment measures after the Golden Age Era and argues historical institutions are key to understand the political dynamics at stake. (Pierson 1994, 1996, 2001)

Pierson bases his thesis on two considerations. First, welfare cutbacks are unpopular among voters (Boeri et al. 2001) and strong interest groups who defend the status quo, especially in Western countries. Indeed, the expansionary phase also created pressure groups representing and defending welfare benefits such as associations representing retirement people defending pension benefits. Second, Pierson considers existing policy arrangements and policy settings, especially deeply entrenched welfare institutions, as constraints on policy choices and the extent of reform action. This does not imply that changes within the welfare state institutions are impossible but that they are incremental and occur along the traditional path. Policy legacies activate policy feedbacks to the beneficiaries. Indeed, when a social protection system has initially been taken, it is difficult to radically change the principles underlying those schemes because existing institutions stabilise the normative and cognitive expectations of its beneficiaries who see their entitlements as social rights. Secondly, it may also be a matter of technical issue. The so called “double-payment” issue is generally taken as example to illustrate the technical difficulties to privatise a traditional mature Bismarckian PAYG pension system based on intergenerational redistribution. Indeed, this would create important transition costs if one generation would have to pay contributions for the actual retired population and invest contributions for their future pensions at the same time. Policy legacies thus activate policy feedbacks and technical issues that “lock-in” and constraint welfare state developments within a certain path. (Pierson 1994, 1996, 2001c, Myles and Pierson 2001)

In his literature review, Starke (2006) adds two considerations to emphasize the extreme difficulty encountered in times of retrenchment to reform the welfare state by contracting entitlements.

Now enter the actors: politicians – conceived not merely as policy-seekers but more importantly as office-seekers also; and voters – who are expected to react more strongly to losses (e.g. benefit cutbacks) than to gains (e.g. lower taxes). Add the assumption that, in the case of cutbacks, losses tend to be concentrated on a relatively few – but often well-organized – beneficiaries, whereas gains are likely to be more widely dispersed; and one arrives at a constellation presenting formidable difficulties for the advocates of retrenchment. (p. 106)

In such a politically risky environment, resistant to changes from the status quo, Pierson argues change may occur but within the current institutional framework with a predominance of marginal and parametric reforms. The degree of maturity may also determinant and facilitate or not possible reforms. (Crouch and Farell 2004, Streeck and Thelen 2005) In this sense, some governments aiming to pursue retrenchment measures, implemented “politics of blame avoidance” playing on the transparency of the implemented measures. Long transition periods, complex benefit and tax calculations (“obfuscation”), cooperation with the opposition, interest groups or support of independent experts in order to share the blame (“blame sharing”) and pursue strategies of “compensation” and “division”. (Weaver 1986, Pierson and Weaver 1993, Schuldi 2005)

Pierson’s contribution has been significant in the welfare state literature and his difference between “old politics” and “new politics” has been largely accepted. (Green-Pedersen and Haverland 2002, Van Kersbergen 2002) Moreover, historical-institutional approaches are very effective in explaining public policy interventions that try to contain welfare state costs. Nevertheless, more recent research shows important weaknesses of Pierson’s theory. First of all, some authors few years after Pierson’s analysis, identified greater levels of retrenchment in some countries than usually recognised by authors adopting historical-institutional theories adopting quantitative analysis based on replacement rates instead of levels of expenditures (Allan and Scruggs 2004, Korpi and Palme 2003) in unemployment and sickness systems. Clayton and Pontussen (1998) concentrating on inequalities, poverty and public services also identified greater levels of retrenchment than recognized by Pierson. Other authors (Bonoli 2005, Taylor-Gooby 2004), also criticised this approach which advocates the status quo and point out the role new social risks had on expansionary initiatives to protect and adapt the welfare state for working women or lone parenthood for example in some countries. On pension reforms in Bismarckian welfare states precisely, Bonoli and Palier emphasised the role of “sequencing” on pension reforms and highlighted Bismarckian countries had much more

reformed their pension systems than what Pierson had anticipated. (Palier 2006, Bonoli and Palier 2007) Secondly, aside from the levels of retrenchment, adopting historical-institutional approaches are not adequate to explain public policies which deviate from the path. In our analysis for example, it is difficult to explain the tendency towards increasing private pension provisions in western countries relying generally on a strong Bismarckian tradition. The two following sub-sections aim at providing a response to these weaknesses of historical-institutional approaches with a resurgence of traditional partisan politics (Allan and Scruggs 2004, Korpi and Palme 2003), role of agents and political competition on the one side and the role of innovative ideas, learning, discourses on the other side. In these approaches, as opposed to Pierson's theory, welfare state institutions may also represent opportunities for further developments of the welfare state or departures from existing policy settings.

### ***5.2.3. Partisan politics, political competition and interest groups in difficult times***

Defenders of "new politics" affirm that despite important socio-economic pressures emerging after the Golden-Age Era, important reforms did not operate. Two reasons are generally raised: (i) the fact that retrenchment measures are unpopular and thus politically risky and (ii) historical welfare state institutions are seen as constraints for policy makers in their possible reform proposals. They also suggested that partisan politics and classic interest groups like organisations representing the labour force were not relevant anymore because of the emergence of new groups that have formed during the development of social programs defending the status quo in an "era of austerity". (Pierson 1994, 1996, 2001c) Nevertheless, few years later, some authors suggested more reforms had occurred than anticipated by Pierson and highlighted a resurgence of class-related, partisan politics and political competition to explain the different dynamics of the welfare state in times of "austerity".

In 1990 already, Gosta Esping-Anderson, challenging Flora's (1986) "Growth to limit" of western welfare states thesis, used a power-resource approach in times of retrenchment to defend that welfare state retrenchment would be less likely in generous western Bismarckian and Scandinavian universalistic welfare states as compared to residual Anglo-Saxon welfare programs. He argues the "class character" of the welfare state instead of general social spending is decisive if we want to understand welfare state reforms and restructuring in pension programs in times of retrenchment. In this way, social-democratic and corporatist welfare regimes forge "middle-class loyalties", numerically and politically powerful, which makes it

politically risky for decision makers to impose entitlement cuts as compared to residual liberal welfare regimes where entitlements are targeted to numerically and politically weak beneficiaries. (Esping-Andersen 1990)

Korpi and Palme (2003) and Allan and Scruggs (2004) empirically confirm Esping-Andersen's theory by concentrating on sickness and unemployment programs by pointing the relevance of class related politics and political partisanship aside from political institutions in the retrenchment phase. For the British case they point

a radical change in an advanced welfare state, a change carried through by a Conservative party within a constitutional structure with few veto points and in the context of a markedly weakened Labour Party and a largely defeated trade union movement. (Korpi and Palme 2003, p. 434)

Amable et al. (2006) asking the question whether partisan politics and ideology of governments still play a role in the welfare evolution also conclude left-wing governments or right-wing governments influenced the dynamics of the welfare state even in times of "austerity" aside from more structural determinants. Frieder Wolf et al. (2014) also adopting a quantitative analysis based on replacement rates but concentrating on pension benefits instead of sickness and unemployment benefits revealed striking differences in terms of benefit cuts and partisan politics across different sectors. Indeed, they identified smaller cuts in pension benefits as compared to sickness and unemployment benefits as well as the role of social-democratic parties in implementing pension cuts. In the same vein, other authors few years earlier emphasised the role of party competition configuration and that in some circumstances left-wing parties may be more prone to cutback entitlements (Ross 2000, Kitschelt 2001, Green-Pedersen 2002)

Studies adopting a reviewed power-resource approach in times of retrenchment also concentrate on the preferences and power of classical interest groups such as trade unions. According to Anderson, union preferences vary from one welfare sector to another with respect to types of benefits and their implications in the administration of the different schemes. Pension entitlements may be perceived as "deferred wages" and trade unions may thus be willing to accept minor cutbacks in future pensions if it ensures the sustainability of the systems while keeping the "deferred wage" promise. (Anderson 2001, Anderson and Meyer 2003) On the other hand, union-administration also creates jobs, administrative influence and political influence for trade unions which may discourage them to accept cutbacks. (Bonoli and Palier

1997, Ebbinghaus and Hassel 2000, Béland 2001) Finally, studies revealed the role trade unions may have when present in social pacts in facilitating cutbacks in welfare benefits. (Ebbinghaus and Hassel 2000) Incorporating trade unions in the legislative process through social pacts may be essential and more effective than conflictual approaches towards labour movements and in line with the blame-avoidance approach. In this vein, some authors have highlighted a resurgence of “corporatism” and cooperation between trade unions, employers and the government, especially in Southern Europe. (Regini and Regalia 1997, Visser and Hemerijck 1997, Ferrera and Rhodes 2000, Regini 2000, Rhodes 2001)

Even if new groups have emerged after the expansion of the welfare state defending pension and welfare benefits acquired, willingness of traditional interest groups and trade unions in particular are still relevant in the distributive conflicts between socio-economic groups in the fields of social and pension programs, especially in western corporatist welfare regimes.

Unions co-exist and compete with many other important affected interests in the pension political arena, and as the “new politics” approach suggests, union preferences and bargaining power are shaped by the feedback effects of existing pension arrangements. (Immergut and Anderson 2007, p. 14)

“Old politics” and the power-resource theory are thus still relevant but in a more subtle ways like Immergut and Anderson conclude.

#### ***5.2.4. Role of ideas, learning and discourse***

More recent research on reforms of the welfare state and pension programs studied the potential impact of additional variables in the existing theoretical framework to explain retrenchment measures despite their unpopularity among the beneficiaries and reforms deviating from the traditional path.

Béland (2005), in his literature review, analysed the impact ideas defined as “policy alternatives” like pension privatisation or individual pension funds may have in the field of social policies. In such an approach, as opposed to historical-institutionalism, institutions are not only constraints and departure from the path may be possible. Concepts of “learning” and “diffusion” are related to ideas and consider the possibility for nations to implement new programs resulting from learning from their own mistakes and their history or the possibility to include successful elements from other countries programs in their own program. (Palier 2001) In this way, some authors analysed the potential diffusion of pension privatisation through “peer” nations. (Brooks 2005) Finally, in times of crisis of the welfare state, national



values and questions of social justice present in distributive politics such as pension programs are more present in public debates. Alongside policies as such, discourses used and the framework around the reforms to justify political measures are very important in times of retrenchment. (Ross 2000, Schmidt 2000, Green-Pedersen 2002, Béland 2005) Indeed, there is evidence that people respond differently to surveys about pension schemes according to the framing of questions asked and their knowledge of the pension system. People who know how the pension system works for example have a better perception of its crisis and are therefore potentially more inclined to accept reforms. Including experts in public debates, mainly to point out the problems national pension system face, may be successful if they are perceived credible by the national population. (Immergut and Anderson 2007)

Ideas, learning and discourses are thus becoming more and more important in the welfare state reform debate to add explanatory power to dominant approaches such as functional, institutional and partisan theories.

# **CHAPTER 2 - INSIGHTS OF THE BELGIAN PENSION SYSTEM AND POLITICAL MODEL**

## **1. Introduction**

In order to be able to apply the different theories presented in the previous chapter to our case study, this second chapter presents the insights of the Belgian political model and pension system. As our case study focuses on the recent pension reforms in Belgium, we will only take into account the different studies and theories developed after the Golden Age Era when the different welfare states and in particular the Bismarckian welfare states started to face many challenges and pressures for reforms. For each of these theoretical currents we give more insights into the Belgian situation in order to be able to apply different hypotheses to our research question in the best possible way in the next chapter.

Using a neo-functionalist approach and considering the adequacy, sustainability and challenges of the Belgian pension model, we can easily conclude that the Belgian pension system needs further reforms. Nevertheless, as many academics criticise this approach, pension reforms are the consequence of agents' decisions and therefore respond to political dynamics and are not directly the consequence of impersonal macro-economic forces. We will therefore not develop this theoretical current further, both in this chapter and in the next one, which elaborates specific hypotheses for our research question.

In order to identify the relevance of historical-institutionalist theories for our case study, we present the current Belgian pension system (section 2) and the reforms introduced since the 1990s (section 3). These two sections allow us to highlight the conservative-corporatist and Bismarckian imprint that persist in the Belgian pension system and to understand the difficulties of implementing structural reforms with such historical institutions.

Finally, the fourth section of this chapter, in order to give more insights on the role of partisan politics, political competition, interest groups as well as political institutions, describes the Belgian political system, party system and policy-making process. The fragmented party system, consociational institutions, pillars and cleavages or the stage of government formation in the Belgian decision-making process are all elements that make the Belgian system singular and which are taken into account in the development of hypotheses specific to our case study developed in the fourth chapter.

## 2. Description of the current Belgian pension system

The Belgian pension model is made up of three pillars.<sup>12</sup> The first pillar is constituted of three parallel public schemes for retirement and survivor's pensions covering employees (*Régime des travailleurs salariés*), self-employed (*Régime des travailleurs indépendants*) and civil servants (*Régime des fonctionnaires*). (European Commission 2015) A system of guaranteed minimum pension for a full career is also present in each of the schemes with its own access criteria in terms of career length and intensity. Finally, in the framework of social assistance, a minimum income guarantee for elderly persons (*Garantie de revenus aux personnes âgées*), ensures via a means-test social benefits for persons older than 65 with inadequate resources. (Service fédéral des Pensions website)

Beside the legal pension, employees and self-employed can build up a supplementary occupational pension subsidised by the state via fiscal advantages. Those schemes form the second pillar in the Belgian pension architecture. Employees, at their employer's initiative, may have access to a supplementary pension plan via their employer directly (*Pension entreprise*) or via their professional sector to which they belong (*Pension sectorielle*). Since 2019 employees who do not set up a supplementary pension plan with their employer can take out, on their own initiative, the *Pension libre complémentaire pour travailleurs salariés (PLCS)*. Self-employed for their part have access, also on their own initiative, to the *Pension libre complémentaire pour travailleurs indépendants (PLCI)*. (securitesociale.be website)

The third pillar of the pension system in Belgium provides the possibility to constitute a supplementary private pension through financial institutions. *L'assurance épargne-pension* contracted with an insurance institution offers a guaranteed minimum return per year. With the *Compte épargne-pension* the return depends on the evolution of the stock market. In order to encourage people to save for their retirement, those schemes are supported by different fiscal advantages. (Service fédéral des Pensions website)

Finally, house-ownership is highly developed in Belgium. Considering that it has a high impact on the risk of an overburden of housing costs, especially in old age when there is no outstanding

---

<sup>12</sup> The term "pillar" indicates whether the pension program is located in the public sector (first pillar), the occupational sector (second pillar) or the individual private sector (third pillar) and therefore refers to the pension provider. Besides, the pension provider, pension systems cover different functions. This refers to the three different "tiers": a guaranteed minimum to all old age persons in need (first tier) via a means test or a basic pension, status maintenance (second tier) with pensions proportionate to the paid contribution, finally the third tier is a 'topping-up' of pensions benefits typically through returns on investments or personal savings. (Immergut and Anderson 2007)

mortgage anymore, house-ownership is sometimes considered as a potential fourth pillar in the Belgian pension model as well as free savings. (European Commission 2018) The individual private sector belonging to the third pillar in our analysis, we include them in the third pillar. Table 2.1 illustrates the current pension architecture in Belgium.

**Table 2.1. Belgian pension architecture**

First pillar	Second pillar	Third pillar
Third tier: none	Voluntary occupational pension: none	Voluntary private pension: <ul style="list-style-type: none"> <li>• <i>House-ownership</i></li> <li>• <i>Free savings</i></li> </ul>
First and second tier combined: <ul style="list-style-type: none"> <li>• Employees: <i>Régime des travailleurs salariés</i></li> <li>• Self-employed: <i>Régime des travailleurs indépendants</i></li> <li>• Civil Servants: <i>Régime des fonctionnaires</i></li> <li>• For all: A system of guaranteed minimum pension</li> </ul>	Subsidized occupational pension: <ul style="list-style-type: none"> <li>• Employees: <i>Pension entreprise</i> or <i>Pension sectorielle, Pension Libre Complémentaire pour les Travailleurs salariés</i></li> <li>• Self-employed: <i>Pension Libre Complémentaire pour Travailleurs Indépendants</i></li> <li>• Civil servants: none</li> </ul>	Subsidized private pension: <ul style="list-style-type: none"> <li>• <i>Assurance épargne-pension</i></li> <li>• <i>Compte épargne-pension</i></li> </ul>
	Mandatory occupational pension: none	Mandatory private pension: none
Social assistance at subsistence level: <ul style="list-style-type: none"> <li>• <i>Garantie de revenus aux personnes âgées</i></li> </ul>		

*Source: Author's elaboration on Immergut and Anderson (2007). (Modified and updated)*

Even if the second and third pillars of the Belgian pension system are becoming more and more important, the statutory pension scheme still constitutes the most important pillar in the Belgian pension system. (European Commission 2018) This section provides more details on the three regimes of the first pillar.

### **2.1. Who is concerned and in which regime?**

The pension regime for salaried workers concerns all salaried workers in the private sector (employees and blue-collar workers) and in the public sector except the appointed civil servants and teachers. Minors, sailors, professional journalists and the flight personnel of the civil aviation are also considered as salaried workers but benefit of a special regime due to the recognition of the hardship of these sectors. (Bertrand and Scaillet 2019)

The following categories of workers are eligible for a retirement pension under the self-employed regime: self-employed workers who are not subject to an employment contract or who do not have a status in the public sector, their helper, and their helping spouse. Survivor's spouses of those categories of workers may pretend to a survivor's pension. (*Institut national d'assurances sociales pour travailleurs indépendants* website)

Appointed statutory agents from the different public services, including the army, the police and the magistracy, are part of the civil servant regime. Appointed teachers, ministers, parliamentarians, etc. are also eligible to a retirement pension in the civil servant regime. As in the other two regimes, survivor's pensions are provided for surviving spouses of these categories of workers. (*Service fédérale des pension 2020*)

## 2.2. Eligibility conditions

Currently, the pensionable age for retirement pensions is still 65. However, with the Law of 10 August 2015, the pensionable age will progressively increase and be 66 in 2025 and 67 in 2030, and this, for the three pension regimes, as shown in table 2.2.

Table 2.2. Pensionable age

Date of retirement	Pensionable age
Until 01/01/2025	65
From 01/02/2025 to 01/01/2030	66
From 01/02/2030	67

*Source: Author's elaboration on "Loi du 10 août 2015 visant à relever l'âge légal de la pension de retraite, les conditions d'accès à la pension de retraite anticipée et l'âge minimum de la pension de survie" and Bertrand and Scaillet 2019.*

The Law of the 28 December 2011 reinforced progressively the access criteria for early retirement between 2013 and 2016 and harmonised the rules between the three regimes from 2013 onwards. With the Law of 10 August 2015, the conditions have been reinforced once again. While, in 2012, early retirement was possible at the age of 60 with a career length of 35 years in the regime for self-employed workers and the regime for salaried workers and a career length of 5 years in the civil servant regime, early retirement from 2019 onwards is possible only after the age of 63 and a career length of 42 years, and this, for the three pension regimes. For long careers, 44 and 43 years, early retirement is possible at the age of 60 and 61 respectively. Those conditions are summarised in table 2.3.

Table 2.3. Access conditions to early retirement

Year	Minimum age	Career condition	Exceptions for long careers
Until 01/12/2012	60	35 (self-employed regime and salaried workers regime) 5 (civil servant regime)	
From 01/01/2013 to 01/12/2013	60,5	38	60 years if 40 years of career
From 01/01/2014 to 01/12/2014	61	39	60 years od 40 years of career
From 01/01/2015 to 01/12/2015	61,5	40	60 years if 41 years of career
From 01/01/2016 to 01/12/2016	62	40	60 years if 42 years of career 61 years if 41 years of career
From 01/01/2017 to 01/12/2017	62,5	41	60 years if 43 years of career 61 years if 42 years of career
From 01/01/2018 to 01/12/2018	63	41	60 years if 43 years of career 61 years if 42 years of career
From 01/01/2019	63	42	60 years if 44 years of career 61 years if 43 years of career

*Source: Author's elaboration on "Loi du 10 août 2015 visant à relever l'âge légal de la pension de retraite, les conditions d'accès à la pension de retraite anticipée et l'âge minimum de la pension de survie" and "Loi du 28 décembre 2011 portant des dispositions diverses" and Bertrand and Scaillet 2019.*

Concerning the age for a survivor's pension, the age is currently 47,5 for 2020. This age will gradually increase until 50 years in 2025 by six months every year and will continue to raise until 2030 to attain 55 years as shown in table 2.4. This measure has been partially compensated by the creation of a "transition allowance". This measure targets spouses who do not meet the age requirement for a survivor's pension by granting them an allowance for one year if the person has no dependent children and two years otherwise (*Service fédéral des Pensions website*)

Table 2.4. Survivor's pension age

Year of decease	Minimum age
Until 31/12/2015	45
From 01/01/2016 to 31/12/2016	45,5
From 01/01/2017 to 31/12/2017	46
From 01/01/2018 to 31/12/2018	46,5
From 01/01/2019 to 31/12/2019	47
From 01/01/2020 to 31/12/2020	47,5
From 01/01/2021 to 31/12/2021	48
From 01/01/2022 to 31/12/2022	48,5
From 01/01/2023 to 31/12/2023	49
From 01/01/2024 to 31/12/2024	49,5
From 01/01/2025 to 31/12/2025	50
From 01/01/2026 to 31/12/2026	51
From 01/01/2027 to 31/12/2027	52
From 01/01/2028 to 31/12/2028	53
From 01/01/2029 to 31/12/2029	54
From 01/01/2030	55

*Source : Author's elaboration on "Loi du 24 avril 2014 portant modifications de l'arrêté royal du 30 janvier 1997 relatif au régime de pension des travailleurs indépendants", "Loi du 5 mai 2014 portant modification de la pension de retraite et de la pension de survie et instaurant l'allocation de transition dans le régime de pension des travailleurs salariés et portant suppression progressive des différences de traitement qui reposent sur la distinction entre ouvriers et employés en matière de pensions complémentaires", "Loi du 15 mai 2014 portant des dispositions diverses" and "Loi du 10 août 2015 visant à relever l'âge légal de la pension de retraite, les conditions d'accès à la pension de retraite anticipée et l'âge minimum de la pension de survie" and Bertrand and Scaillet 2019.*

### 2.3. Financing methods

The defined pension benefits in the regime for salaried workers are mainly financed via social contributions of workers and employers. Since 1995, financial resources of the social security are globalised and then redistributed to the different sectors of the social security depending on the needs. A part is also financed directly from the state budget via general taxation. Alternative financing methods are also more and more important in the financial plan such as resources from the VAT, withholding taxes or tobacco duties. (European Commission 2015, Bertrand and Scaillet 2019) In 2018 and within the framework of the tax shift, employers' contributions

have decreased to 25% and 35,57% for employees and blue-collar workers respectively. Contributions paid by employees remained 13,07%. Pensions in the salaried workers regime are paid and granted by the *Service fédéral des Pensions (SFP)*. (Bertrand and Scaillet 2019)

Pension benefits in the self-employed regime are granted by the *Institut national d'assurances sociales pour travailleurs indépendants (INASTI)* and paid by the *Service fédéral des pensions (SFP)*. Similarly to the regime for salaried workers, financial resources for social security for independent workers are globalised by the INASTI and then redistributed to the different sectors depending on the needs. The regime for self-employed workers is financed via social contributions of independent workers, states subsidies and alternative financing. (Bertrand and Scaillet 2019) Social contributions are calculated as a percentage on the net revenues and varies depending on the level of incomes and the self-employment status (independent as main or complementary activity). Table 2.5 indicates the social contribution rate as a function of net revenues.

Table 2.5. Social contribution rates for self-employed workers

Revenues	Social contribution rate
Revenues ≤ 60.427,75 EUR	20,5 %
60.427,75 < revenues ≤ 86.051,37 EUR	14,16 %
Revenues > 86.051,37 EUR	/

Source: Author's elaboration on INASTI data (2020)

The general financing structure of the social protection is thus quite similar in the regime for salaried workers and self-employed workers. Nevertheless, the principles undermining the calculation of the contribution rate are different. First, while contributions are proportional to wages in the employees' scheme, the contribution rate is degressive in the self-employed scheme. Second, while an earnings limit is taken into account for the calculation of contributions in the self-employed scheme, there is no earnings limit in the employees' scheme.

As in the regime for salaried workers, pension benefits in the regime for civil servants are in general granted and paid by the *Service federal des pensions (SFP)*. Nevertheless, some local administrations and public enterprises have their own pension fund. Indeed, Belgium having a federal structure, different categories of public employers exist with different degrees of autonomy. (Bertrand and Scaillet 2019) While pension benefits in the regime for salaried workers and the regime for self-employed workers are mainly financed via earnings-related contributions, the first-pillar pension for civil servants is mainly financed directly from the state



budget, except the 7,50% personal contribution rate which historically covers the survivors' pension. (European Commission 2018)

#### 2.4. *Benefits: pension formula*

Each year of career in the wage-earner scheme gives rights to retirement pension benefits and is calculated as indicated in equation 2.1.

Equation 2.1. Retirement pension formula in wage-earner scheme

**total earnings \* revaluation coefficient**

**45**

**\* single rate or household rate (60% or 75%)**

*Source: Vandenbroucke (2020, p. 20)*

Earnings comprise occupational periods associated with a work contract as well as assimilated periods such as unemployment, illness, childcare, ... They are calculated on a gross basis. Corrections are made for high and low levels of earnings. Indeed, on the one side, earnings are capped. For 2019, wages above 58.446,94 EUR were not taken into account in the pension benefit formula. On the other side, minimum rights per career year also apply for workers with a career duration of minimum 15 years with at least 104 full-time equivalent days. Currently, the minimum guaranteed wage is 25.833,78 EUR for a full-time year (312 full-time equivalent days). This amount has to be multiplied by the career fraction (number of full-time equivalent days / 312) to obtain the “minimum rights per career year” for a non-full-time year. Finally, for workers with a career longer than 14.040 hours (45 years \* 312 full-time equivalent days), the extra-days are taken into account in the pension formula. Nevertheless, in this case, assimilated periods are not recorded. (*Service fédéral des pensions* website)

The revaluation coefficient takes the price evolution into account and indexes the previous earnings.

1/45<sup>th</sup> of the annual earnings are taken into account in the calculation of the pension in order to acquire a full pension after 45 years of career. Preferential regimes are applied for minors (1/30<sup>th</sup>), sailors (1/40<sup>th</sup>) and the flight personal of the civil aviation (1/34<sup>th</sup>).

Finally, the preferential household rate is applied to the married workers whose spouse do not have a professional activity and do not perceive replacement revenues. Pension benefits are indexed to consumer prices.

If, after applying this pension benefit formula, the final pension amount is below a certain threshold, workers with a career of at least 30 years and a minimum level of full-time equivalent

employment can have access to the *guaranteed minimum pension at full time* (minimum 208 full-time equivalent days per career year) or the *guaranteed minimum pension at partial time* (minimum 156 full-time equivalent days per career year). Table 2.6 illustrates the guaranteed minimum pension for a complete career (45 years) with minimum 208 full-time equivalent days per career year.<sup>13</sup> (*Service fédéral des pensions* website)

Table 2.6. Guaranteed minimum pension for a complete career (45 years) in the salaried worker's regime (from 01/03/2020)

	Household rate	Single rate
Annual guaranteed minimum pension for complete career	19.369, 22 EUR	15.500, 27 EUR
Equivalent monthly pension	1614, 10 EUR	1291,69 EUR

Source: Author's elaboration on data from *Service fédéral des pensions* (2020)

Next to the retirement pension, the Belgian pension system provides survivor's pensions for the surviving spouse of a deceased spouse. The survivor's pension equals 80% of the retirement pension of the deceased spouse at the 'household rate' (75%). This is thus equal to the retirement pension of the deceased spouse at the 'single rate'. If the spouse dies before retirement, the survivor's pension is calculated similarly to the retirement pension calculation but instead of the 1/45<sup>th</sup> fraction, the fraction corresponding to the difference between the year before the year of the decease and the year of the beginning of the career and the difference between the year before the year of the decease and the year of the 20<sup>th</sup> anniversary. (Bertrand & Scaillet 2019) Just as for the retirement pension, a guaranteed minimum survivor's pension at full time and a guaranteed minimum survivor's pension at partial time exist. The eligibility conditions and the calculation methods are similar. (*Service fédéral des pensions* website) Table 2.7 illustrates the guaranteed minimum survivor's pension for a complete career (45 years) with minimum 208 full-time equivalent days per career year.

Table 2.7. Guaranteed minimum survivor's pension for a complete career (45 years) in the salaried worker's regime (from 01/03/2020)

	Survivors' pension
Annual guaranteed minimum pension for complete career	15.293, 12 EUR
Equivalent monthly pension	1274, 43 EUR

<sup>13</sup> In order to obtain the guaranteed minimum pension at full time the guaranteed minimum pension for a complete career (table 3.6) needs to be multiplied by the career fraction (number of years with at least 52 full-time equivalent days divided by 45). In order to obtain the guaranteed minimum pension at partial time the guaranteed minimum pension for a complete career (table 3.6) needs to be multiplied by the following fraction: number of salaried working days in the career divided by 14.040. (*Service fédéral des pensions* website)

*Source: Author's elaboration on data from Service fédéral des pensions (2020)*

Pensions benefits for self-employed are calculated on a similar way as salaried workers. Indeed, each year of the career in the independent workers scheme gives rights to retirement pension benefits and is calculated as shown in equation 2.2. Nevertheless, some differences exist with notable implications.

Equation 2.2. Retirement pension formula in self-employed scheme

$$\frac{\text{total earnings} * \text{revaluation coefficient} * \text{harmonisation coefficient}}{45} * \text{single rate or household rate (60\% or 75\%)}$$

*Source: Author's elaboration on Bertrand and Scaillet (2019)*

In contrast to the scheme for employed persons, where the income taken into account for the calculation of the pension is the gross income, earnings in the pension formula for self-employed workers correspond to the net professional yearly earnings (gross professional earnings minus social contributions and professional charges).<sup>14</sup> Like in the regime for salaried workers, earnings are capped and minimum earnings are applied in the pension formula: the maximum level of earnings are is 59.795, 61 EUR, the minimum level is 13.847, 39 EUR. (INASTI 2020) Certain periods of inactivity are also considered as earnings in the formula in the form of assimilated periods. Nevertheless, assimilated periods that offer pension rights are far more modest in the self-employed regime than in the regime for salaried workers. (Peeters and Van Camp 2016) Finally, for workers with a career longer than 14.040 hours, the extra-days are taken into account in the pension formula. Nevertheless, in this case, assimilated periods are not recorded. (INASTI 2020)

The revaluation coefficient takes the price evolution into account and indexes the previous earnings.

The purpose of the harmonisation coefficient is to take account of the lower contribution rate in the scheme for self-employed workers. Depending on the working year, different harmonisation coefficients are applied as shown in table 2.8.

---

<sup>14</sup> For each year before 1984: flat-rated professional earnings are taken into consideration in the pension formula. (INASTI 2020)

Table 2.8. Harmonisation coefficient in the regime for self-employed

years	Harmonisation coefficient
Between 1983 and 1997	$\frac{\text{contribution rate independent workers' regime}}{\text{contribution rate salaried workers' regime}}$
Between 1996 and 2003	For earnings until 35.341,68 EUR: 0,567851 For earnings above 35.341,68 EUR: 0,463605
Between 2002 and 2019	For earnings until 31.820,77 EUR: 0,66325 For earnings above 31.820,77 EUR: 0,541491
After 2018	0,691542

Source: Author's elaboration INASTI data (2020)

If, after applying this pension benefit formula, the final pension amount is below a certain threshold, as in the salaried workers' regime, workers with a career of at least 30 years may have access to a minimum pension. Table 2.9 indicates the guaranteed minimum pension in the self-employed regime in case of full career.<sup>15</sup>

Table 2.9. Guaranteed minimum pension for a complete career (45 years) in the self-employed worker's regime

	Household rate	Single rate
Annual guaranteed minimum pension for complete career	18.989, 48 EUR	15.196, 38 EUR

Source: Author's elaboration on INASTI data (2020)

The calculation of the survivors' pension follows the same logic as the logic in the salaried workers' regime and is thus equal to the retirement pension of the deceased spouse at the single rate and a specific formula is applied in the case where the deceased spouse did not yet have a pension on the day of his or her death. The guaranteed minimum survivor's pension for a complete career (45 years) in the self-employed workers' regime is currently 14.993,29 EUR. (INASTI 2020)

Retirement pension benefits for appointed statutory civil servants are in general more generous than in the regime for self-employed workers and salaried workers. The benefits are calculated according to the following formula (Equation 2.3). (Vandenbroucke 2020)

Equation 2.3. Retirement pension formula in civil servant's regime

***reference treatment \* years of service and eligible periods \* "tantième"***

Source: Vandenbroucke (2020, p. 21)

<sup>15</sup> For careers under 45 years, the career fraction has to be applied. (INASTI 2020)

Unlike the other two regimes, the reference treatment is not capped and is calculated on a different way. Indeed, the reference treatment corresponds to the average earnings for the last ten years of service.<sup>16</sup> Wages being in general more generous at the end of the career, this calculation method offers higher pension benefits compared to the two other regimes for which the entire career serves as reference treatment.

Eligible periods may comprise contractual service periods prior to the nomination of the statutory civil servant and the period of obligatory military service for example. Periods of absence such as paid absence periods, assimilated periods, periods of career interruption, half-time or four-fifths periods, unpaid leave periods may also be considered as eligible periods in the calculation of the pension benefits in the civil servant regime. (*Service fédéral des pensions* website)

The "tantième" is the percentage of the reference treatment granted for each year of eligible service in the calculation of the pension. In general, the fraction is  $1/60^{\text{th}}$  such that after 45 years of service, a complete pension is guaranteed (75% of the reference treatment). Nevertheless, for certain categories of officials, this percentage is lower and therefore more advantageous because the maximum pension can be reached more quickly (table 2.10).

Finally, in contrast to the other two regimes, pension benefits are not indexed according to the price evolution but according to the "péréquation" mechanism which implies that pensions are indexed according to the evolution of the wages of the active civil servants. (Bertrand and Scaillet 2019)

---

<sup>16</sup> For civil servants born before 01/01/1962, the previous regime is applied and the average earnings for the last 5 years of service are taken into account. (*Service fédéral des pensions* website)

Table 2.10. Preferable career fractions for certain categories of civil servants

"Tantième"	Category of officials
1/55	<ul style="list-style-type: none"> <li>• Non-university teaching staff</li> <li>• HR Rail's non-rolling staff</li> </ul>
1/50	<ul style="list-style-type: none"> <li>• Active services with bpost, customs,...</li> <li>• Members of an operational fire brigade directly involved in fire-fighting</li> <li>• Members of the integrated police operational framework</li> <li>• Members of the active military cadre (excluding compulsory military service)</li> <li>• Security guards (transport of prisoners)</li> </ul>
1/48	<ul style="list-style-type: none"> <li>• HR Rail train drivers</li> </ul>
For years of service after 01/01/2012, all career fractions more favourable than 1/48 <sup>th</sup> are replaced by 1/48 <sup>th</sup> . Nevertheless, civil servants born before the date of 01/01/1957, keep the preferable career fraction.	
1/30 or 1/35	<ul style="list-style-type: none"> <li>• Magistrates of the judiciary, the Council of State and the Constitutional Court (depending on the number of days of service)</li> </ul>
1/30	<ul style="list-style-type: none"> <li>• Members of the teaching and independent academic staff of a university</li> <li>• Federal Ombudsmen (if 12 years as Ombudsmen)</li> </ul>
1/25	<ul style="list-style-type: none"> <li>• The first 15 years as a district commissioner or deputy district commissioner</li> </ul>
1/20	<ul style="list-style-type: none"> <li>• Ministers of the Roman Catholic faith (priests, bishops...)</li> <li>• The members of the Standing Committees P and I.</li> </ul>
1/12	<ul style="list-style-type: none"> <li>• The first 7 years as governor or vice-governor of a province.</li> </ul>

Source: Author's elaboration on *Service fédéral des pensions* (website)

Two types of ceilings are applied to officials' pensions. According to the relative ceiling, pension benefits are capped at 75% of the reference treatment. The pension is then capped at an absolute gross maximum of 81.622,85 EUR (6801,90 EUR/month). Just as in the other two regimes, a minimum pension is guaranteed (Table 2.11). The eligibility conditions for a minimum pension are the following: twenty years of service by having worked at least half-time. (*Service fédéral des pensions* 2020)

Table 2.11. Guaranteed minimum retirement pension in civil servant's regime

	Household rate	Single rate
Guaranteed minimum pension in civil servant regime	1707,04 EUR	1392,95 EUR

Source: Author's elaboration on *Service fédéral des pensions* (website)

The survivor's pension is calculated on a similar way as in the other two regimes as in equation 2.4.

Equation 2.4. Survivor's pension formula in civil servant's regime

**60% \* reference treatment**

$$* \frac{\text{\# of eligible months}}{\text{\# months between the 20th anniversary and month of decease}}$$

*Source: Author's elaboration on Bertrand and Scaillet (2019)*

The guaranteed minimum survivors' pension is 1214,80 EUR. (Service fédéral de pensions website)

### 3. Parametric pension reforms from 1990 to 2014

Since the end of the 1980s, the cost of demographic ageing has been felt in Belgium as in many other welfare states. Indeed, studies carried out by, among others, the Federal Planning Bureau (*Bureau federal du plan*) warn of the increase in public spending mainly on health care and public pensions. This section presents the various measures undertaken by the Belgian state from the 1990s onwards to cope with the costs associated with demographic ageing. While Belgium initially focused on fiscal consolidation strategies and on pre-funding the costs of demographic ageing in order to keep the system in place, as budget surpluses were not forthcoming, it then had to turn to labour market reforms before finally considering direct reforms of the pension system in recent years. (Bayenet et al. 2019, Vandenbroucke 2020)

Unfortunately, the different strategies adopted and the parametric measures undertaken so far are not sufficient to ensure the financial and social sustainability of the Belgian pension system. (*Commission de réforme des pensions 2020-2040* ; 2014, Devolder and Hindriks 2019, Vandenbroucke 2020)

#### 3.1. *Since the 1990s: Reducing public debt to finance the costs of ageing*

At the end of the 1980s and during the first part of the 1990s, Belgian public finances were among the worst in the European Union.<sup>17</sup> The austerity measures put in place to meet the convergence criteria of the Maastricht Treaty in order to qualify for the Economic and Monetary Union (EMU) enabled Belgium to return to a balanced budget in 2000 and to reduce the public debt below the 100% threshold in 2004 and up to 87% in 2007 before the economic and financial crisis of 2008. (Bayenet et al. 2019, Eurostat website)

Despite the willingness of the Dehaene I government (CVP/PS/SP/PSC) to reform public pensions and harmonise pensions between men and women to meet the requirements of the European Union, the government has only managed to regulate supplementary pensions modestly following strong protest from public service unions and opposition from women. (Anderson et al. 2007) Some minor reforms are also contained in the 1993 *plan global pour l'emploi, la compétitivité et la sécurité sociale* (Comprehensive Plan for Employment, Competitiveness and Social Security), which included fiscal austerity measures. In terms of

---

<sup>17</sup> The public deficit and public debt in 1988 in Belgium were 7.3% and 125% of GDP respectively, which is the worst situation among European countries. The public debt will even further increase to 140% of GDP in 1993. (Bayenet et al. 2019, Eurostat website)



pension measures, this plan introduces a solidarity contribution on pensions and raises the lowest pensions. (Bayenet et al. 2019)

### **3.2. 1997: Harmonisation conditions for men and women**

The 1997 reform of statutory pensions, although parametric, was the first to reform the components proper to the system in an attempt to ensure its financial sustainability. (Bayenet et al. 2019, Vandebroucke 2020) It gradually aligns the legal retirement age for men and women in the scheme for employees and the self-employed, reaching 65 for both men and women in 2009. The career conditions for early retirement for women are also strengthened and aligned with the conditions for men (35 years from 2005). (Vandebroucke 2020) The reference career for women is also aligned with that of men (45 years). These measures are compensated by long transition periods, an increase in minimum pensions and the integration of child-rearing in the form of pension points in the calculation of the pension. (Anderson et al. 2007)

However, it should be noted that the initial ambitions of the Dehaene II Government (CVP/PS/SP/PSC) were much higher. Indeed, the objective was to continue the austerity measures initiated in the previous legislature and to improve the competitiveness of the labour market in order to meet the convergence criteria of the Maastricht Treaty and to qualify for Economic and Monetary Union. In terms of pensions, the main objective was to reform the civil servants' scheme and improve the adequacy of supplementary pensions under the second pillar, the first pillar being increasingly resembling a basic pension as a result of successive redistributive measures. (Anderson et al. 2007)

Public sector protests once again blocked such reforms. However, the reforms listed in the first paragraph of this sub-section have nonetheless been implemented. Anderson et al. (2007) and Bayenet et al. (2019) point here to the importance of the adoption of special laws, the pressure for Belgium to qualify for the Economic and Monetary Union and the European requirements for equal treatment between men and women.

### **3.3. 2001: Introduction of an “Ageing fund”**

The Verhofstadt I government (VLD/PS/Fédération PRL FDF MCC/SP/Ecolo/Agelév) marked the absence of the Christian political family in government. The aim of the Verhofstadt I government agreement in terms of pensions was to protect statutory pensions and increase minimum pensions, secondly to address the income maintenance problems of the first pillar by

expanding the supplementary pensions of the second pillar and finally to ensure the financing of statutory pensions through a strategy of pre-funding and reducing the public debt without having to reduce pensions benefits or increase contributions. Finally, it introduces the concept of the “active welfare state” into Belgian political discourse by promoting the introduction of social measures to promote employment. (Anderson et al. 2007)

The government's main measure was *in fine* the introduction of the Ageing Fund (*Fond de vieillissement*) in 2001. Its objective was to cover future ageing-related costs in first-pillar pensions between 2010 and 2030. This fund was to be supplied year after year by budget surpluses and non-fiscal revenues. However, this strategy did not prove to be effective and the fund was abolished in 2016, as the reserves were not sufficient mainly because of the economic slowdown following the 2008 economic and financial crisis but also because of a lack of political discipline necessary for the implementation of such a strategy. (Vandenbroucke 2020, Bayenet et al. 2019)

In 2003, measures to extend the second pillar and regulate it more in order to make it more inclusive and democratic made it possible to cover periods of non-insurance and extend coverage. (Anderson et al. 2007)

#### **3.4. 2005: Generation Pact**

The Verhofstadt II government (VLD/PS/MR/SP.A-Spirit) continued on the basis of the previous government's strategy by focusing on a “*vieillissement actif*” (“active ageing”) with the *Pacte de solidarité entre générations* (Generation Pact). (Moulaert 2006) The government's initial goal was to increase employment among people over 50. Following social concertations, the government passed the Pact comprising 66 measures (some accepted by the social partners, others not) not only relating to "active ageing" but also measures aimed at promoting youth employment: (i) fiscal incentives for employers to facilitate the entry of young people into the labour market, (ii) the tightening of the conditions for access to pre-pension<sup>18</sup> and finally (iii) the introduction of the pension bonus in order to stimulate workers to continue working after the age of 62. (Moulaert 2006, Arcq 2011, De Tijd 2011, Vlaamse Overheid website)

---

<sup>18</sup> pre-pension allows older employees in the event of restructuring to receive a pre-pension in the form of unemployment benefit supplemented by an allowance from the employer.

The measures adopted by the Verhofstadt government were therefore aimed at reforming the labour market and encouraging workers to work longer and were not intended to directly reform the pension system as such.

Despite the intention in the Leterme I government agreement (CD&V/MR/PS/Open VLD/CDH) of 2008 to reform the pension system to meet the challenges by setting up a *Conférence nationale pour les pensions* (National Pensions Conference) with the social partners, the economic and financial crisis and the Belgian community crisis that led to the fall of the government in April 2010 dominated the Belgian political scene and left little room for the implementation of pension reforms. It was only with the Di Rupo government that concrete parametric measures aimed directly at the Belgian pension system were introduced. (Bayenet et al. 2019)

### **3.5. *Di Rupo government (2011-2014): tightening conditions for early retirement***

The Di Rupo government (PS/MR/CD&V/SP.A/Open VLD/CDH), for its part, has opted for a strategy of parametric reforms of the statutory pension system directly in order to limit its costs. Its reforms were carried out in consultation with the social partners and therefore had to face compromises and long transitional periods had to be put in place. The main reforms adopted concern the tightening of the conditions of access to early retirement, with the age condition being raised from 60 to 62 years and the career conditions in the schemes for salaried and self-employed workers being raised from 35 years and in the scheme for civil servants from 5 years to 40 years for everyone. The conditions of access to pre-pensions are also tightened from 58 to 60 years of age. The pension bonus introduced by the Verhofstadt II government is reviewed and improved to encourage older workers to continue working after the age of 62. In the civil servant regime, the more favourable *tantièmes* of 1/48 are reduced to this level with a transition period. Pensions under the civil servants' scheme are no longer calculated on the basis of the salary of the last five years, but on the basis of the last ten years' salary. Finally, the pension ministers tasked a Pension Reform Commission to study the Belgian pension system and its social and financial sustainability. A report must be available during the negotiations for the next government to prepare new reforms. (Trends Tendances 2013, Vandenbroucke 2020, Bayenet et al. 2019) This report is central to our case study analysing the period from 2014 to 2020.

## **4. The Belgian political system, party system and policy-making process**

### ***4.1. History and constitutional reforms of the Belgian democracy***

In the first article of the Belgian constitution we can read “*La Belgique est un Etat fédéral qui se compose des communautés et des régions*”. Belgium is thus a federal state but this has not always been the case. At the creation of Belgium and the enthronement of the first Belgian King Leopold I in 1831, Belgium was a Constitutional Monarchy with a unitary state structure. It was only from 1970 onwards that the federalisation of Belgium really took place gradually and following successive state reforms, Belgium officially became a Federal State in 1993. The first article of the Belgian Constitution was then amended. The first two state reforms (1970 and 1980) officially gave birth to the three current Belgian communities on Flemish initiative (Flemish, French and German-speaking communities) and two out of the three current regions on Francophone initiative (Flemish and Walloon regions). Communities have cultural and people-related competencies such as social care and health, while regions are responsible for economic matters. Both regions and communities have their own parliament and government. While the Flemish community and the Flemish region merged, the French community and the Walloon region are two separate entities.<sup>19</sup> These first two reforms initiated the end of the centralised structure of the Belgian unitary state. The third reform of 1988-1989 continued towards effective federalism by creating the region Brussels-Capital and its parliament and government. It also transferred more competencies from the central state to the communities and regions, such as transport and public works to the regions or education to the communities. As already mentioned, Belgium officially became a Federal State in 1993 with the fourth reforms of the State. The members of the parliaments of the regions are now directly elected and are no longer members of the federal government. The fifth state reform of 2001 increases the annual allowances to the communities, increases the fiscal competencies of the regions and adds competencies to regions such as agricultural policies, foreign trade, tutorship over the provinces and municipalities. Finally, the sixth and last reform of the State to date (2014) acts the division of the electoral district of Brussels-Halles-Vilvoorde which has caused a lot of ink to flow politically. It operates a new transfer of competencies to the communities and regions,

---

<sup>19</sup> One of the reasons is that there are comparatively many more French-speaking people in Brussels as compared to French-speaking people in Wallonia than Dutch-speaking people in Brussels as compared to Dutch-speaking people in Flanders. (Service Public Fédéral Belge website)

such as family allowances, health care and the labour market. The competences that are still federal at present include foreign affairs, national defence, finance, an important part of public health and internal affairs, and, social security, which is important to us in this thesis. It also reforms the Special Law of financing by granting more fiscal autonomy to the regions and by increasing transfer allowances. Finally, the Senate is strongly reformed and the House of Representatives is strengthened. The federal, regional, community and European elections are now synchronised and take place every five years. (Blaise et al. 2014, Sägesser and Istasse 2014, l’Avenir 2014, *Service public fédéral Belge* website)

Let us now briefly present the main Belgian political institutions at the federal level: the King, the Prime Minister and his government and finally the parliament composed of two chambers (the House of Representatives and the Senate).

The King (currently King Phillip) is officially the head of the Belgian State. However, according to the Belgian constitution, the King is the King of the Belgians and not of Belgium. Although he is officially the Head of the State, in practice he is not at the head of the State interpreted as the apparatus of power but has a more representative function. While his representation function is still very present (he represents Belgium abroad in various royal missions), his political function has been restricted following the gradual federalisation of the Belgian State and various institutional reforms. He appoints and dismisses ministers and signs international treaties and national laws. Nevertheless, as mentioned in Article 106 of the Belgian Constitution, “No act of the King can have effect unless it is countersigned by a minister, who alone is responsible for it.” All International Treaties, National Laws and Decrees are thus countersigned by the minister who is politically responsible. (*Service Public Fédéral Belge* website, CRISP website) Where the King still has significant political influence is in the appointment of the *informateur* (mediator) and/or the *formateur* (organizer) for the coalition formation of the national government after the federal elections, its political affiliation logically influencing the coalitions attempts (Keman 1996, Dumont and Dewinter 1999) Subsection 4.4 will be devoted to the government formation and government agreement that contains in detail all the actions that the government will take during the legislature and therefore also its policy in the field of social security and pension reforms.

The Federal Government exercises the executive power at the federal level by executing laws and is composed of maximum 15 ministers and is equally composed of Dutch-speaking and French-speaking ministers (Prime Minister not included). In addition to ministers, the

government is also composed of *Secrétaires d'Etat* (Secretaries of State). The government also has legislative power by having a right of legislative initiative. While the King is officially the Head of the State, the Prime Minister in Belgium is the Head of Government. To this end, he chairs the Council of Minister and the *Kern*, which is the restricted ministerial cabinet. He is also the guarantor of the Belgian institutions by representing the government with regard to the country's main political institutions presented in this section. He takes part in hearings with the King on a regular basis or is questioned by the Senate and the House of Representatives on the policies pursued by his or her government. While the King pursues international missions of representation, the Prime Minister maintains close contacts with other heads of government, for example within the framework of the European Union or the United Nations. Finally, another function that should not be underestimated is linked to the fact that the Prime Minister is the Prime Minister of all Belgians. In a federal state that is composed of regions and communities with their own government and parliament, this role is not to be underestimated. While the media landscape is largely fragmented along the linguistic cleavage, the Prime Minister must be available in both media and be in contact with the entire Belgian population. (CRISP website, *Service public fédéral Belge* website)

The Belgian Federal Parliament consists of two chambers: the House of Representatives and the Senate. While both chambers had identical legislative powers, the legislative power of the Senate has declined as a result of the successive state reforms. The House of Representatives currently has 150 members, directly elected by universal suffrage, and is composed of a French-speaking linguistic group (61 representatives) and a Dutch-speaking linguistic group (89 representatives). Since the last reform of the state, the Senate is no longer a permanent assembly and could be called the "Assembly of the regions". Its 60 members are not directly elected and while 50 of its members come from parliaments of communities and regions, 10 senators are co-opted. While the Senate and the House of Representatives had the same competences and legislative power in the past, this is no longer the case today. The House of Representatives gives its confidence to the governing coalition once a coalition and an agreement has been reached. It also exercises control over the government by voting on the budget, voting laws and questioning ministers. Finally, it can initiate new laws. The Senate, for its part, now has the role of defending the federated entities at the federal level and has the same legislative power as the House of Representatives only for matters relating to the constitution and institutions and changes in the organisation and functioning of the federal

entity and the federated entities. (Sägesser and Istasse 2014, CRISP website, *Service public Fédéral Belge* website)

#### **4.2. *Belgian consociational institutions, pillars and cleavages***

In order to understand the structure of the Belgian society and its partisan organisation, let us consider the theory of cleavages developed by Lipset and Rokkan (1967) in their seminal study “Cleavage Structures, Party Systems and Voter Alignments”. In 2007, André-Paul Frogner applied this theory to Belgium. It allows us to understand the political and partisan dynamics present in Belgium as well as the difficulties it faces in its decision-making process. Despite the presence of many cleavages in the sense of Lipset and Rokkan, Belgium is described as a consociational democracy in the sense of Lijphart and has for many years managed the historical cleavages in society between owners and workers (left-right) and between supporters of the church and those of the state, as well as the linguistic cleavage that has become increasingly pronounced over the course of the country's history. (Lijphart 1984, 2012, Lijphart and Crepaz 1991) When these conflicts arose, they could in many cases be mitigated by the cross-cutting of the different cleavages. Take, for example, the *Grande Grève* (Great Strike) of 1960, which mobilised all the workers throughout the country and activated the cleavage between owners and workers (left-right). While the trade unions were initially united (whether Flemish or Walloon, Christian or socialist), as public order was threatened, the Flemish trade unions initially withdrew. Later, the Cardinal asked the Christian trade unions to also stop their actions. This fragmentation of the trade unions reduced the strength of the strikers to the socialist trade union, which also had to end the strike due to lack of troops and following the entry of socialists in the government which reduced the tensions. (Frogner 2020) Alongside the role of the cross-cutting of the main cleavages, the *pilarisation* or *verzuiling* of society (Arend Lijphart) understood as the institutionalisation of the various cleavages into three pillars, namely the socialist, catholic and liberal pillars, also helped to alleviate the various possible conflicts. Indeed, it has made it possible to build a consociational democracy based on negotiations, proportionality and social concertation rather than on majority principles to manage potential conflicts.

However, as a result of the federalisation process in Belgium from 1970 onwards, there has been a gradual decline of pillars at the national level and their reproduction operated in the federal entities. The process of federalisation following the center-periphery cleavage (or linguistic/regional cleavage) gradually reduced the effectiveness of pilarisation and cross-

cutting cleavages in mitigating conflicts. In fact, federalism caused since the 1960s - 1970s the splitting of political parties across the two linguistic groups and the creation of two distinct political societies, which has not been without consequences in the political decision-making process. Firstly, the splitting of political parties causes many problems in the formation of the federal government because the parties are no longer accountable to the whole country but only to their community, which complicates compromises. Second, conflict is intensifying because the linguistic/regional divide is no longer internalised within the different political parties but operates openly between the different parties. Finally, this has undermined the conflict-mitigating mechanism between Christians (historically the first political family in Flanders) and Socialists (historically and still the first political family in Wallonia) which prevented them from taking advantage of the balance of power in the language group in which they were respectively the main political family. Indeed, when Belgium was still a unitary state, the socialist political family could more easily defend the socialist minority in Flanders. The same was true for the Christian political family, which was the largest family in Flanders but in a minority in Wallonia. (Claeys et al. 1984, Billiet 2006, Billiet et al. 2006, De Winter et al. 2006, Frogner 2007)

With regard to pensions in particular, while the classical socio-economic left-right cleavage is often discussed in the different theories, Belgium has the particularity that the linguistic/regional divide is also strongly present. Indeed, since pensions are also a redistribution issue and still a federal competence, the “transfer-problem” is part of the public debate, with the Flemish contributing globally more to the system and the Walloons benefiting globally more from the redistribution. (Anderson et al. 2007) This thesis will therefore pay particular attention not only to the socio-economic cleavage but also to the linguistic/regional cleavage in the analysis of recent pension reforms.

While consociationalism that characterises the Belgian political system has in the past allowed it to be a successful political decision-making process despite the linguistic, religious and ideological cleavages, it seems to be under strain as a result of the institutionalisation of the linguistic cleavage following the various institutional reforms and following the federalisation process in Belgium. Indeed, following recent political crises such as the crisis of 2010-2011 which lasted more than 540 days or the formation of the current government which lasted 494 days, many observers and academics question the effectiveness of the Belgian political apparatus which seems to be increasingly paralysed. (Billiet et al. 2006, Govaert 2012, Sägerser 2020)



### 4.3. *Electoral system and fragmented party system*

This sub-section presents the Belgian electoral system, the current political forces present at the federal level following the last two national elections and the historical evolution of the party system in Belgium.

As Belgium is a federal country, elections are regularly held at the national level but also at the level of the federated entities to form the parliaments of the different levels of power and then constitute governmental majorities. As already mentioned, since 2014, national, regional and European elections are synchronised and organised every five years. Local elections (provincial and communal) are also synchronised and take place every six years. (Belgian federal government website) As pensions are a federal competence, we will focus on national elections and the evolution of electoral results at this level of authority. We will also focus solely on the results in the House of Representatives, the Senate being henceforth an "Assembly of the federated entities" (*Assemblée des entités fédérées*) with less and less power of control over the government and less and less legislative power, thus no longer constituting a veto point in the veto point and veto player theory in the context of pension reforms. (Immergut 1990, 1992a, 1992b, Tsebelis 1995, 1999, 2002, Sägerser and Istasse 2014)

Voting in Belgium is compulsory and organised around eleven constituencies (the 10 provinces and the Region of Brussels-Capital) to which a number of seats (from 4 to 24 seats, the House of Representatives comprising 150 seats) is allocated according to the population present in each constituency. (SPF Intérieur website) Seats within each constituency are allocated on a proportional basis using the d'Hondt key (*Clé d'Hondt*)<sup>20</sup> with an eligibility threshold set at five percent since the 2003 electoral reform, which had the effect of eliminating the very weak parties in the House of Representatives. (De Winter, Swyngedouw and Dumont 2006, CRISP website) The highly proportional system in Belgium, unlike majority systems in other countries, leads to the presence of many parties in the Assembly. (CRISP website) Moreover, the party system in Belgium is becoming more and more fragmented, so that not only are there

---

<sup>20</sup> The *clé d'Hondt* (d'Hondt key) is used to distribute seats among the different lists in an electoral district in a proportional manner. For each list, the number of valid votes is divided by one, by two, by three and so on. The quotients of all lists obtained are then sorted from the largest to the smallest. If a constituency corresponds to five seats, the different lists are allocated a number of seats corresponding to the number of quotients they have among the five largest. (CRISP website) For more details see Faniel and Tréfois (2011).

more and more parties in the Assembly, but also in the government. (Dumont and De Winter 1999)

The Belgian political system is sometimes qualified as "party-ocracy" in reference to the weight of the parties and their presidents in the decision-making process. This translates into party discipline of federal MPs who respect the line of conduct laid down by the party and its president when voting on different laws, or ministers who maintain close links with their party chairman who strongly influences the policies pursued by the ministerial cabinet. (Verleden and Govaert 2019, De Winter et al. 2006) As we will see in the next sub-section, the party-ocracy is also omnipresent in the post-election stage of government formation, the "policy-making arena *par excellence*". (Peterson et al. 1983, Dumont and De Winter 1999, De Winter and Dumont forthcoming) Let us therefore analyse the history of the Belgian party system as well as the political forces currently present in a system that is highly fragmented across the religious, socio-economic, materialistic/post-materialistic cleavages but above all the linguistic cleavage.

In the 19th century, the religious cleavage was dominant and it was the Catholics (PSC/CVP) and Liberals (PL/LP) who shared the Belgian political scene. At the end of the 19th century, the socio-economic left-right cleavage became politicised with the emergence of the Socialist Party (PSB/BSP). Until 1965, these three traditional parties (PSC/CVP – PSB/BSP – PLP/PVV<sup>21</sup>) succeeded each other in government by forming different coalitions. From the 1960s - 1970s, there was a gradual increase in the number of parties in Belgium and while four parties were present in parliament in 1949, fourteen parties were present thirty years later in 1981. Different stages and explanatory factors can be identified here. Firstly, during the 1960s the linguistic/regional cleavage became increasingly marked with the emergence of ethno-regionalist parties such as the *Volkswijde* (VU) in Flanders, the *Rassemblement wallon* (RW) in Wallonia or the *Front démocratique des francophones* (FDF) in Brussels, which reported a considerable percentage of votes within their language group. Secondly, the relevance of the linguistic/regional cleavage and electoral competition, pushed the three traditional parties to split into two autonomous Dutch-speaking and a French-speaking entities in the 1970s. Thus, in 1968, the Christian Democrats split into a French-speaking entity (PSC) and a Dutch-speaking entity (CVP). The socialists followed in 1972 with the PLP on the French-speaking side and the PVV on the Dutch-speaking side. Finally, the Socialists were the last to split in

---

<sup>21</sup> In 1961, the liberal party PL/LP (Parti libéral/Liberale Partij) changes its name to PLP/PVV (Parti de la liberté et du progrès/Partij voor Vrijheid en Vooruitgang). (Istasse 2019)

1978 with the PS on the French-speaking side and the BSP on the Dutch-speaking side. (De Winter et al. 2006, Frognier and Bol 2010, Istasse 2019)

From 1978 onwards, we can therefore really speak of two distinct party systems in Belgium, where Brussels is the only constituency where the two systems still compete for votes together. This has polarised the language/regional divide and when debates about regions and communities arise almost all Flemish parties defend Flemish interests, while French-speaking parties defend French-speaking interests. (Billiet et al. 2006, De Winter et al. 2006) Currently the only political families that are close to the centre on the language cleavage are the green parties (Ecolo and Groen) as well as the far-left party PTB/PVDA which maintain a more federal internal organisation with more or less coordinated political programs. (De Winter et al. 2006, Dandoy and De Decker 2009, Delwit and Sandri 2011) Moreover, as we will see with the most recent electoral results, the two political systems are also increasingly polarised with a majority of voters in Wallonia turning to left-wing parties, or even extreme left-wing parties, and in Flanders a predominantly right-wing and increasingly right-wing electorate. (Istasse 2019, Sägerser 2020)

Finally, from the 1970s onwards, globalisation and post-industrialisation led to the emergence of new cleavages alongside the traditional cleavages present in Belgium, and new so-called “protest” parties (*partis protestataires*) appeared with green parties (*Ecolo* on the French-speaking side, *Agalev* on the Flemish side), the Flemish extreme right-wing and separatist party *Vlaams Blok* (VB) and a communist party (UDRT/RAD). (De Winter et al. 2006, Frognier and Bol 2010, Istasse 2019) Nevertheless, Belgian consociational democracy, strongly pillarised and based on “compromise politics” (*politique du compromis*), allowed the traditional Belgian parties to maintain themselves as the main political forces between the 1970s and the beginning of the 21st century representing together at the federal level usually between 70 and 80 per cent of the votes. (Frognier and Bol 2010) In recent years, however, political scientists have noted a phenomenon of depillarisation. Indeed, while the Socialist Party (PS) still seems to be able to count on the socialist unions as an electoral base, the former French-speaking Christian party, renamed CDH (Centre démocrate humaniste) in 2002, seems to be losing votes from the Christian union members, which are increasingly turning to the PS. In Flanders, with the rise in power of the N.VA and *Vlaams Belang*, a global detachment of trade union membership and electoral behaviour seems to be gradually taking place. (Billiet 2006, Billiet et al. 2006, Istasse 2019).

The increasingly weak link between trade union membership and voting behaviour and the rise in power of the so-called "protest" parties resulted in the 2010 federal elections in a cumulative electoral weight of the traditional parties that had never been so low in Belgian history: 57.25%. (Frognier and Bol 2010) As the rest of this sub-section shows, this trend does not seem to be reversed following the federal elections of 2014 and 2019. Table 2.12 illustrates the seats repartition and evolution across parties in the House of Representatives following the 2014 and 2019 federal elections and figure 2.1 shows the current composition of the House of Representatives.

The 2014 elections illustrate the great fragmentation of the Belgian party system with the three traditional political families forming a cumulative score of 56.9% of the votes at the Belgian level. The 2014 elections are characterised by the following highlights: (i) the N-VA, the Flemish independentist party, is the largest party in Flanders and Belgium and obtains 33 seats at the federal level, (ii) the *Vlaams Belang*, a far-right party, is facing a major setback, (iii) the entry into Parliament of the PTB, the French-speaking branch of the far-left party. (Demertzis et al. 2015, Istasse 2019, FPS Interior website)

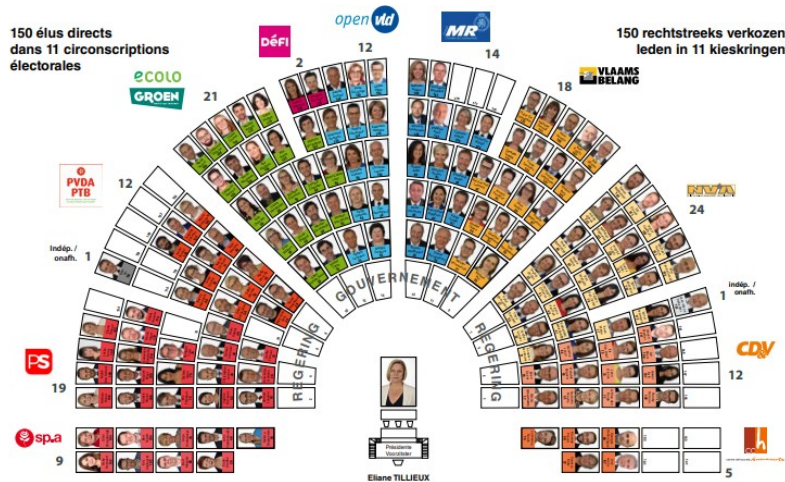
The latest elections in 2019 on their part symbolise an increasingly fragmented Belgian party system and two increasingly polarised systems of French-speaking and Flemish-speaking parties: (i) The three traditional political families together accumulate only 44.9% of the votes at the Belgian level, and fall below 50%, a first in Belgian political history, (ii) Even if the N-VA loses seats compared to the last federal elections, it is the largest party in the country and in Flanders, (iii) the significant rise of *Vlaams Belang*, which becomes the second largest party in Flanders and Belgium in terms of percentage of the vote and third in the federal parliament in terms of number of seats, (iv) the PTB-PVDA, an extreme left-wing party, records an increase in Wallonia and enters the Chamber as part of the Flemish language group and finally (v) the green parties (*Groen* and *Ecolo*) both record an increase compared to 2014. (Istasse 2019, Sägesser 2020, SPF Intérieur website)

Table 2.12. Representation (in number of seats) and ranking of political parties (Nationally and within each language group) in the House of Representatives, 2014 and 2019.

		2014			2019			Δ 2019-2014
		Number of seats	Global ranking	Linguistic group ranking	Number of seats	Global ranking	Linguistic group ranking	
French linguistic group	PS	23	2	1	20	2	1	-3
	MR	20	3	2	14	4	2	-6
	Ecolo	6	8	4	12	5	3	6
	PTB	2	11	5	8	10	4	6
	CDH	9	7	3	5	11	5	-4
	Défi	2	11	5	2	13	6	0
	PP	1	13	7	0	/	/	-1
Dutch linguistic group	N-VA	33	1	1	25	1	1	-8
	Vlaams Belang	3	10	6	18	3	2	15
	CD&V	18	4	2	12	5	3	-6
	Open VLD	14	5	3	12	5	3	-2
	Vooruit (previously SP.A)	13	6	4	9	8	5	-4
	Groen	6	8	5	9	8	5	3
	PVDA	0	/	/	4	12	7	4

Source: Author's elaboration on Sägesser (2020) and data from SPF Intérieur website

Figure 2.1. Current composition of the House of Representatives.



Source: La Chambre des Représentants website

The split of the traditional parties in the 1970s, the gradual decline in their electoral results, particularly from 2010 onwards, the gradual rise of the green parties in the party system, a predominantly left-wing Walloon electorate with the last two elections also far left, a predominantly right-wing Flemish electorate and with the last elections also far right are so many elements that make the party system in Belgium highly fragmented and make the Flemish and Walloon political systems more and more polarised. As we will see in the next sub-section, this makes the process of government formation extremely difficult and some Belgian political scientists question the efficiency of the Belgian decision-making process, as the forthcoming article by De Winter and Dumont “Belgium: from highly constrained and complex bargaining settings to paralysis?”.

#### 4.4. Government formation and government agreement

The government formation takes place in several stages.<sup>22</sup> (Dumont and De Winter 1999, De Winter and Dumont forthcoming, Service Public Fédéral Belge website) Once the results of the federal elections are known, the outgoing government submits its resignation to the King, who instructs it to manage the *affaires courantes* (current affairs)<sup>23</sup> until a new government is formed. In Belgium, there is therefore no direct link between election results and participation in government. (Dumont and De Winter 1999) The King then consults various personalities such as the presidents of the Chamber and Senate, the presidents of parties or socio-economic and political experts before the stage of appointing an *informateur* (mediator) and then a *formateur* (organizer).<sup>24</sup> While the King's *informateur*, who is generally an experienced politician, has the task of analysing possible coalitions by consulting the different parties, the *formateur* has the task of forming a majority coalition and a government agreement. If a government agreement is reached, the *formateur* often becomes Prime Minister. The government agreement does not only include the guidelines, objectives and the agenda of the policies that will be pursued during the legislative period, but is above all a general, complete and detailed programme with very concrete policies ready for use. This is a real particularity of the Belgian political decision-making process and Peterson et al. (1983) describe this stage as a “policymaking arena *par excellence*”. In practice, each party sends a delegation consisting of the party President accompanied by former ministers, influential party members and members who are more specialised in specific subjects or who are part of the party's research unit. Working groups are held by theme and coordination is ensured by a central group. The specific policies and decisions proposed by one minister during the legislature require the support of the other ministers, decisions are taken by consensus and the Prime Minister is considered *primus inter pares*. All ministers and more broadly the political parties in the coalition are therefore bound to the government agreement negotiated during the government formation and thus responsible for it. Once an agreement has been reached, supported by a majority coalition, a new phase of negotiations takes place to distribute the different ministerial

---

<sup>22</sup> Remark: the process of government formation is not fixed and can therefore vary from one formation to another in terms of chronology. (Dumont and De Winter 1999)

<sup>23</sup> CRISP definition: “Cases handled by an outgoing government with limited powers. The period of *affaires courantes* extends from the resignation of this government to the appointment of its successor”. (CRISP 2020)

<sup>24</sup> Depending on the results of the elections and the complexity or not of the different possible coalitions, this phase can take place in different ways. when a coalition is easily drawn, the *formateur* can be appointed directly. However, the formation of the government is an increasingly complex stage in Belgian political life and creativity is increasingly required. Two *informateurs* and/or *formateurs* are sometimes appointed to form a pair or several *informateurs/formateurs* succeed one another following negotiations that result in successive failures. (Service Public Fédéral Belge website)

portfolios. The negotiation phase of the various ministerial portfolios generally takes place after that a government agreement has been reached.<sup>25</sup> Thereafter, each coalition party, via its delegated members, votes on a majority basis on the government agreement and the distribution of ministerial portfolios. The coalition group then takes the oath before the King and officially forms the new federal government. The new government and the government agreement are then presented by the Prime Minister to the House of Representatives. This is followed by a parliamentary debate and a vote of confidence.<sup>26</sup> Despite sometimes intense debate on the part of the opposition this last stage result in an almost automatic vote of confidence in the end for two reasons: (i) the great party discipline on the side of the majority parliamentary groups and (ii) this last step in the government formation comes after the congresses of the majority parties have expressed themselves in favour of the government coalition and formation.

As already mentioned, the formation of the government is crucial in Belgian political life, more than anywhere else in Europe. However, it is also one of the longest and most complex in the European Union and this phenomenon is not about to be reversed. Indeed, we can see that this process tends to take more and more time<sup>27</sup>, that the government agreement is more and more detailed<sup>28</sup> and that there are more and more failed attempts at coalitions.<sup>29</sup> (Dumont and De Winter 1999, De Winter and Dumont forthcoming, Sägerser 2020)

In addition to the reasons directly related to the many stages of the government formation process presented above, political scientists underline several explanatory factors.<sup>30</sup> The most evoked reason is related to the fragmentation of the party system that we have already presented in this thesis. This fragmentation leads to large numbers of potentially coalitionable parties around the table with diverse positions on a large number of cleavages, which does not facilitate the search for an agreement that must include more and more parties in order to reach a majority. Moreover, in a context where the two political systems (Flemish and Walloon) are

---

<sup>25</sup> However, concessions in terms of the political agenda may take place in exchange for specific ministerial positions and vice versa. These two phases of negotiations should therefore not be analysed in isolation from each other.

<sup>26</sup> Since the state reform of 1993, only the House of Representatives (and no longer the Senate) exercises political control over the government and therefore expresses itself through a vote of confidence with regard to the government coalition. (Sägerser and Istasse 2014)

<sup>27</sup> The two major crises took place in 2010-2011 with the formation of the Di Rup government and recently in 2019-2020 with the formation of the current De Croo government. It took 540 and 494 days respectively to reach a government agreement and a majority coalition. (Sägerser 2020)

<sup>28</sup> De Winter and Dumont (forthcoming) approximates this with the number of words contained in the government agreement.

<sup>29</sup> In 2010-2011, eight attempts had been tested. In 2019-2020, ten royal and two non-royal missions had been carried out. (De Winter and Dumont 2020, Sägerser 2020)

<sup>30</sup> For more information, see Dumont and De Winter (1999) and their recent update (forthcoming)

increasingly fragmented along the community divide and ideologically distant, it is increasingly complicated (and sometimes impossible) to build coalitions in such a way that both the horizontal symmetry<sup>31</sup> and the vertical symmetry<sup>32</sup> are respected. Thirdly, institutional reforms require special majorities in the House of Representatives (two-third majority and majority in each language group). In order to have any chance of success, these heated discussions must be initiated at the time of formation of the government and defended in the government agreement by these special majorities, which does not make the discussions any easier. Governments have become used to the idea of forming coalitions that include a majority in each language group in addition to a majority at the federal level, but this is becoming increasingly complicated and this was not the case for the last three full-fledged majority governments, for example. Finally, if one considers, in addition to all these formal and informal constraints, the internal functioning of the ministerial cabinet presented above (collective responsibility), one quickly understands that agreements on the various subjects are laborious, with each party potentially having the possibility of using its veto.

As our thesis focuses on the current pension reform initiated in the De Croo government agreement and on the latest reform initiated by the Michel government, let us briefly present these two full-fledged majoritarian Belgian governments and their formation.<sup>33</sup> (Demertzis et al. 2014, Istasse 2019, Sägesser 2020, SPF Intérieur website)

Elections on 25 May 2014 mark the end of the Di Rupo government (PS/CD&V/MR/SP.A/OpenVLD/CDH). Following the election results that were presented in the previous subsection, negotiations for the different government formations in the federated entities and for the federal government are organised. 139 days after the elections, a coalition and an agreement emerge at the federal level after agreements have been reached in the regions and communities. Three royal missions were necessary before the government of the French-speaking liberal Charles Michel (N-VA/MR/CD&V/OpenVLD), also known as the *Suédoise*, took office on 11 October 2014. (CRISP website) The government consists of seven French-speaking ministers, all belonging to the liberal political family (MR), including the post of Prime Minister for Charles Michel, seven Dutch-speaking ministers and four Flemish

---

<sup>31</sup> This implies including both the Flemish and Walloon branches of a political family at the federal level.

<sup>32</sup> This implies that if a party is present at the federal level, the party may also be present in the federated entities and *vice versa*.

<sup>33</sup> The composition of all Belgian federal governments is available on the CRISP website: <http://www.crisp.be/documents-politiques/gouvernements/gouvernements-nationaux-federaux/> (CRISP 2 website)



secretaries of state. The pensions are attributed to francophone liberal Daniel Bacquelaine (MR). This federal coalition government has many innovations. Firstly, the French-speaking Liberal Party (MR) is the only party from the French-speaking language group present in the federal government, a first in the history of Belgium. Moreover, the MR has only twenty seats out of the 63 seats of the French-speaking group in the House of Representatives, a majority in the French-speaking language group is therefore far from being reached. Thirdly, as the government of the French Community and the Walloon Region is composed of Humanists (CDH) and Socialists (PS), there is a complete lack of vertical symmetry at the Francophone level, and while Francophone governments are center-left oriented, the Flemish government and the federal government are center-right oriented. This coalition is also marked by the entry into the federal government of the Flemish Nationalist and Separatist Party (NV-A), a first. Finally, it should be pointed out that there was no discussion of a new Reform of the State, a *sine qua non* condition for the French-speaking liberals (MR) for the entry of the Flemish nationalists (NV.A) into the government. (Demertzis et al. 2014, Istasse 2019, SPF Intérieur website)

A little more than four years after the formation of the *Suédoise*, disagreements arose within the government about migration policy and the “Global Compact for Safe, Orderly and Regular Migration” that the N.VA refused to sign. Some analysts see it as an electoral strategy or a pretext to strengthen their political line on migration policies in order to regain an electorate following the disappointing local elections of 14 October 2018 which were a success for the Flemish extreme right (Vlaams Belang). The Michel government submits its resignation to the King on 9 December 2018. (Le Soir 2018a, RTBF 2018a) The outgoing minority government (MR/CD&V/OpenVLD) without the N.VA is then charged with managing the *affaires courantes* (current affairs) until a new coalition is formed following the elections of 26 May 2019. Following the results of the elections of 26 May 2019 presented in the previous subsection, the negotiations begin and open a new long period of political crisis in Belgium. No agreement seems to emerge as the COVID-crisis is breaking out around the world. In order to deal with the crisis, the government in *affaires courantes*, with the agreement of the parliament, becomes a full-fledged government for a fixed period of time, again with Sophie Wilmès as head of government on 17 March 2020 (MR/CD&V/OpenVLD). A few months later, negotiations restart and an agreement is reached on 1 October 2020 with the government of the Flemish liberal Alexander De Croo (PS/MR/Ecolo/CD&V/OpenVLD/S.PA/Groen). The government consists of fifteen ministers and five secretaries of state. Each formation obtains

two ministerial posts (the French-speaking socialists three) and the five largest formations an additional secretary of state post. Pensions are awarded to French-speaking socialist (PS) Karine Lalieux. This agreement marks the end of Belgium's longest political crisis. 494 days separate the elections from the formation of the government. This is shorter than the formation of the Di Rupo government in 2010-2011, which lasted 540 days. However, if we take the fall of the Michel government on 9 December 2018 as a starting point, 662 days, 10 royal missions and 2 missions at the initiative of certain parties will have been necessary to regain a fully-fledged and majority government in Belgium. Moreover, if we compare the recent crisis with the crisis of 2010-2011, heated debates on a possible reform of the state were not on the agenda in 2019-2020. Several factors are put forward by political scientists: (i) the fragmentation of representation in the Parliament with twelve parties represented in the House of Representatives, (ii) the significant rise of the extreme right-wing party in Flanders (Vlaams Belang) and the extreme left (PTB) in Wallonia, (iii) the impossibility of forming a majority within the Dutch-speaking language group without the Flemish Nationalist Party (N.VA) given the *cordon sanitaire*<sup>34</sup> that weighs on the Flemish extreme right-wing party (Vlaams Belang) and finally, (iv) the impossibility of forming a majority comprising the three traditional political families. As with the previous government, many innovations can be identified. Firstly, it is the first time in Belgian history that a federal government comprises seven parties. Secondly, a minority is reached in the Flemish language group. Moreover, while vertical symmetry is respected on the French-speaking side, this is not the case on the Dutch-speaking side with the participation of the N.VA in the Flemish government but not in the federal government and the participation of only two out of the four Flemish members of the federal government in the Flemish government. We should also point out the absence of the CDH in the coalition, while the CD&V is present. Finally, Alexander De Croo takes the post of Prime Minister while the OpenVLD only forms the fifth party according to the 2019 elections. (Istasse 2019, Sägesser 2020, SPF Intérieur website)

#### **4.5. Legislative process**

According to article 36 of the Belgian constitution, “Federal legislative power is exercised collectively by the King, the House of Representatives and the Senate”. By "King" we understand the Federal Government. Indeed, at the end of the legislative process, the King

---

<sup>34</sup> “Political agreement between the Flemish democratic parties to prevent extreme right-wing parties from taking power. By extension, the term is also used on the French-speaking side of the country to refer to a political agreement coupled with a media arrangement.” (CRISP 2020)

sanctions the laws by giving his formal approval and promulgates the laws by ordering their execution. (CRISP website, La chambre des représentants website) Nevertheless, according to Article 106 of the Constitution, "No act of the King may have effect unless it is countersigned by a minister, who alone is responsible for it". Then, as we have already seen, the power of the Senate with the fourth and sixth reforms of the state was reduced little by little and was renamed "Chamber of reflection" (*Chambre de réflexion*) in 1993 before being transformed into an "Assembly of the federated entities" (*Assemblée des entités fédérées*) in 2014. Bicameralism which formerly characterised the Belgian legislative process is now only bicameral for institutional matters and revisions of the Constitution, "the federal legislative process is now unicameral for most matters" (p. 71). (Istasse and Sägeser 2014) The House of Representatives, for its part, is therefore the main institution where laws are voted. Members of Parliament also have the right of legislative initiative by introducing legislative proposals (*propositions de lois*). The government, for its part, also has the right of legislative initiative by submitting bills (*projets de lois*) to the House of Representatives. In practice, the importance of the government's agreement negotiated by a majority of the parties present in the House of Representatives and the party discipline that characterises the Belgian political system have made the government an indispensable part of the legislative apparatus. (Dumont and De Winter 1999, De Winter and Dumont forthcoming, CRISP website)

Pension reforms that do not involve changes to the constitution or changes in competences between the federal entity and federated entities therefore follow the "unicameral legislative procedure" (Article 74 of the Constitution). Let us briefly present the different stages of this procedure. A bill or a legislative proposal, once the Council of State has given its advice, is sent to the House of Representatives. The draft is then examined in committee in the presence of the competent minister. Members of the committee may propose amendments. The draft (possibly amended) is then voted article by article by a majority of the members present before being voted on as a whole. If a majority is reached, it is sent to the plenary session. Parliamentary deputies may again propose amendments and the draft is then voted on in the same way as in committee. If a majority is reached, the text is sent to the King, who sanctions and promulgates the law. The law is then published in the *moniteur belge*. (La Chambre des représentants website)

As we will see in the sub-section dedicated to interest groups, before proposing draft laws on social and economic affairs, consultations are held with the social partners. It is therefore important to take account of these consultations, whether they are institutionalised or not, if we

want to understand the politics of pension reforms in Belgium. Also, in order to implement unpopular pension reforms, Belgian governments, like other countries, have had recourse to "special powers" in order to avoid having to go through the classic legislative procedure. However, the advantage gained by the government in passing through "special powers" seems limited compared to other countries, given that the governing coalition is already often based on large majorities and that party discipline is highly developed. (Anderson et al. 2007) Finally, as discussed in a previous subsection, bills have often already been largely negotiated and an agreement supported by a majority has already been reached during the government formation phase. (Dumont and De Winter 1999, De Winter and Dumont forthcoming) These three elements that characterise the Belgian legislative process should therefore be taken into account when we analyse pension reforms in Belgium.

#### **4.6. Interest groups**

The Belgian interest group system is also classified as “moderately neo-corporatist” in which the state consults and negotiates directly with the social partners on specific economic and social policy issues. (Lijphart and Crepaz 1991, Siaroff 1999, Lijphart 2012) This takes place informally by consulting the labour and business associations concerned or officially via numerous corporatist institutions such as the Central Economic Council (*Conseil Central de l’Economie*) or the National Labour Council (*Conseil National du Travail*), both equally composed of workers’ and employers’ associations at the federal level. The first is an advisory institution and is competent in economic matters, the second is a negotiating and advisory institution for social matters. Social partners are also present in the administration of the key social protection sectors. (Deleeck 2003 and Beyers et al. 2014) Indeed, the Social Security Management Committee (*Comité de gestion de la sécurité sociale*) for example which is the governing body of the ONSS (*Office national de sécurité sociale*) and responsible for the overall financial management of social security is made up equally of trade unions and employers’ organisations. Its sub-organisations such as the INAMI (*Institut national d’assurance maladie-invalidité*), the ONEM (*Office national de l’emploi*) or the ONP (*Office national des pensions*) are also managed on a parity basis. (CRISP website)

Secondly, even like the Belgian society and its politics, pillarization and fragmentation characterize the structure of Belgian interest groups. (Anderson et al. 2007) Indeed, interest groups are organized around the historical Belgian class and religious cleavages. Since 1970 and the successive state reforms leading to increasing federalisation, lot of interest groups faced

the linguistic cleavage and further fragmented. (Deschouwer 2012, Caluwaerts and Reuchamps 2014) Nevertheless, whether interest groups are still organized at a national-level or fragmented at a regional-level is highly related to the regionalisation or not of the policy competencies that these groups respectively defend. (Fraussen 2014, Fraussen and Beyers 2015, Fraussen et al. 2017) Whereas Workers' associations are still centralised and their regional branches highly integrated, employers' associations are more regionalised even if the VBO/FEB is still organized at the Belgian level. (Keating and Wilson 2014) Table 2.13 and table 2.14 illustrate the structure of the influential business' and workers' associations for our subject of study.

Table 2.13. Belgian employers' associations system

Name	National/regional	Description	Ties with political parties?	Social partner at regional level?	Social partner at national level?
UNIZO <i>Unie van Zelfstandige Ondernemers</i>	Flanders	Small and medium-sized businesses	<ul style="list-style-type: none"> <li>Valuable electoral constituency for Flemish politics</li> <li>No structural ties with Christian pillar</li> <li>But CD&amp;V: electoral ally</li> </ul>	YES	<ul style="list-style-type: none"> <li>YES</li> <li>Loose contacts with UCM but sometimes cooperate in collective bargaining</li> </ul>
VOKA <i>Vlaams Netwerk van ondernemingen</i>	Flanders	Medium-sized and large businesses	<ul style="list-style-type: none"> <li>Valuable electoral constituency for Flemish politics</li> <li>Close ties with liberal and nationalist parties in Flanders</li> </ul>	YES	<ul style="list-style-type: none"> <li>NO and not happy with it</li> <li>Thus pressure for decentralisation of wage bargaining, labour market policy and social security</li> </ul>
VBO/FEB <i>Verbond van Belgische Ondernemingen/Fédération des Entreprises de Belgique</i>	Belgium	Large and medium sized enterprises	Liberal parties	NO	YES
UCM <i>Union des classes moyennes</i>	Wallonia	Small businesses	<ul style="list-style-type: none"> <li>Ancillary ties with CDH but now distanced</li> </ul>	YES	<ul style="list-style-type: none"> <li>YES</li> <li>Loose contacts with UNIZO but sometimes cooperate in collective bargaining</li> </ul>
UWE <i>Union wallonne des entreprises</i>	Wallonia	Medium and large businesses	Liberal francophone parties but less influential than FEB	YES	<ul style="list-style-type: none"> <li>NO and happy to delegate to VBO-FEB</li> </ul>

Source: Author's elaboration on Fraussen et al. (2017)

Table 2.14. Belgian trade union's system

Name	National/regional	Ideology	Ties with political parties?	Social partner at regional level?	Social partner at national level?
ABVV/FGTB <i>Algemeen Belgisch Vakverbond/Fédération Générale du Travail de Belgique</i>	Belgium	Socialist	<ul style="list-style-type: none"> <li>SPA for the Flemish constituency</li> <li>PS for the Francophone constituency</li> <li>Closer ties with Francophone socialists (socialists electorally stronger in Wallonia)</li> </ul>	YES	YES
ACV/CSC <i>Algemeen Christelijk Vakverbond/Confédération des syndicats chrétiens</i>	Belgium	Christian-democratic	<ul style="list-style-type: none"> <li>CD&amp;V for the Flemish constituency</li> <li>CDH for the Francophone constituency</li> <li>Weaker in in Francophone constituency because CDH no confessional character anymore since they adopt a humanist position</li> </ul>	YES	YES
ACLVB/CGSLB <i>Algemene Centrale der Liberale Vakbonden van België/Centrale Générale des Syndicats Libéraux de Belgique</i>	Belgium	Liberal	No longer close ties with liberal parties	YES	YES

Source: Author's elaboration on Fraussen et al. (2017)

On the employers' side, since social security is a federal competency, the most relevant interest groups for our research will be the social partners recognised at the nation level: the VBO/FEB representing large and medium enterprises and regrouping fifty sectoral federations, the UNIZO representing small and medium-sized Flemish businesses and the UCM representing small Walloon businesses. On the workers' side, the ACLV/CGSLB is much less politically influential than the ACV/CSC and the ABVV/FGTB because of their limited membership but also because they adopt market-oriented strategies and do not have strong ties with the Walloon and Flemish liberal parties anymore. (Bouteca et al. 2013) Global trade union membership in Belgium is high. Nevertheless, its fragmentation across linguistic and ideological cleavages may be determinant in the field of pension reforms. While the ACV/CSC adopts more central position and more inclined to negotiate with the government before undertaking more direct action, the ABVV/FGTB adopts a more leftist and radical position and is more inclined to provoke strikes and direct protest. Like Anderson et al. (2007), we therefore expect that unpopular government pension reforms are difficult to achieve when unions develop joint actions, but that the Belgian trade union fragmented structure and the implicit or explicit support from the less radical ACV/CSC may be decisive in their implementation.

# **CHAPTER 3 – THE POLITICS OF PENSIONS IN BELGIUM FROM 2014 TO 2020: PROBLEM EXPOSURE, HYPOTHESES AND RESEARCH METHODOLOGY**

## **1. Introduction**

In order to properly introduce our fourth chapter dedicated to the politics of pensions in Belgium from 2014 to 2020, this third chapter presents our problem exposure, hypotheses and research methodology.

We first re-address briefly the challenges Belgium faces in its legal pension system (first pillar). We then present the measures proposed by the experts to address these different challenges before presenting the measures undertaken by the Belgian governments between 2014 and 2020. On the basis of this discrepancy between the structural measures put forward by the 2020-2040 Pension Reform Commission and the parametric reforms undertaken by the governments, we then present our research question: “ *How to explain the inability to implement structural pension reforms in Belgium from 2014 to 2020?* ”

In section 3, based on the two previous chapters, we develop nine hypotheses to our research question, specific to our case study. These relate to the role of policy legacies, ideas and experts, the composition of Belgian governments, the number of parties present in the coalition government, the influence of opposition parties and finally the influence of trade unions and other social partners in the decision-making process.

Finally, section 4 concludes this introduction to our case study by presenting the research methodology and analytical framework that have been used in order to answer our research question.

## 2. Problem exposure

### 2.1. *The 2014 Report of the “Commission de réforme des pensions 2020-2040”*

In April 2013, the ministers in charge of pensions and the self-employed, Alexander De Croo and Sabine Laruelle respectively, set up the *Commission de réforme des pensions 2020-2040* (2020-2040 Pension Reform Commission) composed of independent experts from different backgrounds. (Vandenbroucke 2020) In June 2014, they submitted a report evaluating the current system and advocated for “a performant an reliable social contract” (“*un contrat social performant et fiable*”) and “a structural reform of the pension regimes” (“*une réforme structurelle des régimes de pensions*”). (Commission de réforme des pensions 2020-2040; 2014a) Before outlining the reforms proposed by the Commission, let us briefly review the challenges facing the different Belgian pension regimes. This review is based on the results of international (World Bank, European Commission, Eurostat) and national (academics, *Bureau federal du plan, Conseil supérieur des finances, Comité d’étude sur le vieillissement*) studies as well as on the assessment of the 2020-2040 Pension Reform Commission and the Academic Pension Council.<sup>35</sup>

In 2014, in its report, the 2020-2040 Pension Reform Commission gave a "nuanced" social performance of the pension system. (2014b, p. 8) Indeed, the risk of poverty in terms of income among older people in Belgium is within the European average and is comparable to the level for the lower age groups. (Eurostat website) However, if we take into account home ownership, which is largely present in Belgium, the risk of poverty becomes significantly lower among older people. (Conseil supérieur des finances 2020) Comparative analyses of replacement rates reveal rather low results for Belgium, which indicates that the overall generosity of the pension benefits is rather low. The median disposable income of those aged above 65 was in 2016 76% of the median disposable income of the younger population group, compared to 93% for the EU-28 average. (European Commission 2018a) However, these figures conceal the considerable heterogeneity that exists between the different Belgian pension regimes. Indeed, while the statutory pension scheme for employees, contractual civil servants and the self-employed is less generous but more redistributive, the scheme for civil servants is much more generous. (Vandenbroucke 2020) This difference is mainly explained by the different pension calculation formula, as well as the different ceilings in the different regimes and the access

---

<sup>35</sup> The *Conseil Académique des Pensions* (Academic Pension Council) succeeded the *Commission de réforme des pensions 2020-2040* (2020-2040 Pension Reform Commission) in May 2015. (Conseil Académique des Pensions website)



conditions for early retirement. The Pension Reform Commission questions some of these flagrant inequalities as well as their legitimacy. (Commission de réforme des pensions 2020-2040 ; 2014a, Devolder and Hindriks 2018, 2019, Vandenbroucke 2020)

As the statistics presented below show, the financial sustainability of the system is not very healthy. Pension expenses represented 10.6% of GDP in 2019. Estimates are 12%, 13.5% and 13.3% for 2025, 2040 and 2070 respectively. (Conseil supérieur des finances 2020) In 2014, the World Bank highlighted five groups of countries with regard to the generosity and sustainability of their pension systems. Belgium is included in the “High-Income Generous Spenders” group of countries characterised by long average expected years in retirement, generous pension benefits<sup>36</sup> and a contracting working age population. The sustainability of the generous pension systems of this group of countries is therefore to be questioned in light of demographic forecasts. (World Bank 2014) The study committee on ageing from July 2020 taking the COVID-19 crisis into consideration in its hypothesis provides the following demographic dependency ratio and socio-economic dependency ratio for Belgium. We can see that the demographic dependency ratio is estimated to increase by 57% and the socio-economic dependency ratio by 33% by 2070 which is considerable.<sup>37</sup> (Conseil supérieur des finances 2020) In order to better represent the cost of this, an adjustment by contributions alone would lead to a 20% increase by 2040, an adjustment by pension benefits would lead to a 12% decrease by 2040.<sup>38</sup> (Hindriks and Baurin 2019) The Pension Reform Commission emphasises that financial sustainability is closely linked to social sustainability and that the cost of expenditure related to different future economic and demographic scenarios must show intergenerational solidarity by maintaining an adequate relationship between pensioners' incomes and working people's incomes.

Finally, the Pension Reform Commission also criticises the pension system for no longer being in line with recent and less recent developments in society. It points here to the challenges associated with households increasingly consisting of two incomes or the instability and diversity of family ties. The different rights granted between a situation of traditional marriage

---

<sup>36</sup> As seen previously, generosity in terms of pension benefits does not characterise the legal Belgian pension system, especially for the self-employed, salaried workers and contractual civil servants.

<sup>37</sup> The difference between the evolution of the demographic dependency ratio and the socio-economic dependency ratio is mainly due to increasing employment rates across older workers and women in the following years that have been included in the hypotheses of the reference scenario of the *Bureau fédéral du Plan*. These figures, which are based on assumptions, should be taken with caution and different scenarios should also be considered. (Hindriks and Baurin 2019)

<sup>38</sup> At an unchanged employment rate, these percentages would represent 35% and 25% respectively. (Hindriks and Baurin 2019)

and legal cohabitation benefiting from more advantageous household rates or the single rate respectively seems difficult to justify. (Commission de réforme des pensions 2020-2040; 2014a, Devolder and Hindriks 2019, Vandembroucke 2020)

In its 2014 report, the Commission therefore strongly criticises the pension system, stating that without a change in policies the system is not financially sustainable, that it must be more socially efficient and that it is not evolving in line with the evolution of the society. It advocates a "performant and reliable social contract" based on the three values of "solidarity", "individual responsibility" and "intergenerational equity" (2014b, p. 7), which should lead to a "structural reform of the pension regimes". This reform does not aim to fully harmonise and integrate the three pension regimes present in Belgium but advocates a reform of each regime on the basis of ten common principles. Furthermore, the Commission does not simply enumerate these ten principles but also gives concrete form to them by proposing a points-based pension system to the authorities and social partners, by encouraging the introduction of a statutory capitalisation scheme for new contractual civil servants (a first pillar bis) and reforms of supplementary pensions, while adding that the pay-as-you-go system must remain the norm but that complementary pension systems are necessary if they fulfil their role properly in order to diversify risks.

There are debates in the literature about the difference between parametric and structural reforms. We will use the following interpretation of the Pension Reform Commission:

“The former modify specific parameters in an existing architecture (such as criteria relating to the age and length of the career, the value of the variables taken into account for calculating the pension, etc.); the latter modify the very architecture of a system. The Commission notes that parametric reforms are not necessarily less drastic than structural reforms in terms of concrete consequences for future pensioners and working people, or do not necessarily have less impact. Structural reforms, on the other hand, result from the need to create new coherence.” (2014b, p. 9)

Let us briefly present the points-based pension system and how the calculation of pension rights in points constitutes a real structural reform of the current Belgian pay-as-you-go system.<sup>39</sup> In contrast to the current different methods of calculation between the different pension schemes (see chapter 3), the aim of the points-based pension is that the calculation method applies in all three regimes and that the reference variable on which the pension will be calculated and on

---

<sup>39</sup> For more details, see : Hindriks, J., Devolder, P., Schokkaert, E. and Vandembroucke, F. (2017), *Réforme des pensions légales: le système de pension à points*, in “Regards économiques”, 2017/130.

which the conditions of access will be set will no longer be the uniform pension age but the reference career length.<sup>40</sup> Equation 1.1 presents this new calculation method.

Equation 3.1. Pension benefit equation in the point-based system proposed by the Pension Reform Commission 2020-2040.

$$\text{Pension} = \text{Points} * \text{point value} * \text{conversion coefficient}$$

Source: Hindriks et al. (2017, p. 3)

For each year of one worker's career, the number of points is calculated as the ratio between his or her capped gross salary and the average gross salary.<sup>41</sup> As the points are expressed in relative terms, this allows an automatic revaluation of wages, which is not the case in the current system for employees, for example (see chapter 2). At the time of retirement, points are added together and multiplied by two parameters: (i) the value of the point and (ii) the conversion coefficient. The point value is the ratio between the average monthly gross reference wage and the reference career, multiplied by the target replacement rate.<sup>42</sup> The conversion coefficient, for its part, introduces an actuarial adjustment and is equal to the ratio between life expectancy at the normal pension age and life expectancy at the actual pension age. A person who has worked less than the reference career is therefore penalised, while a person who has worked more than the reference career receives a bonus. During retirement, pensions are indexed according to the nominal change in the average gross wage multiplied by the sustainability coefficient, which varies according to the financing capacity of the system.

This new calculation method allows for greater flexibility, equity<sup>43</sup> and adjustment mechanisms to make the system financially sustainable. In terms of flexibility, it allows building up part-time pensions while ensuring the fairness and sustainability of the system through actuarial adjustments. It also makes it easy to include the notion of *métiers pénibles* (hard jobs) in the system. More points can be awarded for the years in which an occupation recognised as arduous

---

<sup>40</sup> In its report, the Commission makes it clear that the aim is not a full harmonisation and integration of the three pension regimes, but rather to achieve convergence in the method of calculation of the different schemes. It therefore argues that harmonisation of access conditions between the different schemes is desirable because it is more equitable, but that differences in benefits are to be expected due to the different financing structures in the three regimes. Also, the benefits should be more favourable for statutory civil servants who do not have access to the second pillar supplementary pension. These differences must therefore be fair and justified. (Commission de réforme des pensions 2020-2040; 2014a, Hindriks et al. 2017, Devolder and Hindriks 2019, Vandebroucke 2020)

<sup>41</sup> If a worker earns the average gross wage in a particular year, he or she will thus get 1 point for that year.

<sup>42</sup> In this way, a person who has worked a full career at a wage equal to the average wage obtains a pension with a replacement rate equal to the target rate.

<sup>43</sup> For more information, see: Devolder, P. and Hindriks, J. (2018), *La pension à points: 5 principes pour plus d'équité dans le régime de pension en Belgique*, in "Regards économiques", 2018/139.

has been performed. This makes it possible to accumulate more points earlier and thus obtaining a full pension earlier. Regarding the sustainability of the system, the Commission advocates transparent adjustments. Thus, if it is not enough to adapt the reference career length with the increase in life expectancy, the Commission advocates a joint adjustment of the social contribution rate, the target replacement rate and the sustainability coefficient according to the Musgrave rule so that efforts are fairly distributed between generations. This can also be complemented by alternative methods of financing. (Commission de réforme des pensions 2020-2040; 2014, Hindriks et al. 2017)

## **2.2. The Michel government agreement of October 2014**

The Michel government agreement of October 2014 clearly specifies that it will use the report of the Pension Reform Commission as a "scientific basis" for the various pension reforms. The agreement contains both "specific reforms" of the current system and a commitment to establish the legal bases for "structural reforms". (2014b, p. 28)

With regard to specific or parametric measures, the majority of the measures included in the government agreement were voted and implemented during the legislature (see Box 1). However, as we will see further, while some of these measures are in line with the report, others are in contradiction with it (Vandenbroucke 2020) and while the report has actually been used as a "scientific basis" for some measures, for others it has been used as a "pretext". (Devolder and Hindriks 2019)

With regard to structural reforms, the government agreement is based entirely on the report of the Pension Reform Commission and states that a "new social contract" is needed based on the "10 principles of the 2020-2040 Pension Reform Commission report, in close cooperation with the social partners". For the practical implementation of these principles, the government agreement stipulates the establishment of a "points system for calculating the pension", including "automatic adjustment of the conditions for retirement" linked to demographic and financial evolutions as well as the increase in life expectancy. (2014b, p. 33)

The agreement also stipulates that these reforms must be taken in concertation with the social partners, including the establishment of a tripartite *Comité national des Pensions* (National Pensions Committee) supported by the *Centre d'expertise des pensions* (Pension Expertise Centre) composed of the three pension management institutions. Finally, the Pension Reform Commission will be transformed into a *Conseil Académique des Pensions* (Academic Pension Council) supported by the *Bureau fédéral du Plan* (Federal Planning Bureau), the *Comité*

*d'étude sur le vieillissement* (Study Committee on Ageing) and the universities in their expertise.

### **2.3. Parametric reforms adopted by the Michel government**

Box 3.1 summarises the reforms finally implemented by the Michel government during its legislature between 2014 and 2018 and allows us to make two striking observations: (i) the measures adopted by the government *in fine* are only parametric and (ii) while some of them respect the principles underlying the Pension Reform Commission's report, others are in contradiction with it.

Indeed, as some experts and members of the Academic Council on Pensions point out, a gap exists between the promises of structural reforms contained in the government agreement and the parametric measures taken during the legislature (Vandenbroucke 2020) and alert to the "absolute urgency" of structurally reforming the Belgian system (Devolder and Hindriks 2019). No legal basis for the introduction of a points-based pension with mechanisms for automatic adjustment of retirement conditions to demographic, financial or life expectancy changes has been established.

Regarding the parametric reforms undertaken during the legislature, several criticisms can also be raised for some of them. Firstly, as Devolder and Hindriks (2019) point out, regarding the government's measure to gradually raise the legal retirement age, the government used the report as a "pretext". Indeed, the idea of the reform proposed by the Commission was to move the focus for determining the retirement criteria from the uniform legal retirement age to a reference career length. (Hindriks and al. 2017) Secondly, instead of reforming the pension bonus system to encourage workers to work later, the government has preferred to make short-term savings by abolishing it completely, which goes against the experts' report. (Vandenbroucke 2020)

### Box 3.1. Parametric reforms adopted by the Michel government (2014-2018)

- **Measures to tighten and harmonise the conditions of access to a retirement pension, early retirement and survivor's pensions in the three regimes:**
  - Gradual postponement of the statutory pension age to 66 in 2025 and 67 in 2030 in the three regimes.
  - Gradual tightening of the conditions for early retirement to reach the age of 63 years from 2018 and 42 career years from 2019 in all three regimes.
- **Harmonisation measures for the three regimes:**
  - Abolition of the *bonification pour diplôme* (diploma bonus) for civil servants and harmonisation of the system for purchasing years of study in the three regimes.
  - Progressive harmonisation of the regime for lone self-employed with the regime for lone employees.
- **Abolition of the *unité de carrière* (career unit) and the *bonus pension* (pension bonus):**
  - Abolition of the career unit in the employees' scheme. Employees who work more than 14.040 days during their career continue to build up pension rights.
  - No more limit to the professional income allowed in the self-employed scheme once a self-employed receives his pension and has reached a career span of 45 years or the statutory pension age.
  - Abolition of the pension bonus.
- **Measures relating to the second-pillar supplementary pensions:**
  - Measures to encourage public enterprises to develop a supplementary pension scheme for contractual civil servants.
  - Introduction of the *PLCS (Pension libre complémentaire pour travailleurs salariés)* which allows salaried workers, on voluntary basis, to build up or increase their second-pillar pension with fiscal advantages.
  - Introduction of the *PLCI (Pension libre complémentaire pour travailleurs indépendants)* which gives access to the second pillar for self-employed workers.
- **Other measures:**
  - introduction of a mixed pension for statutory civil servants who have exercised career periods as a contractual civil servant. Years exercised as a statutory civil servant are covered by the statutory civil servant regime, while years exercised as a contractual civil servant are covered by the salaried employees' regime.

*Source: Author's elaboration on Devolder and Hindriks (2019) and Vandenbroucke (2020)*

Finally, following the blockage of the question of the definition of arduous jobs (*métiers pénibles*), the government did not succeed in reforming the system of *tantièmes préférentiels* in the public sector, which allows statutory civil servants to form a full pension more quickly, although this is not always justified. (Devolder and Hindriks 2019)

## 2.4. Parametric reforms in the De Croo government agreement of October 2020

Box 3.2 summarises the concrete measures contained in the De Croo government agreement of October 2020.

### Box 3.2. Principal parametric reforms in the De Croo government agreement (30/09/2020)

- **Measures to increase pension benefits:**
  - Minimum pension for a full career (45 years) increased to 1500 euros net of taxes.
  - For other salaried workers: Improvement of the replacement rate accordingly.
  - Abolition of the correction coefficient in the self-employed scheme.
  - Increase of the pension ceiling in relation to the wages of the active population and changes in the minimum pension.
- **Measures to increase career lengths and the effective retirement age:**
  - Introduction of a part-time pension for employees, self-employed and civil servants who meet the conditions for early retirement.
  - Reintroduction of the bonus pension if the conditions for access to early retirement are met but the worker has not yet retired.
- **Measures relating to the second-pillar supplementary pensions:**
  - Measures will be put in place to generalise the second pillar of supplementary pensions and to encourage a contribution level of at least 3% of the gross salary.

*Source: Author's elaboration on "Accord de gouvernement 30 septembre 2020"*

Alongside these concrete measures, the government agreement stipulates that "social and financial sustainability measures" will have to be taken during the legislature and that a concrete proposal will have to be presented by the Minister for Pensions to the ministerial cabinet following consultations with the social partners by 01/09/2021. Furthermore, these reforms will have to comply with principles defined in the agreement (2020, p. 22).

Even if the government has not yet been able to initiate its work on pension reform in this early stage of the legislature, a number of observations can be made following the content of the government agreement. Firstly, while some experts described the implementation of a structural pension reform as an "absolute emergency" (Devolder and Hindriks 2019) in 2019 following the Michel government's term of office, the new agreement of the De Croo government mainly contains parametric expansionary reforms. Secondly, it should be noted that the government's key measure, which aims to increase the minimum pensions to 1500 euros net of taxes, which Pierre Devolder, academic and also member of the Academic Council on Pensions describes as a "trophy" (LN24 2020), only concerns workers who have reached

the full career of 45 years. Finally, unlike 2014, there is no trace of a structural reform based on a new method of calculating pensions including automatic adjustment mechanisms. Instead, general principles are cited for carrying out a reform with the aim of ensuring the social and financial sustainability of the system, which Pierre Devolder, describes as "a catalogue of good intentions". (LN24 2020) Although only time will tell whether the current government will be able to implement structural reforms to ensure the social and financial sustainability of the first-pillar pension system, since the bases for these reforms are not included in the government agreement, serious doubts may be raised about the government's willingness and capacity to implement such structural measures.

### ***2.5. Problem exposure and research question***

The analysis of the report of the 2020-2040 Pension Reform Commission, the agreement of the Michel government in 2014, the 2014-2018 legislature that followed and the agreement of the De Croo government at the end of 2020 following a long process of government formation, allows us to observe that it is difficult to implement structural pension reforms in Belgium, despite the fact that, according to the experts, they are necessary in order to ensure the social and financial sustainability of the system.

Indeed, despite the fact that the experts' report served as a scientific basis for the government's agreement of 2014, the Michel government only managed to implement restrictive parametric reforms during the legislature. As for the De Croo government, despite the previous government's mixed record in terms of structural reforms and the experts' warning, it has only included parametric reforms that will have a negative impact on the system's finances. Moreover, no concrete structural measures to ensure the financing of the system and its long-term sustainability are included in the government agreement.

This thesis therefore aims to provide some answers to the following question:

*How to explain the inability to implement structural pension reforms in Belgium from 2014 to 2020?*



### 3. Specific hypotheses for our case study

This section, based on the two previous chapters, aims to develop nine hypotheses to our research question, specific to our case study. These relate the role of policy legacies (H1), ideas and experts (H2), the composition of Belgian governments (H3 and H4), the number of parties present in the coalition government (H5 and H6), the influence of opposition parties (H7) and finally the influence of trade unions and other social partners in the decision-making process (H8 and H9).

Convinced that each theoretical approach in particular can shed light on precise dynamics but cannot enable us to understand a particular situation in all its complexity, we adopt a pluralistic approach and therefore develop different hypotheses specific to our case study making use of the different existing theories in the literature.

#### 3.1. *The role of policy legacies*

Our description of the Belgian pension system, its evolution as well as its recent reforms allow us to elaborate our first hypothesis based on historical-institutional theories:

*H1: Mature Bismarckian public pension institutions constraint radical reforms and instead favour incremental changes.*

As already presented in the section devoted to the general theoretical framework of pension reforms, this first hypothesis points to the role of policy legacies and historical institutions. This subsection does not aim to review this theoretical framework but summarises its main dynamics. The Belgian welfare state has adopted a Bismarckian tradition with a PAYG pension model. For various reasons, the Belgian system seems difficult to reform in depth: (i) cutbacks are unpopular and entitlements are defended by strong interest groups and trade unions, (ii) policy legacies activate policy feedbacks to the beneficiaries which creates normative and cognitive expectations, (iii) technical issues like the "double-payment" problem or the maturity of the system impede the complete and brutal shift from a PAYG system to an unfunded system.

However, this does not mean that it is impossible to reform the Belgian pension system. Indeed, history shows us that parametric reforms using "blame avoidance" techniques with long transition periods, cooperation with the social partners and restrictive measures accompanied by compensatory or even expansionary measures in the face of the new social risks have largely changed the pension landscape in Belgium in the long term. Despite the willingness not to change the Belgian statutory pension system, these different sequences of parametric reforms

have transformed the Belgian system from a traditional Bismarckian single-pillar system mainly based on the social insurance principle and income replacement and maintenance to a complex three-pillar (or even four-pillar) system: the first statutory pillar looking more and more like a basic pension to be topped up by the second and third pillar using capitalisation financing methods.

This first hypothesis will not be the subject of a detailed analysis within the framework of this thesis. Indeed, such a hypothesis must be analysed as part of a more global, historical and long-term study of the Belgian pension system. However, it does allow us to understand the complexity of introducing radical and structural reforms overnight, while at the same time underlining the long-term effect that successive parametric reforms can have on the very architecture of the system.

### ***3.2. The role of ideas and experts***

Our case study provides a good opportunity to analyse the potential role of ideas, learning and discourses and more particularly the impact of experts in pension reforms, both in terms of their content and their likelihood of adoption. Indeed, our case study permits us to analyse the impact of the expert report of the 2020-2040 pension reform commission set up at the end of the Di Rupo government's term in 2013. The report was made public during the federal government's negotiations in 2014.

*H2: Experts and including experts in pension reform debates may encourage policy-makers willing to implement structural and/or retrenchment measures to propose such reforms even if they are unpopular among the population.*

Even if most of the politicians are aware of the need for in-depth reform of the system, such reforms are often unpopular and can be politically costly for future elections. Basing reforms on the experts' reports in order to avoid blame can therefore be very useful. Such reports may also serve as starting point for debates and thus influence the final outcome of reforms.

### ***3.3. The composition of the government***

As presented earlier, in contrast to other countries, in the field of pensions, in addition to the classic socio-economic cleavage, the linguistic/regional cleavage is also decisive with regard to the "transfer problem" and the asymmetric redistribution of pension benefits between Flanders and Wallonia. The following two hypotheses therefore intend to give insights on the

impact of these two cleavages and the composition of the present and former federal government on the content of the government agreements on pensions.

*H3. The more the government is composed of parties on the right on the socio-economic cleavage and the more the government is composed of parties in favour of greater federalisation, the more likely retrenchment measures and structural reforms will be included in the government agreement.*

We therefore assume that the composition of the government is important and decisive with regard to the content of the government agreement in the field of pensions. The number of parties also appears to be decisive and is presented in the next sub-section. Secondly, in view of the majorities needed to amend the laws relating to the division of competences between the federal state and the communities and regions, we do not believe that a regionalisation of pensions would be a realistic reform. Indeed, given the collegial functioning of the government, the need to compose a government with as many French-speaking ministers (defending the interests of Francophones and Walloons) as Dutch-speakers (defending the interests of the Flemish people), we believe that a possible regionalisation of pensions is difficult to envisage in the current state of affairs. We therefore do not consider this eventuality as part of our analysis and in this first hypothesis and only consider retrenchment and structural reforms that do not affect the distribution of competences between the different levels of power. Finally, this first hypothesis does not rule out the possibility that expansionary measures may also be found in the government agreement (see explanations below).

*H4. The more the government is composed of parties fragmented along the socio-economic and regional/linguistic cleavage, the less likely the government agreement will contain structural reforms and the more likely it will contain only parametric reforms.*

With regard to this fourth hypothesis, we would like to make two comments. Firstly, it should be noted that we have not considered the possibility that the agreement would not contain any pension reform measure at all. Nevertheless, given the Belgian tradition for many years of allocating a ministerial portfolio specifically for pensions and the importance of the government agreement in the Belgian decision-making process, it is difficult to imagine that the government agreement would not contain any measures in this respect. Secondly, we do not make any precision regarding the direction the parametric reforms (whether retrenchment reforms or expansion reforms). In fact, given that pension reforms in Belgium and elsewhere do not only concern their financial sustainability but also their adequacy, parametric reforms

are not necessarily only restrictive and it is conceivable to find expansionary initiatives in the government agreement, especially when it is necessary to make compromises in order to reach an agreement.

### **3.4. *The number of parties in government***

Given the collegial organisation within the government and the fact that the government agreement is binding on all its members, each minister and his or her party respectively have the ability to veto various measures proposed by ministers from other majority political parties. Hypotheses five and six combined with the two previous hypotheses aim to capture the dynamics around the number of parties in the governing coalition and pension reforms.

*H5. If, in addition to the situation of hypothesis 3, the government contains only a small number of parties, this decreases the number of veto players and thus facilitates the implementation of retrenchment measures and structural reforms in the government agreement.*

As seen in the literature review of the various theories on pension reforms, such a configuration could also produce the opposite effect. Indeed, such reforms are in principle not very popular and in a situation where power is concentrated in the hands of a few parties, the electoral cost could be high for the subsequent elections. However, given that reforms are not only based on expert reports in response to the various challenges pension reports face, but are also part of parties' electoral programmes on which they were elected, these theories seem less appropriate for our case study. Also, as for hypothesis 3, hypothesis 5 does not rule out the possibility that expansionary measures may also be found in the government agreement.

*H6. If, in addition to the situation of hypothesis 4, the government contains many parties, this increases the number of veto players and thus makes the possibilities for structural reforms more complicated, which favours only parametric reforms in the government agreement.*

As for hypothesis 5, this configuration could also produce the opposite effect with regard to "blame avoidance" theories, for example. Indeed, given the urgency of reforming the pension system in order to make it sustainable in the long term, the different parties could find an opportunity to reform the system without paying the consequences at the next elections, since the responsibility for such a reform in such a situation cannot be invoked on any particular party. However, given the Belgian peculiarity of having two relevant cleavages in the framework of pension reforms (the socio-economic cleavage and the linguistic/regional cleavage), it seems very complex to achieve a structural reform in the government agreement

that satisfies the great number of fragmented parties and we therefore advocate the hypothesis of parametric reforms. Also, for the same reasons as in hypothesis 4, we do not make any precision regarding the direction the parametric reforms (whether retrenchment reforms or expansion reforms).

### **3.5. *Opposition parties***

While hypotheses 3, 4, 5 and 6 focused on the phases of legislative elections, government formation and the government agreement in particular, the next hypotheses focus on the phases following the government agreement and the reforms that are *in fine* put in place. Hypothesis 7 interprets the role of opposition parties.

*H7. Opposition parties do not constitute effective veto players and cannot block government reforms proposed in parliament.*

As, from a legislative point of view, the introduction of pension reforms has no impact on the Belgian Constitution or the division of competences between the federal entity and the federated entities (communities and regions), only a simple majority is required and opposition parties do not constitute effective veto players. Indeed, given the “party-ocracy” that characterises the party system in Belgium, if an agreement is reached within the majoritarian governing coalition, it will also be voted by a majority in the House of Representatives. However, the opposition can use other means of actions, such as bringing the debate to the public through the media for example or by activating directly or indirectly trade union. (see hypothesis 8)

### **3.6. *Trade unions and social partners***

As seen in the previous sections, the Belgian consociational decision-making process cannot be analysed without taking into account the role of the trade unions and social partners. Whether in an institutionalised way or not, we will analyse their impact in the context of the recent pension reforms.

*H8. Nevertheless, trade unions, on their own initiative or encouraged by the opposition parties and if they are willing, may have the capacity to block retrenchment and structural reforms initiated by the government, through trade union action, especially if they are organised collectively.*

As seen in the other chapters, trade unions are important in Belgium and a large number of employees are union members. However, like the party system, trade unions are fragmented

along the religious, socio-economic and linguistic cleavages. We therefore believe that joint trade union action may be determinant in blocking reforms that do not please the unions.

*H9. Social concertation with the social partners may thus be essential for the government to pass retrenchment measures. Nevertheless, this increases the likelihood structural reforms will not take place, as the government will have to make concessions and therefore accept only parametric reforms.*

Indeed, as with other economic and social policies, social concertation characterises the Belgian decision-making process. It is institutionalised and seems thus unavoidable if the government wants to introduce structural pension reforms. However, we assume that consultation also encourages *des politiques de compromis* (compromise policies) and thus parametric reforms.

The purpose of this section was to develop hypotheses specific to our case study. The next section proposes a methodology to evaluate them and to provide elements of answers to our research question: "How to explain the inability to implement structural pension reforms in Belgium from 2014 to 2020?"

#### **4. Methodology: a sequential approach**

This fourth section aims to propose a methodology and an analytical framework for the decision-making process of the pension reforms of the last legislature under the Michel government (2014-2018) and the current legislature under the De Croo government. While the previous section has enabled us to propose nine precise hypotheses for our case study thanks to a combination of general welfare state and pension theories present in the literature (chapter 1) and the specificities of Belgium (chapter 2), a sequential or process tracing approach enabled us to analyse the pension reforms between 2014 and 2020 in Belgium in order to understand all its subtleties. This section does not only aim to present the sequential approach but also outlines, for each sequence of the decision-making process, the chosen method of data and information collection.

the sequential approach (the term “process tracing” is used by Bezes et al. (2018)) is "a method for analysing public policies" and constitutes an "analytical framework based on the sequencing principle" which is "an organised grid of sequences of action making it possible to divide the development of a public policy into distinct stages". (Jacquot 2019, p. 81) In 1970, Charles O. Jones identified five sequences of the political process. Since our research aims solely to understand the content of pension reform decisions taken at the end of the legislative process, we will not focus on the last three stages of Jones' political process, which are the "program implementation", "program evaluation" and the "program termination". In fact, we will examine the first two stages, namely "problem identification" and "program development". (Jones 1970, p. 12) Nevertheless, as suggested by Bezes et al (2018), it is important to adapt the sequences to each particular case. The actions of these two major stages of the decision-making process will therefore be specific to our case study and presented chronologically.

This qualitative method will enabled us to understand the complexity and subtleties of the pension reform process between 2014 and 2020. Moreover, its strength lies in the chronological presentation of the various events relating to pensions in Belgium. Indeed, we believe that a chronological presentation is important since an action can be a consequence or an effect of a previous action while also being a cause for future actions. This also allowed us to highlight events that taken in isolation may seem trivial but within the framework of a sequential process be fundamental. In the terms of Palier and Trampusch (2016), we are therefore not only carrying out a "deductive process tracing" but also an "inductive process tracing". In fact, the methodology not only aims to verify the nine hypotheses put forward in the previous section,

but from the empirical reality described, it also allows us to highlight other explanatory factors specific to the reforms analysed. (Bezes et al. 2018)

Let us briefly present the different steps that we analysed in our empirical research as well as the methods of data and information collection for each of them.

After the establishment of the 2020-2040 Pension Reform Commission in April 2014, the 2014 electoral campaign is the first step in our empirical research. We analysed the electoral positions and strategies of the different relevant political parties on the pension issue. We paid particular attention to whether the proposals are retrenchment or expansion measures on the one hand, and whether they are only parametric or also structural. These positions are then compared with the position of these parties on the left-right cleavage and the linguistic/regional cleavage in order to give us already more information about hypotheses 3 presented in the previous section. We collected information and data from the electoral programs of the different parties as well as on the basis of media debates.

Castanheira and Noury situated the different Belgian political parties in relation to different dimensions in 2007, including the ideological dimension of the size of government (left-right cleavage) and the dimension of regionalisation or decentralisation (regional cleavage). (figure 3.1) These different positions were realised through the analysis of independent experts who were asked by the authors to situate the different parties on the different dimensions on a scale of 1 to 20. However, this analysis dates from 2007, we assume that a certain ideological inertia nevertheless allows us to draw the main conclusions despite the fact that there have been some evolutions since 2007.<sup>44</sup> Note the presence of the Front National on the graph, which is no longer a party at present, or the absence of Défi party that emanated from the MR. We locate it just to the right of CDH. As for the regional dimension, this historically regionalist francophone party, like the other francophone parties, does not want more federalisation today. The extreme left PTB/PVDA national party, more and more popular in the francophone part of Belgium is also absent in this graph. Finally, as we have been able to observe during our various research within the framework of this thesis and also according to a study conducted by academics on the basis of the electoral programs before the 2019 elections, the N-VA is situated to the right of the Open VLD on the left-right cleavage. (Lalibre 2019) As already briefly presented in the previous parts of this thesis, two lessons can be drawn from this graph: (i) the

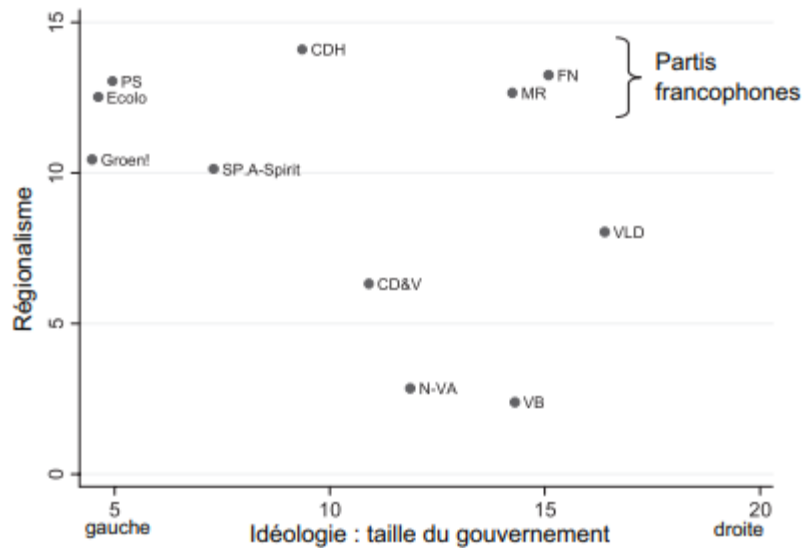
---

<sup>44</sup> An update has been asked to the authors and is in progress. Nevertheless, an update could not be made before the presentation of this thesis



regional cleavage is characterised by the linguistic divide: the Dutch-speaking parties have either a neutral position or a position advocating more regionalisation, while all the French-speaking parties are resistant to it, and secondly (ii) the Dutch-speaking parties are on average centre-right, while the French-speaking parties are on the whole more centre-left.

Figure 3.1. Positions of the Belgian political parties on the dimensions of regionalism and size of government.



Source: Castanheira and Noury (2007, p.22)

The second relevant stage that we have identified in the Belgian decision-making process concerns the federal elections of 2014 and the subsequent formation and agreement of the government. The analysis of the electoral results, the government coalition and the government agreement (and in particular on the subject of pensions) as well as the differences between the government agreement on pensions and the initial positions of the different coalition parties will give us more insights into hypotheses 3 and 5 presented in the previous section. This stage of the Belgian decision-making process also allowed us to consider the influence of the experts' report of the 2020-2040 pension reform commission on the content of the government agreement. The data collection included the electoral results, the positioning of the coalition parties on the two cleavages, the analysis of the government agreement and experts' report, as well as newspapers and academic analysis.

The third sequence that we identify concerns all the relevant actions related to the issue of pensions following the agreement of the Michel government during the 2014-2018 legislature. These actions mainly resume: (i) the reforms voted in Parliament, (ii) the actions undertaken

by trade union associations and social partners, (iii) the moments of social concertation. For the reasons mentioned above, these events were analysed chronologically. These enabled us to provide some answers to hypotheses 7, 8 and 9. This step also allowed us to see which strategy the government adopts, such as justifying the measures undertaken on the basis of the experts' report (hypothesis 2). We attached great importance to the sequencing of events, convinced that an action can be the effect or consequence of a previous action while also being the cause of a future actions. No less than 200 news articles have been analysed chronologically for this purpose in order to shed light on the evolution of the decision-making process of the various measures and events related to the pension issue. (see bibliography) These news articles are mainly based on the French-speaking public information website of the RTBF but also on the Dutch-speaking public information website of the VRT. In order to make sense of the succession of these different stages, the points of view and reactions of the different actors to these different events were analysed through their interventions in the media (interviews, debates, interventions,...). Also, when official documents concluding the moments of social concertation were available, we analysed them.

The same methodology has been used for the De Croo government, from the resignation of the Michel government in 2018, to the electoral campaign of 2018-2019 until the formation of the government and the government agreement. However, as the government has only been in place for a short time, we stopped at the phase of the government agreement and we simply introduced the subsequent government legislature. This second part of the analysis allowed us to have more insights on hypotheses 2, 4 and 6.

# CHAPTER 4 – THE POLITICS OF PENSIONS IN BELGIUM FROM 2014 TO 2020: THE INABILITY TO IMPLEMENT STRUCTURAL REFORMS

## 1. Introduction

In the previous chapter, we presented our problem exposure and research question. We also introduced different hypotheses based on the theories of pension reform and the Belgian decision-making process developed in the first and second chapters respectively. Finally, we presented our research methodology based on a sequential approach. This fourth and final chapter presents the politics of pensions in Belgium from 2014 to 2020 using this process-tracing approach based on seven sequences of the Belgian political process for the period 2014-2020.

In order to introduce our case study, a first sequence is devoted to the end of the Di Rupo government's legislature, which is marked by the designation of the 2020-2040 Pension Reform Commission. The third section of this chapter is then dedicated to the analysis of the electoral programs on pensions of the different political parties during the 2014 election campaign using, among others, the left-right socio-economic cleavage and the linguistic divide. The government formation and agreement phase is then analysed in section 4, implementing the *Suédnoise* coalition and a pension agreement based on a broadly shared vision of the four parties and highly influenced by the 2020-2040 Pension Reform Commission. The fifth section of this chapter then analyses the policy process of pension reforms during the 2014-2018 legislature and highlights the relevance of the strategy and method adopted by the government, the role of the opposition and trade unions as well as the misunderstandings of the expert's report by the different actors in answering our research question. The impact of discourses used by the different actors are also analysed in this section.

The sixth section reviews the 2019 electoral campaign, which was essentially based on the claims that emerged during the 2014-2018 legislature, i.e. the minimum pensions, the pensionable age and the issue of arduous jobs. We then analyse the content of the agreement of the De Croo government in section 7, which emerged after a long political crisis, between seven parties divided both on the socio-economic and linguistic cleavage. Finally, we conclude this last chapter with the eighth section devoted to the beginning of the present legislature and

expose the strategy adopted by the new Minister of Pensions, Karine Lalieux, which seems to be the opposite of the one adopted by Minister Bacquelaîne during the previous legislature.

## 2. The end of the Di Rupo legislature

The Di Rupo government (PS/MR/CD&V/SP.A/Open VLD/CDH) has been the first to introduce parametric retrenchment reforms directly into the statutory pension system, including the tightening of career conditions for early retirement and pre-pension as well as changes to the civil servants' regime by abolishing the most advantageous *tantièmes préférentiels* for example. (See Subsection 3.5 of Chapter 2).

In April 2013, at the end of the legislature, Alexander De Croo and Sabine Laruelle, the pension minister and the minister for the self-employed respectively, mandated an independent commission of twelve experts from different backgrounds and political sensibilities to study the Belgian pension system and its social and financial sustainability. (Vandenbroucke 2020, Bayenet et al. 2019) The report was finally delivered in mid-June 2014 after the federal elections and during the negotiations for the formation of the government. Its impact will therefore not be reflected in the electoral programs of the various political parties.

A TV debate organised one year before the elections by the Francophone Belgian public channel between the main Francophone parties' presidents (PS, Ecolo, CDH and MR), gives us a first idea of the positions of these different parties on the issue of pensions. (RTBF 2013, 26 May) On the subject of the pensionable age, the question seems to be sensitive and no one is clearly stating the willingness to raise the statutory pensionable age. Nevertheless, everyone seems to agree that ways must be found to increase the average length of careers, which is very low in Belgium, while at the same time introducing accompanying measures for older workers. The MR is the party that insists the most on increasing working time, the PS does not seem to be opposed as well but insists on the importance of taking the social partners into account, while Ecolo is opposed to increasing the statutory pensionable age because the arduousness of certain professions. On the subject of the financing of the system, two visions seem to be opposed between the CDH and the MR on the one hand, who defend a reduction in business taxation to create employment associated with austerity measures (more marked by the MR) in order to reduce the public debt, whereas Ecolo and the PS insist on the fight against tax fraud and the introduction of taxes on financial transactions (in particular the PS).

This debate is interesting because it makes it possible to see the positions of the different parties one year before the elections and therefore before they have developed their different electoral programs, at a time when electoral competition is therefore supposed to be less strong than when the elections are coming up.

### 3. The 2014 electoral campaign and elections

The 2014 electoral campaign allows us to describe the positions and proposals of the different political parties and is the starting point for our case study. Particular attention is paid to the impact of the left-right socio-economic cleavage and the linguistic divide on the positions of the different parties with regard to pension policy. The electoral programs of the 12 political parties present in the House of Representatives were analysed for this purpose. This analysis allowed us positioning the different parties with respect to the following dimensions: (i) access conditions to the statutory pension, (ii) generosity of the pension regimes, (iii) their philosophy regarding the role of the second and third pillars, and finally (iv) the financing method. (See tables A.1 and A.2 in the appendix) The analysis of the 2014 electoral programs does not allow us to analyse the vision of the different parties on the structural reform proposal of the 2020-2040 Pension Reform Commission, as the report came out after the elections had taken place. Nevertheless, a debate organised by the independent think tank Itinera at the end of April 2014, when the Commission's draft was becoming known, between the Dutch-speaking parties Open VLD, SP.A and Groen gives us a first brief overview of the position of these three parties on the points-based pension system proposed by the Commission. (Itinera 2014, 28 April) In this sub-section we discuss the proposals of the various parties, starting with the French-speaking parties and then the Dutch-speaking parties. For both language groups, the chronology of presentation follows the left-right divide.

In its electoral program, the far-left national party PTB/PVDA strongly criticises the measures undertaken by the outgoing government and pleads for an upward harmonisation of pension schemes with the civil servant's regime exclusively on the basis of the first pillar, a reversal of the conditions of access to pre-pensions, a status quo of the other access conditions and finally an alternative mode of financing based on taxes on wealth and capital, employers and the fight against tax fraud.<sup>45</sup>

The PS and Ecolo, two left-wing parties on the left-right socio-economic axis, but less radical than the PTB/PVDA, propose fairly similar programs with an overall status quo in terms of access conditions but a better consideration of hard jobs and an improvement in the lowest pensions (the GRAPA and the minimum pension for a full career). The PS is satisfied with the measures taken in the last legislature and argues that a tightening of access conditions is no

---

<sup>45</sup> In this section we compare the PTB/PVDA with the French-speaking parties, as the party is particularly present in the French-speaking rather than the Dutch-speaking political landscape. Indeed, in the House of Representatives the PTB took 2 seats in 2014 and 8 seats in 2019 while the PVDA took no seats in 2014 and 4 seats in 2019.

longer necessary. Both parties also defend the first pillar pensions. Alongside this, Ecolo proposes better solidarity in the second pillar by removing the tax advantages of the third pillar. As for financing, the philosophy of the two parties is quite similar and should include job creation and alternative financing through the fight against tax fraud and better taxation on capital. Finally, the two parties do not clearly propose measures for a clear harmonisation of the three pension schemes. The envisaged harmonisation measures only concern the harmonisation of minimum pensions in the three pension regimes (for both parties) and the harmonisation of the way in which years of study are taken into account in the calculation of the pension in the scheme for the self-employed with the scheme for employees for the socialist party.

The CDH, the French-speaking centrist party, for its part, also advocates a status quo in terms of access conditions. As for the generosity of the first pillar, the CDH pleads for a better differentiation between the GRAPA and the minimum pension for a full career. It also proposes to increase the wage ceiling taken into account in the formula for calculating the pension of salaried workers and a further harmonisation of the different existing pension schemes. As for supplementary pensions, it advocates improving the coverage of the second pillar while keeping priority to the first pillar. Finally, financing should be achieved by taxing financial speculation and improving the employment rate, particularly among the older working-aged group.

Défi (centre-right) and MR (right) argue for a closer link between work and the first pillar pension. They propose, for example, like the CDH to increase the salary ceiling in the pension benefit formula, abolishing the limits on pensioners' income from work alongside their pension or abolishing the solidarity contributions of pensioners. Défi is the only one to propose raising the legal retirement age gradually to 67, while proposing greater flexibility for the end of careers. The MR, for its part, does not advocate raising the legal age but wants a closer link between actual work and the amount of the pension and increase the effective worked years. The MR proposes that all working days should be taken into account in the calculation of the pension and that the career unit of 45 years should be abolished. As for the second and third pillars, both parties want to generalise them and encourage them fiscally. The MR proposes continuing gradually to harmonise the three pension regimes by harmonising the way in which years of study are taken into account in the calculation of the pension, for example, and by abolishing the fact that this is taken into account free of charge in the scheme for civil servants.

Finally, financing is to be achieved through job creation, reduction of the public debt, and a better balance between pay-as-you-go financing and capitalisation methods.

The analysis of the Francophone electoral programs first allows us to identify common points among the various parties: (i) all the proposed measures are only parametric and does not intend to change the architecture of the Belgian pension system, (ii) apart from Défi, changing the statutory pensionable age is not envisaged by any party, (iii) in terms of financing, job creation seems essential for all parties to ensure the sustainability of the system.

Then, the left-right socio-economic cleavage seems relevant to describe the different proposals in the field of pensions in terms of conditions of access, generosity of the first pillar, harmonisation of the different existing pension regimes, importance of supplementary pension schemes and finally the methods of financing, with the CDH adopting a centrist position. Indeed, as the left-wing parties generally defend a status quo in terms of access conditions while advocating more flexible measures for pre-pension (PTB) or a recognition of hard jobs (Ecolo and PS), the right-wing parties want an increase in the legal pensionable age (Défi) or a closer link between access conditions and actual worked careers (MR). It also reports that leftist Francophone parties are defenders of the first pension pillar and want to further develop it by harmonising the different pension schemes upwards for the PTB and by increasing and harmonising the amount of the lower pensions for the PS and Ecolo. On the right, emphasis is placed on the importance of the three pension pillars by encouraging the development of the second and third pillars, the link between the amount of the pension and actual work, and on harmonising the different schemes by abolishing non-justified benefits in the civil servants' scheme. Finally, in terms of financing, while all parties seem to agree on the importance of job creation, two visions seem to be opposed: while left-wing parties are in favour of more alternative financing from the state, right-wing parties plead for a tight management of public expenditure and for financing methods increasingly based on both PAYG and capitalisation.

On the side of the Flemish parties, the left-wing parties (SP.A and Groen), have a rather similar program. As regards the conditions of access, they want to move from a uniform pension age to an age determined on the basis of a reference career of 42 years. The early pensionable age would then be abolished, but the statutory age of 65 would still be maintained for those who have not reached the 42-year career requirement at the age of 65. In the case of the SP.A, this career length must also evolve in line with life expectancy. Both parties also defend the status quo in terms of assimilated periods. With regard to pension benefits, they advocate a better



redistribution between the highest and lowest pensions by controlling the ceilings and raising the amount of the GRAPA above the poverty line. For the SP.A, the pension should be equal to 75% of the last income for everyone, taking into account the three pillars. Groen proposes the introduction of a basic pension in the first pillar. Both parties are in favour of a better harmonisation across the three regimes but upwards and not downwards as the right-wing parties suggest in their view. Concerning the structure of the system, the priority remains the first pillar as well as the generalisation of the second pillar while bringing more solidarity to it. The tax advantages of supplementary pensions can only operate up to a certain ceiling. Their vision of financing is also quite similar, pointing to the increase in average career length, advocating a shift in the tax policies from labour taxes (especially among older workers) to taxes on capital and fight against fiscal fraud. Groen adds environmental taxes. During the debate organised by Itinera, the issue of a points-based pension model was briefly addressed. The SP-A does not seem to be opposed at first glance. It would allow citizens to take more interest in their pensions and to make them more responsible. However, the party fears that the system does not provide clarity and predictability and points out that the system should be able to provide a replacement rate of 75% of the last salary.

The CD&V (Flemish centrist party), also wants to maintain the statutory pension age at 65 at which pension rights are possible, while at the same time focusing on the full career span of 45 years. They also want to focus on work by tightening the assimilated periods by being more selective or by creating a greater difference between the amount of the GRAPA and the minimum pension benefits for a full career. Like most of the parties, the priority remains the first pillar. A further harmonisation across the different regimes must also operate, especially focusing on the unjustified differences that exist in the civil servants' regime. Finally, sustainability problems must be challenged through increasing the employment rate, particularly among older people, by reducing taxes on labour.

The Flemish right-wing parties (the Open VLD and the NV-A) have rather similar proposals and do not diverge strongly from the CD&V. Like the CD&V, both parties want to maintain the statutory pension age at 65 years, while focusing on the full career span of 45 years. Furthermore, the access conditions must be linked to life expectancy, which suggests that the parties do not seem to be opposed to raising the legal pension age. Both parties also want to abolish the pre-pension system. Regarding benefits, both parties want to improve the insurance principle by better linking pension benefits to work and, reducing certain assimilated periods such as long-term unemployment or periods of pre-pension and by harmonising the different

schemes to reduce the unjustified advantages of certain civil servants. The NV-A also wants to introduce some malus for those who take early retirement. Both parties also encourage supplementary pensions. The Open VLD wants to promote the second pillar in all sectors and to introduce the supplementary pension scheme for the self-employed. Their vision of how the system should be financed is also comparable for both parties: increase average effective careers, decrease social contributions to make work attractive, limiting public spending and having a competitive industry. Finally, on the subject of a points-based pension system, Alexander De Croo (Open VLD) seemed very positive during the debate organised by Itinera. In his view, such a system would allow a closer link between pension benefits and the years worked, greater flexibility and predictability. He also seemed positive with regard to the possible adjustment coefficients introduced into the system and the fact that it would make workers more responsible for their different career choices.

The Vlaams Belang, for its part, proposes more or less the same vision as the right-wing parties, but has the particularity of also proposing the splitting of social security between the regions.

Just as for the French-speaking parties, we can identify some common trends among the Dutch-speaking parties: (i) firstly, even if some parties have given a vague opinion on the points-based pension that will be proposed by the Pension Reform Commission, the measures in the Flemish programs are only parametric and are not intended to fundamentally change the architecture of the Belgian pension system, (ii) secondly, the postponement of the statutory pensionable age seems sensitive, all parties focussing on career lengths instead, and right-wing parties implicitly indicating that the access conditions must evolve with life expectancy without proposing a precise postponement age, (iii) finally, as for the French-speaking parties, the miracle solution for financing pensions seems to be job creation and as compared to the Francophone parties, Flemish parties insist more explicitly on career lengths.

Furthermore, the socio-economic left-right divide seems relevant for interpreting the different philosophies and measures proposed by the Flemish parties in the field of pensions, the CD&V adopting a central position but more to the right than the Francophone CDH by defending greater selectivity in the assimilated periods taken into account for the pensions benefits, for example. With regard to assimilated periods, the left-wing parties (SP-A and Groen) propose to focus on a career length of 42 years, whereas the right-wing parties (Open-VLD and N-VA) are more restrictive and defend access conditions based on a career length of 45 years, and argue that access conditions should evolve with life expectancy and defend the abolition of

pre-pensions. Secondly, in terms of benefit generosity in the first pillar, harmonisation of the different pension schemes and the role of supplementary pensions, the parties on the left want more redistribution and solidarity in the first pillar and supplementary pensions as well as a better upwards harmonisation of the various schemes, whereas the parties on the right insist on the insurance principle, more closely linking the amount of the pension to actual work, and defend a pension system based on the three pillars, whereas harmonisation of the various schemes must above all take place in order to avoid unjustified advantages in the civil servants' regime. Finally, regarding the financial sustainability of the system, the two visions present in the French-speaking political landscape between the left and the right also seem to apply to the Flemish parties, while generally insisting more explicitly on the need to extend career lengths.

After analysing the positions of the different political parties within their language group, let us briefly compare the French-speaking and Dutch-speaking parties as a whole. Firstly, in terms of financial sustainability, the solution advocated seems to be job creation.<sup>46</sup> Secondly, politically, the postponement of the statutory pensionable age does not seem to be popular, but the parties seem to agree that a lengthening of careers is necessary for the sustainability of the system. This assumption is more clearly assumed by all Flemish parties and the CDH (centrist) and MR (right) on the French-speaking side. Finally, while many parties in their electoral programs introduce the issue of pensions by pointing out the same important challenges to the financial and social sustainability of the system and the need for deep and structural reforms, the proposed solutions and measures are exclusively parametric. Let us therefore stress the importance that the report of the 2020-2040 Pension Reform Commission, which proposes structural reform, could have, since the parties do not seem to be proposing such measures on a voluntary basis. As the Commission only issued its report in June 2014 during the government formation phase, its influence can only be felt from that moment on. Nevertheless, we expect that in view of the content of the different electoral programs, right-wing parties will be more inclined to be receptive than left-wing parties since they adhere more to the Pension Reform Commission's philosophy of making a closer link between the years actually worked and the amount of the pension. Also, as all the Flemish parties want to put more emphasis on the length of career instead of the statutory pension age in terms of access conditions, the Flemish parties

---

<sup>46</sup> It should be noted, however, that the provisions of the *Bureau fédéral du Plan* of future expenditure linked to ageing and pensions already take into account in their assumptions the future increase in the employment rate in the working-aged population, especially among women and older workers. (Hindriks and Baurin 2019)

seem to be more in line with the Commission's methodological reform as compared to the Francophone parties.

As already described in sub-section 4.3 of the second chapter and as illustrated in table 2.12, the federal elections of 25 May 2014 are characterised by a low percentage of cumulative votes from the traditional parties, the broad victory of the N-VA and a mainly left-wing Francophone political landscape, including the entry of the PTB to be compared with a mainly right-wing Flemish political landscape. (Demertzis et al. 2015, Istasse 2019, FPS Interior website) Proportional voting and the large number of parties in the Belgian political arena make it difficult to predict a governing coalition in the aftermath of the elections. As for the kind of measures that will therefore be adopted in the field of pensions, it is therefore complicated to make some predictions at this stage of the political process as long as no majority is emerging.

#### 4. The 2014 government formation and agreement

Two days after the elections the King appoints Bart De Wever, the president of the N-VA, as *informateur*. However, it is at the level of the federated entities that negotiations are quickly taking form, with the PS and the CDH as the main players on the French-speaking side and the N-VA and the CD&V on the Dutch-speaking side. The formation of the same majorities at all levels of power therefore seems complicated, since the N-VA and the PS do not wish to govern together. Moreover, in this context, the CDH does not wish to govern at the federal level. With Bart De Wever still *informateur*, a coalition between the MR, the N-VA and the CD&V is taking shape. However, a majority has not yet been reached. The appointment of Charles Michel as *informateur* at the end of June and the association of the Open VLD with the Flemish government has unblocked the situation with the emerging of *la Suédoise* (“Swedish coalition”) (N-VA/MR/CD&V/Open VLD). On 22 July, the King appointed Kris Peeters (CD&V) and Charles Michel (MR) as *co-formateurs* in order to build up a government agreement. (Demertzis et al. 2014)

The report of the Pension Reform Commission is published on 16 June and is the subject of strong reactions after first reading. The trade unions, in a common press release, issue a negative opinion at the first reading of the report and fear (i) the lengthening of careers, (ii) the postponement of the statutory pensionable age, (iii) a threat to the pay-as-you-go system and a progressive shift towards capitalisation, (iv) a downward revalorisation of civil servants' pensions, (v) automatic adjustments linked to budgetary and demographic developments, and recall the importance of consulting the social partners. (FGTB 2014, 16 June) On the employers' side, initial reactions are positive and point to the urgency and need for structural reform of the system. (RTBF 2014, 16 June) The francophone left-wing parties and in particular the PS and Paul Magnette rallied on the side of the unions and categorised the report as "inadmissible". They defend the maintenance of the legal pension age, condemn the reduction in pension benefits of civil servants and the financing based too much on workers and not enough on capital. (VRT 2014, 16 June 2014; RTBF 2014, 2 September) It should be noted, however, that the postponement of the legal pension age is only one option in the annex to the Commission's report and that the report precisely suggests that the central point which should determine the conditions of access to pensions should move from a uniform age to a reference career length. (Pension Reform Commission 2020-2040; 2014, Devolder and Hindriks 2019, Vandenbroucke 2020, Itinera 2021, RTBF website, VRT website)

Following the appointment of the Michel-Peeters duo as *co-formateurs* of the government the negotiations for a government agreement take shape and at the end of August, social security and pensions are at the centre of the discussions of the future government coalition. (RTBF 2014, 27 August) The parties involved in the negotiations seem very positive about the Commission's report and Kris Peeters stresses that the negotiations will move in this direction. Olivier Chastel from the MR insists that the MR does not wish to modify the statutory pensionable age and that other mechanisms should be put in place to increase average career lengths. (De Morgen 2014, 27 August) However, one month later, it would seem that the gradual postponement of the legal pension age is being considered by the future government at the request in particular of the N-VA and the Open VLD. (RTBF 2014, 7 October) Criticism are quickly emerging in the ranks of the future opposition, as well as on the side of certain experts. Jean Hindriks and other members of the Reform Commission reaffirm that it is not a request of the commission that points out the importance of focusing on career length. (RTBF 2014, 2 September, 5 October, 8 October) Michel Jadot, professor of law at the ULG, describes this measure as "stupid". (RTBF 2014, 8 October)

On 10 October 2014, only 139 days after the elections and after 3 royal missions, a government agreement was reached and the Michel government (N-VA/MR/CD&V/open VLD) was set up the next day. The third chapter of this thesis reviews the various pension measures contained in the government agreement. Let us briefly compare these measures with the report of the Pension Reform Commission as well as with the electoral programs of government's parties.

As already noted, no structural measures were present in the electoral programs of the various parties, including the parties of the new majority. The structural reforms proposed in the government agreement, such as the introduction of the points-based pension, are thus entirely due to the report of the 2020-2040 Pension Reform Commission and point out the influence of the experts in the politics of pension reforms at this stage of the decision-making process.

With regard to the different parametric measures, it should be noted that these are numerous and generally in line with all the parties in the coalition. Indeed, the three Dutch-speaking parties and the MR on the French-speaking side all defended a fairly common vision of pensions during the electoral campaign based mainly on the following elements: (i) greater harmonisation of the various schemes, (ii) an improvement of the insurance principle by linking the amount of the pension more closely to effective work, (iii) the importance of supplementary pensions and in particular the development of the second pillar. Then, in its communication,

the government relies on the expert report to justify its different measures by stipulating that it will use it as a "scientific basis" for its pension reform. (2014, p. 28) As indicated in the previous chapter, however, some of the proposed measures are introduced as "pretext" of the report, such as the gradual postponement of the legal pension age that has been defended by the N-VA and the Open VLD. This could be suggested in their electoral programs as they wanted to link the access conditions to pensions with life expectancy. Other measures are in contradiction with the report (the abolition of the pension bonus for example). (Devolder and Hindriks 2018, Vandenbroucke 2020)

Let us conclude this sub-section by pointing out that, at this stage of the decision-making process, certain elements seemed to be favourable to finally introduce a structural reform of the Belgian pension system. Firstly, apart from the left-wing Francophone parties and in particular the PS as well as the trade unions, a majority of the actors welcomed the report of the group of experts (or at least did not express a negative opinion), be it the parties of the majority, the Flemish opposition parties or the centre-right parties on the French-speaking side as well as on the employers' associations. Secondly, the coalition of only four ideologically close and mainly right-wing parties on the socio-economic axis, as well as little fragmented with regard to the regional and linguistic cleavage with three Dutch-speaking parties, made it possible to quickly reach a government agreement between parties that were fairly in agreement from the point of view of pensions. This resulted essentially in restrictive parametric measures and the introduction of structural reforms based on the expert's pension report.

Nevertheless, by proposing to gradually raise the legal retirement age to 66 in 2025 and 67 in 2030, the government risks alienating many actors: (i) the opposition parties which, despite a generally favourable reaction to the experts' report, are all in favour of maintaining the legal retirement age at 65 in their respective programs, but also (ii) the trade unions which had already expressed a negative opinion on the experts' report as well as (iii) the 2020-2040 Pension Reform Commission.

## **5. The policy process of pension reforms during the 2014 – 2018 legislature**

We concluded the previous section by indicating that, at the beginning of the new legislature, many elements seemed to be in place for the implementation of a new “social contract” in the framework of a structural reform of the pension system based on the report of the 2020-2040 Pension Reform Commission. Nevertheless, in view of the ambitions that were contained in the Michel government's agreement, the achievements of the Minister of Pensions, Daniel Bacquelaine, will prove to be a failure. Indeed, as some experts and members of the Academic Council on Pensions point out, a gap exists between the promises of structural reforms contained in the government agreement and the parametric measures taken during the legislature (Vandenbroucke 2020) and alert to the "absolute urgency" of structurally reforming the Belgian system (Devolder and Hindriks 2019). No legal basis for the introduction of a points-based pension with mechanisms for automatic adjustment of retirement conditions to demographic, financial or life expectancy changes has been established.

At his stage of the decision-making process, the following question is thus raised: “Why could the structural measures proposed in the government agreement (a legal framework for a points-based pension system in particular) not be implemented during the 2014-2018 legislature?”. In order to answer this question, we elaborated a sequential analysis of the different events relating to pensions based on government agreements, parliamentary debates, social concertation moments, trade union’s actions and expert’s interventions. We attached great importance to the sequencing of events, convinced that an action can be the effect or consequence of a previous action while also being the cause of a future actions. No less than 200 news articles have been analysed chronologically for this purpose in order to shed light on the evolution of the decision-making process of the various measures and events related to the pension issue. (see bibliography) These news articles are mainly based on the French-speaking public information website of the RTBF but also on the Dutch-speaking public information website of the VRT. In order to make sense of the succession of these different stages, the points of view and reactions of the different actors to these different events were analysed through their interventions in the media (interviews, debates, interventions,...)

This qualitative research finally allowed us to identify four resulting explanatory factors, specific to our case study: (i) the government strategy analysed in subsection 5.1. consisting of a strictly defined agenda-setting and a strict framework for social concertation, (ii) the role of



the opposition parties, both inside and outside the House of Representatives analysed in subsection 5.2, (iii) the influence of trade unions, in particular when they act in common front, analysed in subsection 5.3, and finally (iv) the experts' report, misunderstood and instrumentalised by different actors, analysed in subsection 5.4.

We do not devote a specific section to the influence of the employers' associations (FEB, UNIZO and UCM). However, we note that their vision is close to the government. Employers' associations have been an important support for the government in the framework of the social concertation moments. They defend an in-depth reform with, among other things, the introduction of a points-based pension system to ensure the financial sustainability of the system. On the question of arduous jobs, they denounced the attitude of the unions and an over-exhaustive list. However, apart from their support for the government during some media interventions, their strength of action was not comparable to the numerous common front protests of the unions. (RTBF 2014, 16 June; 2017, 17 December; 2018, 16 May, 7 November)

### ***5.1. The government strategy: a strictly defined agenda-setting and a strict framework for social concertation***

This first part reviews the role of the government and the minister of pensions, for which we have identified three dimensions: its strategy and agenda-setting, its communication and discourses and finally the progressive disagreements within the majority.

#### ***5.1.1. Strategy and agenda-setting***

The minister tackled first and foremost the essentially restrictive parametric measures in 2015 at the beginning of the legislature included in the government agreement. These measures related to the tightening of access conditions to pension with the gradual postponement of the statutory pensionable age as well as the modification of the conditions for survivor's pensions and early retirement. Measures mainly related to the civil servant's regime and harmonisation measures were also on the political agenda at the start of the legislature with the abolition of the *bonification pour diplôme* (diploma bonus) for civil servants, the abolition of the pension bonus and the abolition of the career unit in the pension benefit formula. Were added shortly after, the harmonisation of the way in which years of study are taken into account in the amount of the pension in the various schemes, giving the possibility of paying for each year of study to increase one's first-pillar pension as well as the introduction of a mixed pension for statutory civil servants who have spent part of their career as contractual worker. In addition to the above-mentioned measures, policies to tighten the link between actual work and pension

benefits have been put in place between 2016 and 2017 with the raising of salary ceiling in the pension benefit formula on the one side, and more selectivity in assimilated periods on the other side (for long-term unemployed in particular). These two policies are closely linked as they should be conducted in a neutral budgetary framework.

It should be noted that these measures are only parametric and essentially restrictive and that when expansionary measures are implemented, they mainly affect the highest pensions (raising the salary ceiling, abolition of the career unit, possibility of valorising the years of study). Moreover, the measures have a particular impact on the lowest pensions (assimilated periods) and the pensions of civil servants (abolition of diploma bonus, mixed pension). The adoption of these measure at the beginning of the legislature and in particular the gradual postponement of the statutory pensionable age that was not explicitly included in any of the programs of the majority parties during the elections will stay in the minds during the all legislature.

Moreover, the implementation of these policies occurred within a strictly defined agenda-setting and a strict framework without having previously engaged a transparent debate with the different actors on a “new social contract”. Indeed, the social partners were not consulted at this stage of the policy-process and the government merely tried to reassure them that exceptions would be made for arduous jobs in consultation with them at a latter stage. (Vandebroucke 2020) In the political arena, there was no in debt debate as well with the opposition and policies were voted majority coalition against opposition. Thirdly, the Council of State having issued a cautious opinion on the Minister’s bill has not been considered. (RTBF 2015, 22 June) Finally, the comments and advices of the experts and the Academic Pension Council were not taken into consideration (see subsection 5.1.4), which led to the publication of a *carte blanche* signed by around thirty experts in *Le Soir* denouncing the lack of in-depth debate, measures linked to the repartition of work during the career and the budgetary approach adopted by the government. (*Le Soir* 2015, 30 June)

It is therefore in a context of tension between the government and the opposition and trade unions that the pension minister Bacquelaine continued his work by addressing the end-of-career policies, the issue of arduous jobs and the points-based pension system in the second part of the legislature. The end-of-career policies concerned the aim to tighten access to pre-pension, the introduction of a partial pension and measures linked to the labour market and older unemployed people. The issue of arduous jobs concerns the possibility to introduce more favourable access conditions to pensions for certain categories of jobs and the aim of the

government to abolish the system of *tantièmes préférentiels* for some specific professions in the civil servant's regime at the same time. In contrast to the parametric measures introduced earlier in the legislature, these issues are addressed in social concertation with the creation of the National Pensions Committee (*Comité national des pensions*) with the presence of trade unions, employers' associations and the government. Nevertheless, these negotiations and debates, in addition to taking place in a tense atmosphere following the policies put in place earlier during the legislature, took place within a well-defined framework in which the government is in control. Indeed, the government is the agenda-setter by proposing well-defined measures and working methods according to which an agreement must be reached. On the issue of arduous occupations, for example, the debate takes place within the framework of well-defined criteria, budgetary allocations imposed by the government and, when an agreement seems to be reached in the public sector within the National Pension Committee the government insists that it will have the last word within the Council of Ministers. (*Comité national des pensions* 2016, 2017, 2018a, 2018b; RTBF 2016, 7 December; 2018, 24 May)

The government's strategy to rigorously implement its government agreement without opening an in-depth debate on pension issues with all the relevant actors and within a strict framework for social concertation created a lot of frustration, a feeling of injustice and strong opposition from the other parties and in particular from the trade unions' side who did not hesitate for long to protest in the streets on numerous occasions. (see subsection 5.2.3 and table A.5 in annex)

### **5.1.2. *Communication and discourses***

As presented earlier in this thesis in the section on the different theories of the welfare state and pension reforms, discourses and communication seem to be important in justifying and supporting a reform program in order to gain the support of the population and well-organised unions in particular. Despite a careful communication, with hindsight, the numerous media interventions by Minister Bacquelaine and the parties members of the majority did not create support for the project. (Bacquelaine 2014, 20 November; 2015, 27 March; 2017, 24 July, 6 September; 2018, 19 May, 21 November; RTBF 2014, 12 October; 2015, 3 April, 3 May; 2016, 26 June, 16 October; 2018, 28 February, 3 October; RTL 2019, 24 May; VRT 2014, 12 October; 2017, 15 September; 2019, 14 May, 20 May, 23 May)

Minister Bacquelaine and the majority parties defended the overall vision of the project which was to strengthen the link between pension benefits and effective work, ensuring the financial stability of the system and increasing the minimum pensions for a full career. They did not

hesitate to recall that these measures were recommended by the 2020-2040 Pension Reform Commission in its report. Following the progressive postponement of the statutory pensionable age, which was not explicitly included in any program of the parties member of the government coalition and which was largely contested, the government tried to justify this measures by various means. Firstly, by pointing out on numerous occasions that this measure would ultimately only concern a small proportion of Belgian workers who actually retire very early, unlike in other European countries. Moreover, they tried to reassure the population by promising that lighter conditions would be granted following the recognition of certain arduous jobs by the National Pensions Committee. This communication, based among other techniques on "blame avoidance" methods by referring to the social partners, experts and what is done in other European countries, is also illustrated, for example, by Minister Bacquelaine's visit to the Netherlands "to discover their pension system". (RTBF 2018, 8 September)

Finally, let us point to one communication element that particularly captured our attention and that did not play into the government's advantage, namely the presentation and incorporation of the pension reform measures in the government's short-term budgetary programs. (RTBF 2015, 4 August; 2016, 16 October) Also, from a communication point of view, raising the salary ceiling in the pension benefit formula on the one side, and introducing more selectivity in assimilated periods on the other side by explicitly stating that the measures must be conducted in a budgetary neutral framework was not the best idea. (RTBF 2016, 28 January)

### ***5.1.3. Progressive disagreements within the majority***

On the subject of pensions, the government was generally united throughout the legislature, which is not surprising in view of the fairly similar visions of the four majority parties on this issue and in view of the very detailed agreement that was reached during the government negotiations, which served as a real reference document throughout the entire legislature. Nevertheless, some disagreements have surfaced at times.

Firstly, when Minister Bacquelaine proposed the introduction of a *Pension libre complémentaire pour travailleurs salariés* (PLCS, voluntary supplementary pension for salaried workers), giving workers who do not subscribe to a supplementary pension via their employer the possibility of having access to it on a voluntary basis, the project was supported by the other parties in the majority because it contributed to the generalisation of complementary pensions, but the CD&V and the N-VA nonetheless raised a number of questions. The CD&V warned of the risk making employers less responsible for contributing

and the N-VA insisted that the collective aspect of the second pillar should be reinforced. (RTBF 2016, 4 November)

Secondly, the disagreement, but above all the mis-understandig, on the part of the former Open VLD president, Gwendolyn Rutten, about the reform of the assimilated periods for the long-term unemployed caused a lot of noise. In the agreement of the Council of Ministers, this measure also concerned the unemployed over 50 years of age, a 'detail' that the former president was not informed during a TV debate with the former president of the sp.a John Crombez and that she contested. As this 'detail' was also not initially supported by the CD&V and as the opposition did not hesitate to put pressure on the government, it finally backed down on this measure. (Devos 2017, VRT 2017, 14 September)

Finally, it is on a list of arduous jobs that the greatest disagreements have emerged within the majority on the issue of pensions during the legislature. After Minister Bacquelaire obtained an agreement in the public sector, not only on the criteria of hard jobs but also on a list of arduous occupations meeting these criteria, the MR and the CD&V responded positively to this list and underlined the progress of the negotiations. The N-VA and the Open VLD on the other side were more cautious. The N-VA denounced a list that was too extensive and that would cancel out the efforts undertaken by the government to ensure the financial sustainability of the system, and the Open VLD insisted on the need to first find an agreement in the private sector as well. The minister therefore had to put the matter on hold. However, no agreement could finally be reached in the private sector before the government resigned. As a result, no exception for arduous jobs is currently available and the system of *tantièmes préférentiels* remains in place in the public sector. (Comité national des pensions 2018a, 2018b; RTBF 2018, 24 May)

A little more than one week after the fail to find an agreement on hard jobs in the private sector and a little more than four years after the formation of the *Suédoise*, disagreements arose within the government about migration policy and the “Global Compact for Safe, Orderly and Regular Migration” that the N.VA refused to sign. Some analysts see it as an electoral strategy or a pretext to strengthen their political line on migration policies in order to regain an electorate following the disappointing local elections of 14 October 2018 which were a success for the Flemish extreme right (Vlaams Belang). The Michel government submits its resignation to the King on 9 December 2018. (Le Soir webiste, RTBF website) As already mentioned, this

resignation was followed by minority governments and a long political and COVID crisis during which nothing more was done about pensions.

## ***5.2. The role of the opposition parties, both inside and outside the House of Representatives***

This second subsection analyses the role played by the opposition parties during the legislature of the Michel government with regard to the pension reform program of Minister Bacquelaine. The opposition parties were strongly opposed to the measures and the method of the Michel government and did not hesitate to make this known both inside and outside the parliament. This part is structured in two sub-sections: (i) the first sub-section takes up the means of action used by the opposition parties within the framework of the Chamber of Representatives, (ii) the second sub-section analyses the influence of the opposition outside parliament via its communication, discourses and public interventions.

### ***5.2.1. The opposition parties inside the parliament***

As explained in the second chapter, the Belgian political system ensures that a majority government is automatically supported by a parliamentary majority in the Chamber of Representatives. If one adds to this the party discipline that is strongly present in the parliament (*particratie*), one quickly understands that the opposition's means of action are restricted when a united government introduces a bill in the House of Representatives. In the context of our research topic we observed that, *in fine*, once a bill was brought to the parliament, the bill was finally voted with the majority parties against the opposition parties. However, there are ways in which the opposition can waste time and weaken the majority. Within the framework of the government's pension policies, we have identified three of them.

the first means identified was to introduce numerous amendments and to systematically request a second reading of bills introduced by the government. This was the case in July 2015 for the introduction of the bill to progressively postpone the statutory pension age. The aim was to waste time in order to postpone parliamentary discussions until after the parliamentary break. However, the government, with a tight schedule, still managed to get the law passed in time in the House of Representatives. (RTBF 2015, 1 July)

Several appeals have also been introduced to the Council of State by opposition parties concerning, among other measures, the postponement of the statutory pension age or measures reforming assimilated periods. (RTBF 2015, 1 July; 2018, 1 March) Like the amendments, this

technique is essentially aimed at wasting time, as the Council of State only issues an opinion without binding the government.

Finally, we have identified a third means based on the possibility of action by the federated entities in certain cases. On the issue of pensions, two cases are to be identified during the 2014-2018 legislature which, apart from wasting time, failed. As education is a competence of the communities, the parliament of the Wallonia-Brussels federation introduced a motion of conflict of interest concerning the abolition of the consideration of the years of study, free of charges for civil servants. They indicated that this measure would have a strong impact on teachers and on the attractiveness of the profession. A PS/CDH majority was present in the parliament but the MR managed to block this motion as a 3/4 majority is needed. (RTBF 2017, 9 May) Such a mechanism was also used a few months later by the Brussels French-speaking parliament, this time to denounce the implementation of supplementary pensions for local contractual civil servants following the introduction of a mixed pension. The parliament denounced the costs for local authorities that such a measure would generate. This motion had no great consequences other than to waste time. (RTBF 2017, 21 November)

Regarding the introduction of a points-based pension system, the reform of arduous jobs and the abolition of the *tantièmes préférentiels*, the role of the opposition was mainly outside of parliament, as the texts did not ultimately emerge from the Council of Ministers and therefore did not reach the agenda of the House of Representatives.

### ***5.2.2. The opposition parties outside the parliament***

It was mainly outside parliament that the opposition parties played a significant role through their various media interventions, indirectly encouraging the different trade unions to mobilise. Some parties also explicitly supported trade union actions and participated effectively in the trade union protest in the run-up to the elections at the end of the legislature. It was the socialist parties and the PTB/PVDA in particular that made the most noise. The interventions of the different parties allowed us to analyse their communication and their discourses as well as their participation in trade union actions.

As soon as the new coalition was put in place and the government agreement was signed, the opposition parties did not hesitate to criticise the government and its agreement. On the French-speaking side in particular, the opposition parties strongly criticise the MR's choice to join as the only French-speaking party in a government comprising three other Dutch-speaking parties, and in particular the NV-A, which some consider to be 'racist' and 'separatist', as illustrated by

the TV debate organised between the various party presidents on 12 October 2014. They criticise the austerity measures of the agreement. In terms of pensions, it is the postponement of the statutory pension age that is strongly criticised. While the PS also points to the lack of alternative financing, the CDH and Défi agree that a reform is necessary but already criticise the method with the abolition of the pension bonus, the restrictions made in terms of end-of-career arrangements and the fact of changing the rules along the way. (RTBF 2014, 12 October)

In their communication, the opposition parties do not hesitate to back up their interventions with the negative opinions given by experts on the government's strategy (see subsection 5.4). This is the case of the PS, for example, which criticises the abolition of the pension bonus or the lack of alternative financing in the government's strategy. (RTBF 2014, 12 October; 2015, 3 May; 2016, 6 November; 2018, 22 May) In their attempts to hinder the government to the implementation of the gradual increase in the pensionable age, the parties also rely on the mixed opinion of the Council of State. (2015, 22 June; 2018, 14 October)

In response to the government's measure, the Francophone socialist party announced already in 2015 and on several occasions during the legislature that it would defend a return to the legal pension age of 65 during the next elections. Elio Di Rupo bases his argumentation on the example of the Canadian Prime Minister Justin Trudeau, who brought the age back to 65 in Canada. (RTBF 2015, 16 May; 2016, 6 November; 2018, 22 May)

Finally, in the discourses used in the media, the opposition parties describe the government's vision of social security as a "budgetary source" and a "budgetary adjustment variable". (RTBF 2014, 16 June; 2016, 6 November; 2018, 19 May) They point out to an approach that "misleads" and does not give sufficient consideration to the social partners. (RTBF 2015, 3 May; 2016, 30 May; 2018, 24 May) The discourse is also based on a description of the measures undertaken that only benefit the richest and penalise the poorest such as women who rarely have full careers or the long-term unemployed who will be penalised twice because of reforms in the assimilated periods. (RTBF 2016, 28 January, 11 November) As regards the points-based pension and the problem of arduous jobs, some parties criticise the unpredictability of the system but also the way in which the reform is driven by the minister, who does not provide enough details in the debate on the value of the point for example. (RTBF 2018, 19 May, 24 May)

The influence of the opposition parties occurred mainly outside parliament through the various media intervention of the deputies of the different parties. There is no doubt that these



interventions motivated the trade unions to mobilise and legitimised their actions, which were generally based on the same critics and claims as the socialist and left-wing parties. Alongside these statements, some did not hesitate to support the trade union actions. This is the case of the PTB/PVDA via Raoul Hedebouw, who does not hesitate to defend the actions inside and outside the parliament. The PS and Ecolo have also not hesitated to support the actions on several occasions. (RTBF 2014, 19 March; 2016, 28 January) The CDH is more reserved but does not hesitate to support the actions of women for example. (RTBF 2016, 11 November) Finally, during the largest national demonstration on pensions organised on 16 May 2018, some personalities from the PTB/PVDA, socialist and green parties were present, probably encouraged by the run-up to the next elections. (RTBF 2018, 16 May)

### ***5.3. The influence of trade unions: common front actions as a determining factor***

As we have seen in our second chapter, interest groups are highly fragmented, pillarized but also well-organised. This section looks at the role of trade unions in preventing the government from introducing structural reforms, including the introduction of a points-based pension. We have paid particular attention not only to the scope of their actions but also to the unity of the different unions in these actions. The first sub-section takes up the different actions and claims carried out by the unions, while the second sub-section analyses their communication and discourses.

#### ***5.3.1. Claims and actions***

In order to study the influence of the trade unions, we have chronologically traced all the actions taken by trade unions (and other pressure groups) during the 2014-2018 legislature (see table A.5 in annex). For each action, four dimensions were studied, namely (i) the participants and initiators of the action, (ii) the type of action (protest, strike,...), (iii) the scope of the action, and finally (iv) the nature and claims of the action.

Throughout the legislature, the unions have opposed all the measures taken and in progress by the government: (i) the postponement of the statutory pensionable age and the access conditions to early retirement, (ii) the abolition of the system of *bonification pour diplôme* and *tantièmes préférentiels* in the public service sector, (iii) the government's budgetary approach without any social concertation, (iv) the abolition of the pension bonus, (v) the greater selectivity in the assimilated periods, which favours the largest pensions and penalises the smallest ones, and lastly, (vi) the introduction of a points-based pension system. Furthermore,

during their various protest actions, the unions also put forward certain claims such as the recognition of certain arduous jobs in order to benefit from exceptions in the conditions of access to pensions, or an alternative financing of pensions that does not rely solely on the workers. Finally, the most popular claims concerned a pension equal to 75% of the last salary, a minimum pension of 1500 EUR and the reintroduction of the statutory pensionable age at 65 years of age.

As shown in table A.5, these various protests and claims were carried out in the context of numerous mobilisations whose scale evolved *crescendo* throughout the legislature. Indeed, if we analyse the actions at the beginning of the legislature, we can see that it was first the police sector and teachers who demonstrated in the streets before the public sector unions mobilised to challenge the government's general policy and its pension reform program in particular. These actions were quickly extended to the private sector and to all the unions in a common front. As these actions were aimed at the government's overall policy at the beginning of the legislature, specific actions related to pensions were quickly put in place. Four major protest actions organised by the unions in common front finally marked the legislature. A first action was organised in June 2015 involving 6,000 people and targeting the pension policies in general. More than two years later, in December 2017, a second large-scale action involving 30,000 people was organised, denouncing the pension reform in general but also the introduction of a points-based pension system in particular. This action was followed a few months later, in May 2018, by the largest demonstration of the legislature involving 70,000 people in Brussels. In addition to the above-mentioned protests, specific demands were claimed, such as the return of the pension age to 65, a minimum pension of 1,500 EUR or the recognition of certain arduous jobs. Finally, on 2 October 2018, a last demonstration was held throughout Belgium with 50,000 participants. This demonstration was particularly aimed at the recognition of hard jobs and took place in parallel to the negotiations within the National Pensions Committee for which no agreement was reached in the end. The government resigned two months later.

Within these four major trade union actions and in more specific actions, certain categories were particularly active. In this way, the unions that were most present and often took the initiative were the well-organised public sector trade unions and the socialist unions. On the side of specific professions, we can note the teachers who organised local and national rallies on several occasions, the military who organised a demonstration gathering 9000 people or women associations organising specific actions to defend women's rights in the framework of

the pension reform. Finally, the railway workers, through another means of action, the strike, also created great influence by causing mobility problems.

In the second chapter, we pointed out the importance of joint action by the trade unions and in particular the participation of the Christian trade unions (CSC/ACV), which are generally less radical in their actions than the socialist unions (FGTB/ABVV). This distinction was indeed marked during the 2014-2018 legislature. While the socialists systematically called for actions before or during moments of social concertation within the framework of the CNP, the Christians took a more cautious approach and often preferred to wait for the results of the negotiations with the government and employer's associations before acting. However, it should be noted that each time the results of these negotiations did not satisfy the unions and the Christian unions joined the socialists systematically afterwards, mainly in the context of the four major protests presented above.

### 5.3.2. *Communication and discourses*

In contrast to the government, the communication used by the trade unions mobilised many citizens in increasingly large-scale protest actions. Firstly, this was done through large information campaigns. This was the case, for example, for teachers at the beginning of the legislature (RTBF 2014, 22 October) or through ludic campaigns conducted by the FGTB in 2016. (RTBF 2016, 21 April) Finally, the information campaigns carried out by united workers' associations made it possible to mobilise a large number of people during the two major protest actions of 2018. (2018, 20 March) Moreover, in their discourses, the same simplistic but effective slogans used by representatives of the unions and the PTB/PVDA such as Jean-François Tamellini, Robert Verteneuil, Thierry Bodson or Raoul Hedebouw also allowed to gather a large number of people, describing the points-based pension system as a "budgetary adjustment variable" or a "tombola system". (Botenga 2019; RTBF 2014, 16 June; 2017, 3 July, 25 July, 29 August; 2020, 24 September) Finally, we also believe that the clear and precise demands of the trade unions, such as reducing the pension age to 65 or the introduction of a minimum pension of 1500 EUR, have made it possible to mobilise many people in a matter that concerns everyone but that is also intrinsically technical and not always understandable for a large public. Marc Botenga, PTB European deputy in an interview given in 2019 for the *Journal de l'Humanité* during the protest actions on pensions in France indicates that the clarity and simplicity of the message has allowed to mobilise a large number of people in Belgium. (Botenga 2019)

#### ***5.4. The experts' report: misunderstood and instrumentalized by the different actors***

This last sub-question focuses more on the report of the 2020-2040 Pension Reform Commission and points out the misunderstandings, both on the side of the trade unions and on the side of the government with regard to it as well as its instrumentalization to justify certain measures and positions. In 2018, Frank Vandenbroucke, Chairman of the Academic Pensions Council at the time, described the reform as “a missed opportunity on both side” (VRT 2018, 16 May) The members of the Academic Council have made numerous appearances in the media to explain the vision of their report and encouraged the different actors to really read to whole report in order to start a real in-depth debate. (RTBF 2015, 9 May) For this purpose, Pierre Devolder and Jean Hindriks wrote a very illustrative explanatory text in 2017 in order to popularise the debate. (Devolder and Hindriks 2017)

The first sub-section focuses on the government, the second on the social partners and trade unions in particular, while the last sub-section briefly summarises the critical interventions of experts on the pension politics during the 2014-2018 legislature.

##### ***5.4.1. On the government side***

Although the government reacted positively to the report of the 2020-2040 Pension Reform Commission in 2014, it does not seem to have understood its overall vision and ultimate goal. Indeed, the points-based pension system proposed in the report should be seen as a tool to lay the foundations for a transparent debate on a “new social contract” between all actors at the beginning of the legislature. Instead, the government did not have an overall view of the report and quickly implemented isolated measures from the report, sometimes in contradiction with its philosophy and without social concertation. (Vandenbroucke 2020; VRT 2018, 16 May)

Moreover, as already mentioned, the government also instrumentalized the report to justify its policies towards the postponement of the pensionable age, the harmonization measures and measures aimed at tightening the link between pension benefits and effective work. (subsection 5.1.2)

##### ***5.4.2. On the social partners' side***

On the trade union side, as soon as the report came out, opinions were very negative. Some academics deplore this attitude despite the many advantages that such a system can bring. Pierre Devolder and Jean Hindriks published an article to this purpose in 2018 setting out “the

five principles for more equity in Belgian pension schemes” that accompany the introduction of a points-based pension system (Devolder and Hindriks) They point, for example, to inequalities in career length between different socio-economic groups in the current system based on a uniform pension age. In addition to these inequalities, there are inequalities in terms of life expectancy and thus the number of pension years following the statutory pensionable age, often affecting the same socio-economic groups, namely the less educated, less wealthy and those who generally started working early in a physical occupation. The introduction of a points-based pension system with a career reference period as its focus would reduce such inequalities. They also argue that such a system can easily bring intergenerational equity into the system by maintaining a stable ratio of purchasing power between pensioners and working people as well as by distributing the longevity gains fairly between the different generations. Contrary to the rhetoric used by some trade unions and opposition parties, the experts argue that such a system is safer, more transparent and more predictable and that it is precisely the current system that is untransparent. The points-based pension system as proposed by the Commission would allow everyone to calculate their accumulated pension rights on the basis of the points already acquired and the current point value, which the current system does not allow. Moreover, it offers more certainty because the points accumulated are automatically acquired and the government cannot remove them. Thirdly, the criticism that the value of the point would be used to as a "budgetary adjustment variable" and therefore the risk of having a lower pension as a result of choosing to work an extra year, for example, is unfounded, as the value of the point can never fall from one year to the next. Moreover, the *Conseil académique des pensions* (Academic Pension Council) and Frank Vandembroucke insist that the discussion on the value of the point must take place in the framework of the social concertation with the social partners. (Devolder and Hindriks 2018; RTBF 2017, 21 November, 18 December)

However, like the government, there does not seem to have been any real willingness to establish a substantive debate on the basis of the Commission's report, despite the many advantages that such a system could bring, particularly to the socio-economic categories less advantaged by the current system. On the contrary, Jean Hindriks points that the trade unions preferred to rely on their "social achievements", adopting a "corporatist" attitude without wanting to engage in a debate on a new "social contract" based on both intra- and inter-generational solidarity. (RTBF 2017, 18 December; 2018, 6 October; VRT 2018, 16 May) Frank Vandembroucke also criticised the lack of commitment of the trade unions on the issue of arduous jobs, which for him should not be settled by the *Conseil académique des pension*

(Academic Pension Council) but by the social partners who are more familiar with the reality of the different jobs and job conditions (VRT 2015, 27 April)

Finally, as with the government, we note that some elements in the Commission's report were used by the unions in their communication to justify their discourses. This is the case, for example, when trade unions criticise the vision of financing of the system from the government essentially based on workers, whereas the report also envisages the use of alternative forms of financing. They also do not hesitate to use the criticisms made by the experts towards the government.

#### **5.4.3. Expert's interventions**

The experts have made numerous appearances in the media, for example in TV debates and radio interviews. On the Dutch side, Frank Vandenbroucke, president of the Academic Pensions Council, appeared most often. On the French-speaking side, the presence of two other members of the Academic Pensions Council was noticed on numerous occasions: Jean Hindriks and Pierre Devolder. On several occasions they have been critical of the government. They denounce the coherence of the government's overall strategy and some measures in particular also. (RTBF 2015, 27 April, 3 May)

Firstly, as Devolder and Hindriks (2019) point out, regarding the government's measure to gradually raise the legal retirement age, the government used the report as a “pretext”. Indeed, the idea of the reform proposed by the Commission was to move the focus for determining the retirement criteria from the uniform legal retirement age to a reference career length. (Hindriks and al. 2017, RTBF 2018, 16 October)

Secondly, instead of reforming the pension bonus system to encourage workers to work later, the government has preferred to make short-term savings by abolishing it completely, which goes against the experts' report. Moreover, it goes against the government's vision of encouraging people to work longer and gradually increase the average career length. (Vandenbroucke 2020, RTBF 2015, 27 April)

Thirdly, the experts presented above and the Academic Pensions Council have expressed a negative opinion on the introduction of the PLCS (*Pension Libre Complémentaire pour Travailleurs Salariés*). They fear the individualisation of the second pillar and the loss of solidarity. They also denounce the absence of a guarantee of return, whereas this is the case in other complementary pensions. (RTBF 2016, 4 November)

Finally, they also suggest the government to envisage other concrete measures relating to alternative ways of financing and denounce the lack of overall coherence through the implementation of isolated measures (LN24 2020, RTBF 2015, 27 April, 3 May)

## 6. The 2019 electoral campaign and elections

As for the 2014 elections, this section analyses the positions of the different political parties on pensions prior to the 2019 elections using their electoral programs. The same dimensions were compared as in 2014. However, we can now add the parties' positions on the points-based pension and other unfinished reforms from the last legislature that were included in the election programs of some parties. (See tables A.3 and A.4 in the appendix) The content of the electoral programs are refined thanks to the interventions of different Flemish parties (PVDA, SP.A, Open VLD, N-VA) in the debate program *Terzake* of the Dutch public channel VRT on the eve of the elections. (2019, 14 May, 20 May, 23 May) On the French-speaking side, a debate organised by RTL on 24 May 2019 between the party presidents allows us to clearly distinguish the positions of the different parties. (RTL 2019, 24 May)

The far-left national party (PTB/PVDA) strongly criticises the measures taken by the outgoing government, which in their view eroded the first pension pillar and restricted solidarity.<sup>47</sup> They propose a reversal of all access conditions. In terms of generosity, first pillar pensions should guarantee 75% of the average career income for employees and self-employed. The minimum pension for a complete career must be raised to 1500 EUR net of taxes and the maximum pension may not exceed 3000 EUR. In terms of financing methods, the philosophy remains the same as in 2014. The party proposes the introduction of a new tax targeted for the richest 1% of the population and Raoul Hedebouw insists that investing in social security is a political choice. Finally, the PTB/PVDA is strictly opposed to a points-based pension system.

The French-speaking Socialist Party (PS) adopts a position similar to that of the PTB/PVDA, strongly criticising the measures of the last government and proposing a reversal of almost all the measures that have been adopted (conditions of access, mixed pension, free taking into account of years of study for civil servants, etc.) In terms of generosity, the PS goes even further than the PTB/PVDA by advocating a first-pillar pension with a replacement rate of 75% in all schemes. The emphasis is also placed on minimum pensions for a full career at 1500 EUR and the amount of the GRAPA above the poverty line. In terms of financing, the philosophy remains the same as in 2014 by adding that it is a "political choice" according to Elio Di Rupo. Finally, the PS is strictly opposed to the points-based pension and wishes to continue in

---

<sup>47</sup> In this section we compare the PTB/PVDA with the French-speaking parties, as the party is particularly present in the French-speaking rather than the Dutch-speaking political landscape. Indeed, in the House of Representatives the PTB took 2 seats in 2014 and 8 seats in 2019 while the PVDA took no seats in 2014 and 4 seats in 2019.



concertation with the social partners to establish a list of hard jobs for which more favourable conditions must be applied, while maintaining the system of *tantièmes préférentiels* in the civil servants' regime.

Ecolo is less radical than the PS and does not appear to be strictly opposed to maintaining the age requirements established by the last government if a list of hard jobs is established for which more flexible conditions are applied. They also want to support the departure of older workers from the labour market while facilitating the entry of young people by setting up mechanisms replacing older workers with young workers gradually with a coaching mechanism given by older workers to new entrants. Like the PS, they want a minimum pension for a full career of 1500 EUR and again a better consideration of assimilated periods. Finally, Ecolo does not take a position on the points-based pension in its program.

At the centre, the CDH defends the gradual increase in the legal pensionable age implemented by the previous government while pointing out the importance of end-of-career support and the introduction of softer conditions for hard jobs after a list has been introduced. Maxime Prévot criticises the outgoing government, which has adopted a wrong chronology on the topic of pensions, not enough considered the social partners and the consideration of hard jobs in parallel to the different measures undertaken. The CDH also pleads for further convergence of the various schemes, increasing the amount of the GRAPA above the poverty line and the minimum pension to at least 110% of this threshold. In order to increase the other pensions, the CDH also wants to increase the ceiling on wages taken into account in the pension calculation formula. Finally, in its programme, the CDH does not express an opinion on the points-based pension system.

Défi, who was the only party to propose a progressive postponement of the retirement age to 67 during the 2014 electoral campaign, remains on its position in 2019, even if for them this measure should only apply to new entrants to the labour market and that the measure should have been accompanied by a list of hard jobs for which more favourable conditions should have been applied. The party also pleads for a minimum pension of 1400 EUR for a full career and a harmonisation of the different schemes. Concerning the method of financing, as in 2014, Défi wants new entrants to the labour market to operate a balance between PAYG financing methods and funded methods. PAYG financing should be used to provide a basic pension for everyone. Finally, Défi takes a stand on the points-based pension system, for which it is in agreement with its philosophy and principles, while specifying that the system cannot be used

as a budgetary adjustment variable and that it must guarantee a certain replacement rate for pensioners who have worked a full career.

The party furthest to the right in the French-speaking political spectrum and party of the outgoing majority, the MR, welcomes the measures undertaken and wishes to introduce a half-time pension, which could not be implemented during the legislature, as well as to continue working on a list of hard jobs. To the various criticisms of the other French-speaking parties, Charles Michel defends itself by insisting on the fact that the MR is the only party that knows how to take its responsibilities when necessary and reminds that the progressive postponement of the legal pensionable age only concerns a minority of people because it will always remain possible to take one's pension once 45 years of career have been completed. With regard to the pension amount, the MR wishes to continue to link the amount of the pension more closely to the work actually performed during the career by increasing the salary ceilings taken into account in the pension calculation formula for example. Minimum pensions must be adjusted in relation to the welfare index. The MR also wishes to further harmonise the various schemes. The second and third pillars are also important and should be supported fiscally. Regarding the financing methods, the philosophy also remains similar to the philosophy pursued during the 2014 campaign. Finally, in its electoral program, the MR does not make a clear statement on the points-based pension system, but we suggest they wouldn't be opposed to it because it was a proposal of the Michel government and the MR refers to it in its vocabulary in their electoral program ("accumulated points" for example).

The 2019 electoral campaign on the French-speaking side is therefore taking place in a climate where the former opposition parties are strongly critical of the only party in government during the previous legislature (MR), and this does not escape the pension issue that was the subject of many tensions during the previous legislature both inside and outside parliament. In this regard, while for the 2014 electoral campaign we had presented the MR and Défi jointly as proposing fairly similar measures, for 2019 we preferred to present them separately, Défi strongly criticising the approach adopted by the MR during the legislature. However, it should be noted that the two parties still adopt a fairly similar philosophy on the subject of pensions. Similarly, note the PS position on pensions. While it was very close to Ecolo in 2014, the PS made pensions a central topic of its electoral campaign and adopted proposals very close to the far-left party increasingly popular in Wallonia: the PTB. The left-right socio-economic axis always seems to be relevant as a grid for reading the proposals of the different French-speaking parties. It should be noted that the content of the programs is centred around the main demands

that emerged during the numerous trade union actions during the previous legislature: the statutory pensionable age, the minimum pension amount of 1500 EUR and the recognition of the arduousness of certain professions in the conditions of access to pensions. Concerning the statutory pensionable age, the PTB and the PS demand a return to 65, Ecolo is more subtle in its program and is not in favour of a return to the past if hard jobs are taken into account and end-of-career arrangements are put in place, the CDH and Défi want to maintain the decisions taken by the previous government while criticising the approach that has been adopted. Secondly, in relation to the generosity of the pension, the debate centres on the minimum amount for a full career for all parties except MR which strongly insists on the link between work and the amount of the pension. Finally, all the parties agree on the relevance of putting in place a list of hard jobs for which softer access conditions to retirement must be possible. Despite the "absolute urgency" of reforming the Belgian pension system recalled by Hindriks and Devolder (2019), the French-speaking parties do not therefore seem to be clearly proposing an in-depth reform of the system, whether on the basis of the report of the Pension Reform Commission 2020-2040 or otherwise. Indeed, the PS and the PTB are clearly opposed to the points-based pension, the CDH does not mention it in its program, Défi is in favour of it and finally the MR seems favourable but is not explicit in its program. The debate focus thus mainly on parametric expansionary measures targeted to the lowest pensions.

On the side of the Flemish parties, let us start again with the left-wing parties (SP.A and Groen). The SP.A is highly critical of the way in which the pension issue was approached by the last government that should have focused on career length rather than raising the statutory pension age. Both parties again have quite similar programs regarding pensions. They want to focus attention on the conditions of access to a career span of 42 years and to abolish the age condition for early retirement. Concerning the legal pensionable age, it should be maintained for people who do not have the required career length and the SP.A insists on an age of 65, criticising the outgoing majority for having raised the legal pension age without any concertation with the social partners and despite the fact that no majority party had proposed this measure in its program in 2014. Both parties also want more favourable conditions for hard jobs, criticising the previous government for not having been able to put some measures in place for this issue, and a minimum pension for a full career of 1500 EUR. The SP.A wants to increase the ceiling of the wages taken into account in the calculation of the pension for medium pensions. Both also want more redistribution. The SP.A does this by maintaining the assimilated periods, reintroducing the previous pre-pension rules and by abolishing the tax advantages in the second

pillar for people with a pension higher than the civil servants' pension ceiling and by abolishing the tax advantages in the third pillar. Groen also wants to abolish the third pillar tax advantages for investing in the first pillar and wants a ceiling of 4000 EUR for pensions. Their views on the financing of pensions are comparable to the 2014 campaign and insist that increasing and investing in pension and social security expenditure is a political choice. Finally, the two parties do not take a stand on the points-based pension system in their programs. On this subject Bruno Tobback does not answer clearly during TV debates and prefers to criticise the fact that the government has decided to abolish the pension bonus, a mechanism that had nevertheless been supported by the Pension Reform Commission.

The CD&V, which was present in the previous government, does not wish to go back on the measures taken with regard to the conditions of access to pension and insists on the 45-year career length and on the need to take into account the arduousness of certain jobs in the access conditions. As regards the amount of the pension, it must be closely linked to work while ensuring a GRAPA above the poverty line and a minimum pension for a full career of 1500 EUR. The CD&V also wishes to make the second pillar of pensions more inclusive and progressively compulsory. Finally, the party does not communicate a clear position on the points pension within the framework of its program.

The Open VLD, right-wing party and member of the outgoing government also has a philosophy of continuing to link pensions strongly to actual work. In the face of criticism from former opposition parties during the election campaign, the party insists on the fact that the measure aimed at gradually increasing the pensionable age only concerns a part of the workers and that the best measure undertaken by the government has been the creation of jobs, and this must continue in this direction in the future. They do not propose any backtracking on access conditions and, like the CD&V, defend a minimum pension for a full career at 1500 EUR. The focus must now be put on the harmonisation of the different schemes and the party insists on the importance of the 4 pillars (including house ownership) and the generalisation of the second pillar. The financing vision remains the same as in 2014. Finally, the electoral program does not devote specific attention to the points-based pension but implies it by specifying that the amount of the pension will not decrease when the economy is not doing well. Alexander De Croo insists that the principal concern is to focus on the career years.

The N-VA, also a member of the last fully-fledged majority government, adopts a similar vision to the Open VLD while being more explicit and drastic on its measures. In the face of

criticism from the former opposition parties on the measures taken in the field of pensions, Jan Spoooren defends himself by asking what is unfair in increasing the lowest pensions, making the system sustainable and increasing the link between work and pension benefits. Concerning the conditions of access, the N-VA is not against a further strengthening in the future if life expectancy continues to increase and insists on a career length for a full pension of 45 years in order to increase the effective retirement age. Like the Open VLD, the N-VA wants to improve the pension system's insurance principle by linking the pension amount more closely to the years actually worked and by abolishing certain assimilated periods such as long-term unemployment or pre-pensions. In addition, the N-VA advocates harmonisation of the different schemes by abolishing the more favourable conditions of access in the civil servants' scheme. With regard to supplementary pensions, the N-VA also wants greater importance to be attached to the second and third pillars. The N-VA is clearly in favour of a points-based pension in its programme, as this would strengthen the insurance principle. Finally, the N-VA, in its confederal model, wants the federated entities to be responsible for their pension policies.

In contrast to 2014, Vlaams Belang adopts a different strategy and moves away from the right-wing parties on the subject of pensions. They advocate a return of the legal age to 65, a full career of only 40 years, a minimum pension of 1500 EUR, a lowering of the pension ceiling for civil servants and a reduction in the indexation for higher pensions. The party is still in favour of splitting social security between regions and is in favour of a points-based pension.

On the side of the Dutch-speaking parties, the socio-economic axis thus still seems to be relevant when it comes to pension policies and the philosophies of the different parties are in line with the philosophies of 2014. It should also be noted that while on the French-speaking side the Socialist Party is strategically close to the extreme left (PTB) when it comes to measures relating to pensions, on the Flemish side, following the good results of Vlaams Belang in the polls and in the last local elections, the N-VA seems to want to attract part of this electorate partly thanks to the measures proposed in terms of pensions by wanting to transfer social security and the management of pension policies to the federated entities. As for the French-speaking parties, the events related to pensions during the previous legislature had an impact on the content of the electoral programs. Firstly, all parties except the N-VA are in favour of a minimum pension for a full career of 1500 EUR. Secondly, regarding the gradual postponement of the legal pension age introduced by the previous government, and contrary to many French-speaking parties, only the S.P.A and Vlaams Belang seems to want to reintroduce the legal age at 65 on the Flemish side. As in 2014, the focus is on career lengths in the Flemish

political landscape. Finally, the CD&V and the left-wing parties insist on the need to take into account the arduousness of certain professions in the conditions of access to retirement. Regarding the points-based pension system, no party seems to be opposed, but at the same time, no party puts the points-based pension or any other structural reform at the heart of its electoral program. Indeed, the left-wing parties and the CD&V do not address this issue, the Open VLD tackles it implicitly and finally the N-VA and the Vlaams Belang are in favour.

The overall analysis of the different electoral programmes (Flemish and Francophone parties) thus reveals that the debate on pension reforms is once again focusing on parametric measures and that there is no real desire to reform the first pillar in depth. Indeed, the debate seems to focus on a minimum amount of 1500 EUR, on the legal pension age on the French-speaking side, on the length of career on the Dutch-speaking side and finally on the arduousness of the professions within the framework of the current model.

As presented in section 4.3 of the second chapter of this thesis and in Table 2.12, the 2019 elections reflect the fragmentation of the current Belgian political landscape and foreshadow the extreme complexity of government formation. (see next sub-section) Indeed, the three traditional political families together accounted for less than 50% of the votes. And while the Flemish electorate is turning more towards right-wing and far-right parties with the N-VA and the Vlaams Belang, the Walloon electorate is turning more towards left-wing and far-left parties on the socio-economic divide (PS, Ecolo and PTB). (Istasse 2019, Sägerser 2020, SPF Intérieur website)

At the stage of the election results, it therefore seems even more complicated as in 2014 to predict the coalition that will be formed as a result of the government formation negotiations and thus to predict the measures that will be put forward on the subject of pensions. On the one hand, the extreme fragmentation of election results makes a large number of parties credible in government negotiations. On the other hand, the exclusivities of certain parties put forward during the electoral campaign, which are moreover the main parties on the French and Dutch speaking side, namely the PS and the NV-A towards each other, complicates the negotiations. As already mentioned earlier in this thesis, and according to Peterson et al. (1983), the moment of formation of the government is the “policy-making arena *par excellence*”. The next sub-section is devoted to it.

## 7. The 2019 – 2020 government formation and agreement

In view of the fragmentation and polarisation of the Belgian political landscape in the aftermath of the elections, one could anticipate the complexity of the coalition-building and agreement-building stages. 494 days and 12 missions (10 royal and 2 non-royal) separate the 2019 elections and the formation of the De Croo government (PS/MR/Ecolo/CD&V/Open VLD/SP.A/Groen) on 30 September 2020 and 662 days have elapsed since the last majority and fully-fledged government. (Sägesser 2020)

During this period, the COVID-crisis was a major issue and forced the minority government in *affaires courantes* (in current affairs) to ask for the confidence of the parliament in order to be able to manage the crisis in specific areas. With regard to pension issues, the debate seems to be centred around the minimum pension of 1500 EUR. The PTB/PVDA, which does not take part in the negotiations, decides to proceed on its own without waiting for the formation of the government and decides to introduce a bill in parliament with the goal to collect 100,000 signatures (RTBF 2019, 11 September; VRT 2019, 22 September). On the other side and in the backstage of the negotiations, the debate also focuses on this minimum pension of 1500 EUR, as illustrated by the TV debate on RTBF on 18 September 2019 centred around the minimum pension. (RTBF 2019, 18 December)

An agreement was reached on 30 September 2020 and the new government took office the next day. Unlike the coalition of the previous government, the PS/MR/Ecolo/CD&V/Open VLD/SP.A/Groen coalition is highly fragmented. Firstly, seven parties take part in the government, unlike four in the previous legislature. Moreover, the seven parties are strongly fragmented on the left-right divide with the socialist and green families on the left, the liberal family on the right and the Flemish Christians in the centre. Finally, with the presence of four Flemish and three French-speaking parties, the linguistic cleavage is also strongly present even if the N-VA is not present in the government.

Box 2 sums up the parametric measures included in the government agreement and represents the result of intense negotiations. The balance seems *a posteriori* quite logical in view of the parties involved in the negotiations. Indeed, for the parties that were also members of the previous government, apart from the reintroduction of the pension bonus, the agreement does not contain any retroactive measures and therefore maintains the key measures of the previous government, such as the gradual postponement of the statutory pensionable age or the tightening of the conditions for access to early retirement. Secondly, the measures contained in

the agreement, such as the raising of pension benefits and in particular the raising of the minimum pension for a full career to 1500 EUR, were strong demands of the former opposition parties (the Greens and the Socialists) while also being measures present in the electoral programs of the other parties. The expansionist parametric measures for which the parties had little difficulty in agreeing on the views of their respective electoral programs are therefore very concrete in the government agreement. As for the measures related to supplementary pensions, for which different visions emanate from the electoral programs, the government agreement is less concrete. With regard to the financial viability of the system and financing reforms to the system, on which there are profound disagreements within the coalition parties, the government agreement remains very vague and does not propose any concrete measures. Finally, although the agreement mentions the wish to find a way to structurally reform the system, no concrete perspectives at this stage are mentioned if not a list of broad principles.

The large number of parties present in the government, fragmented both on the linguistic and socio-economic divide following the electoral results, as well as the specific demands of the former opposition parties and the trade unions during the last legislature, therefore seem to have left little room for the implementation of restrictive and/or structural reforms during the negotiations of the government agreement, which merely maintained in place the measures implemented by the former government and added a few expansionist parametric measures.

## **8. The 2020-2024 legislature: what next?**

Since the De Croo government took office on 1 October 2020, the COVID crisis has monopolised the political agenda. No concrete measures on pensions have been put in place and only time will tell whether the measures proposed in the government agreement will be implemented and whether additional and more structural measures will be put in place despite the absence of such concrete measures in the agreement. Nevertheless, let us briefly present successively the reactions of different actors who have expressed themselves following the release of the government agreement which are mainly based on the minimum pension at 1500 EUR: the trade unions, the opposition, the experts and finally the government itself.

On the trade union side, Marie-Hélène Ska of the Christian Trade Union Confederation (CSC) was positive after reading the government agreement and indicated that "we have regained a certain sense of the social state". (RTBF 2020, 30 September) On the side of the socialists (FGTB), Thierry Bodson is also positive and insists on the fact that the minimum pension at 1500 EUR was a demand of his union. However, he points out that the measure only makes



sense if it is 1500 EUR net of taxes and questions if the 1500 EUR will be implemented quickly or gradually and only reach 1500 EUR by the end of the legislature. (RTBF 2020, 24 September)

The far-left party is the main party to express itself from the opposition parties and agrees with the unions, particularly the FGTB. The PTB/PVDA wants a minimum pension of 1500 EUR net of taxes as soon as possible. (RTBF 2020, 1 October; RTL 2020, 4 October)

On the side of the experts, who advocate a far-reaching reform of the system, the reactions are less enthusiastic. Pierre Devolder (RTBF 2020, 24 September; LN24 2020, 5 October) criticises the centrality of the debate on the minimum pension at 1500 EUR which, according to him, gives the illusion that the pension reform challenges has been settled, whereas the measure solely targeting full careers concerns only a few people *in fine*. Moreover, this measure will result in a first pillar that will increasingly look like a basic pension. Without taking an ideological stand on this result, he questions whether this result is not the result of a real debate on the substance of the Belgian pension model but the result of a "mosaic of successive measures without any real vision". He regrets that the report of the 2020-2040 Pension Reform Commission has not been understood or even read by some actors and that it has not been able to lay the foundations for a debate on a new social contract addressing the problems of injustice, financing and harmonisation of the Belgian pension system. Roland Gillet, Professor of Economics at the ULB, on LN24 comments the impact of the COVID crisis on such long-term reform projects as pensions. According to him, the crisis, which requires short-term budgetary measures to be taken, will only delay important decisions that need to be taken in the area of pensions, for example, and will only exacerbate the problem of procrastination that characterises the political authorities' handling of such issues. (LN24 2020, 5 October) Finally, Jean Hindriks joins Pierre Devolder and in a recent webinar, he reminds the urgency of in-depth reform. (Itinera 2021, 19 February) Pierre Devolder and Jean Hindriks, taking into account the criticisms relating to the points-based pension model, propose a new instrument, the *compte individuel pension*<sup>48</sup> (individual pension account). This retains the same philosophy as the points-based pension, but improvements are made, according to the two experts. Firstly, it is no longer expressed in points but converted directly into euros. Secondly, a clear distinction is made between past pension rights and new rights. According to them, these improvements

---

<sup>48</sup> For an overview, see: Devolder, P. (2019), *Une alternative à la pension à points: le compte individuel pension en euros*, in "Regards économiques", 150.

make it possible to remove the fears of certain actors linked to the uncertainty and clarity of the points-based pension system. (Devolder 2019)

In the aftermath of the government agreement, different interpretations on the minimum pension measure of 1500 EUR coexist among the new majority. Indeed, the liberals (MR and Open VLD) specify that this represents a gradual increase in the minimum pension for a full career, which will reach 1580 EUR before taxes by 2024. (RTBF 2020, 1 October, 4 October) However, the new Minister of Pensions, Karine Lalieux (PS), for her part specifies that this amount is expressed net of taxes and that the measure will "increase the lowest pensions by 22.5% over 4 years". (RTBF, 13 November)

During the presentation of the outlines of the pension project, the pension Minister Karine Lalieux, on the subject of the measures linked to career adjustments such as the arduousness of certain jobs, part-time pensions or time credits, also said that she wanted to work discretely with the social partners in order to recreate a real social dialogue and to open a real debate for structural reform. She also says that the points-based pension is being abandoned. (RTBF 2020, 13 November)

The strategy that the Minister and the government wish to adopt therefore appears to be quite different from that of the last government. Indeed, in the 2014 agreement, there were very precise measures included, both in terms of parametric measures and the implementation of a legal basis for a structural reform based on the points-based pension system. Moreover, the previous government opted for a tougher strategy *vis-à-vis* the social partners by strongly framing social consultation and restricting their room for manoeuvre within the framework of a precise strategy and planning established by the government. The new government, on the other hand, is drawing up a government agreement that is rather poor in terms of content, but will probably try in this way to revive the social dialogue by restarting negotiations on a blank page, setting aside the points-based pension system and giving the social partners a central place in the framework of social security and pension policy negotiations.

The most pessimistic would say that the absence of concrete measures in the government agreement linked to the implementation of far-reaching and structural reforms definitively condemns the possibility for major changes to see the day, the phase of government formation constituting the "policymaking arena *par excellence*". (Peterson et al. 1983) From this point of view, the pessimists do not see how a more global agreement including more actors could be reached when no agreement could emerge within the government itself. The most optimistic

would say that the political fragmentation that characterises the government and the strategy pursued by the minister will perhaps make it possible to lay the foundations for a transparent debate on Belgian pensions. Marie-Noëlle Vanderhoven of the FEB thus indicates that "not tackling angry issues from the outset" may not be a bad strategy. (LN 24 2020, 5 October) Pierre Devolder for his part hopes that "the plurality of points of view" can also be a "chance to have a national unity to carry out a balanced reform". (LN 24 2020, 5 October)

## CONCLUSION

This thesis analysed the politics of pension reforms in Belgium, with a particular focus on the period 2014-2020 covering the Michel government legislature and the beginning of the current legislature following the formation of the De Croo government in October 2020.

Like many other European countries, the Belgian pension system is under pressure. In 2013, at the end of the Di Rupo legislature, the government mandated an independent commission of twelve experts from different backgrounds and political sensibilities to study the Belgian pension system with respect to its social and financial sustainability. One year later, they submitted their report, raising concerns on the social performance and financial sustainability of the system. They also stressed a system no longer in line with recent and less recent developments in society. In face of these challenges, the experts advocated for a new “performant and reliable social contract” based on the three values of "solidarity", "individual responsibility" and "intergenerational equity", which should lead to a "structural reform of the pension regimes". The experts' proposal was not to fully harmonise and integrate the three pension regimes but to reform each regime based on ten common principles. Furthermore, the Commission also gave concrete form to them by proposing a points-based pension system to the authorities and social partners, by encouraging the introduction of a statutory capitalisation scheme for new contractual civil servants (a first pillar bis) and reforms of supplementary pensions, while adding that the pay-as-you-go system should remain the norm but that complementary pension systems are necessary if they fulfil their role properly in order to diversify risks. (*Commission de réforme des pensions 2020-2040*; 2014)

This research aimed to understand why, more than six years later, such structural reforms have failed to be implemented. Indeed, despite the fact that the experts' report served as a “scientific basis” for the government's agreement of 2014, the Michel government only managed to implement restrictive parametric reforms during its legislature. As for the De Croo government, despite the previous government's mixed record in terms of structural reforms and the experts' warning, it has only included parametric reforms in its agreement that would have a negative impact on the system's finances. Moreover, no concrete structural measures to ensure the financing of the system and its long-term sustainability are yet proposed.

As a first step this research situated the Belgian pension system in a European comparative perspective with regard to its structure, generosity, capacity to prevent poverty and maintaining income in old-age and its policy trajectory throughout the 20<sup>th</sup> century.

Thereafter, this thesis presented a literature review of the different political economic theories of the welfare state and pension reforms in times of retrenchment. This review provided one first part of the answer to the research question, namely that the decisions that are taken in the field of pension reforms are the consequence of agent's decisions and therefore respond to political dynamics and are not the consequence of impersonal macro-economic forces. A second element of response to the research question is provided by historical-institutionalist theories. These point to the constraints that historical institutions can have on the ability to structurally reform a pension system. The Belgian pension system is one of the systems that adopted an original Bismarckian model and developed massively during the Golden Age in a single-pillar system consisting of large public PAYG, earnings related schemes. For various reasons, academics foresaw the difficulties of reforming structurally such systems at the end of the 20<sup>th</sup> century: (i) cutbacks are unpopular and entitlements are defended by strong interest groups and trade unions, (ii) policy legacies activate policy feedbacks to the beneficiaries which creates normative and cognitive expectations, (iii) technical issues like the "double-payment" problem or the maturity of the system impede the complete and brutal shift from a PAYG system to a funded system. However, the different parametric reforms adopted since the 1990s changed the pension landscape in Belgium in the long term. Despite the willingness not to change the Belgian statutory pension system, these different sequences of parametric reforms have transformed the Belgian system from a traditional Bismarckian single-pillar system mainly based on the social insurance principle to a complex three-pillar (or even four-pillar) system: the first statutory pillar looking more and more like a basic pension to be topped up by the second and third pillar using capitalisation methods. The impact of historical institutions as well as the impact that different successive reforms have had in the long term on the architecture of the Belgian pension system would deserve further research. Such a research must be analysed as part of a more global, historical and long-term study of the Belgian pension system. However, it highlights the complexity of introducing radical and structural reforms overnight, while at the same time underlining the long-term effect that successive parametric reforms can have on the very architecture of the system.

This thesis instead approached the politics of pension reforms in Belgium between 2014 and 2020 through theories analysing the role of partisan politics, political competition and interest groups on the one hand and theories analysing the role of political institutions in the policy-making process on the other hand. To this end, the presentation of the Belgian political system, party system and policy-making process first highlighted the peculiarities of the Belgian

consociational institutions, fragmented party system and government formation stage in the decision-making process. On this basis, different hypotheses have then been elaborated, specific to our case study, relating to the role ideas and experts, the composition of the Belgian governments, the number of parties present in the coalition government, the influence of opposition parties and finally the influence of trade unions and other social partners in the decision-making process.

Finally, using a process-tracing approach, this research provided insights on the dynamics surrounding the politics of pension reforms in Belgium from 2014 to 2020. The chronological analysis of the relevant sequences of the Belgian political process identified for this period of time highlighted some interesting insights with regard to the research question.

For the 2014 electoral campaign, the analysis of electoral programs of the different political parties underlined the relevance of both the left-right socio-economic cleavage and the linguistic/regional cleavage for the pension issues in Belgium. This study also highlighted the impact the expert's report had in the debate during the period under review, given the absence of structural reform initiatives by all political parties in their political programs. Nevertheless, following the publication of the expert's report after the elections, some parties welcomed a structural reform based on it. The reactions of the different parties showed that both the left-right socio-economic cleavage as the linguistic/regional cleavage were also relevant in the analysis of the willingness of the different parties to introduce structural reforms based on the experts' report. Indeed, while all parties on the right of the socio-economic cleavage (and in particular the parties of the future majority) welcomed the report, the Flemish left-wing parties did not express a negative opinion whereas the French-speaking left-wing parties clearly expressed a negative opinion.

In this context, and following the 2014 election results, the establishment of the Michel government coalition of only four ideologically close and mainly right-wing parties on the socio-economic cleavage, as well as little fragmented with regard to the linguistic/regional cleavage, made it possible to quickly reach a government agreement. The agreement resulted essentially in restrictive parametric measures and the introduction of structural reforms based on the expert's report.

Nevertheless, despite the fact that the experts' report served as a "scientific basis" for the government's agreement of 2014, the Michel government only managed to implement restrictive parametric reforms during the 2014-2018 legislature. A sequential analysis of the

different events relating to pensions based on agreements at the Council of ministers, parliamentary debates, social concertation moments, trade union's actions and expert's interventions identified four explanatory factors related to the failure of the Michel government to implement a structural pension reform based on a points-based pension system. Firstly, the government's strategy to rigorously implement its government agreement without opening an in-depth debate on pension issues with all the relevant actors and within a strict framework for social concertation created a lot of frustration, a feeling of injustice and strong opposition from the other parties and in particular from the trade unions' side who did not hesitate for long to protest in the streets on numerous occasions. Secondly, the analysis pointed to the role played by the opposition parties. Despite the limited room for manoeuvre of the opposition parties in the legislative process, the socialist and left-wing parties in particular managed to exert influence outside the parliament. This was done through media interventions legitimising the actions undertaken by the unions and then through their effective participation in the actions alongside them. Thirdly, common front actions by the socialist, Christian and liberal trade unions have been decisive. The various information campaigns, the support of the opposition, simplistic speeches and clear and precise claims made it possible to mobilise a large number of people. This resulted in a little less than thirty actions throughout the legislature centred around four major protests organised in common trade union front. Finally, this research revealed the impact of the 2020-2040 Pension Reform Commission's report in terms of its misunderstanding and instrumentalization by the different actors. The government did not have an overall view of the report and only took some isolated measures from it, sometimes in contradiction with the philosophy of the report itself. Moreover, the government has underestimated the importance of initiating a transparent debate on a real new "social contract" in concertation with the social partners at the beginning of the legislature. These elements of attention were however crucial for the experts to implement a structural reform. As for the government, there does not seem to have been any real willingness to establish a substantive debate on the basis of the Commission's report on the trade union side. This, despite the many advantages that a points-based pension system could bring, particularly to the socio-economic categories less advantaged by the current system. On the contrary, trade unions preferred to rely on their "social achievements", adopting a "corporatist" attitude without wanting to engage in a debate on a new "social contract" based on both intra- and inter-generational solidarity.

As for the 2014 electoral campaign, the analysis of electoral programs of the different political parties for the 2019 elections underlined the relevance of both the left-right socio-economic

cleavage and the linguistic/regional divide for the pension issues in Belgium. Above all, this analysis revealed the impact of trade union claims expressed during the previous legislature on the content of the various parties' programs. Indeed, the parties focused on a minimum pension benefit and on the question of the arduousness of certain jobs, which could not be resolved during the Michel legislature. Moreover, while the French-speaking parties are once again focusing on the pension age, the Dutch-speaking parties are concentrating on the length of the career.

In this context, and following the 2019 election results, the establishment of the De Croo governing coalition in October 2020 composed of a large number of parties fragmented on both the socio-economic and linguistic/regional cleavage had left little room for the implementation of restrictive and/or structural reforms during the negotiations of the government agreement. The agreement resulted essentially in the maintenance of the restrictive measures implemented by the former government and added a few expansionists parametric measures. Although the agreement mentions the wish to find a way to structurally reform the system, no concrete perspectives at this stage are mentioned if not a list of broad principles.

Since the beginning of the legislature, no reform of the pension system has been put in place, with the COVID crisis monopolising the political agenda. Nevertheless, the analysis of the governmental agreement and the strategy that the Minister of Pensions intends to pursue revealed that the approach appears to be quite different from that of the last government. Indeed, in the 2014 agreement, there were very precise measures included, both in terms of parametric measures and the implementation of a legal basis for a structural reform based on the points-based pension system. Moreover, the previous government opted for a tougher strategy *vis-à-vis* the social partners by strongly framing social consultation and restricting their room for manoeuvre within the framework of a precise strategy and planning established by the government. The new government, on the other hand, is drawing up a government agreement that is rather poor in terms of content, but will probably try in this way to revive the social dialogue by restarting negotiations on a blank page, setting aside the points-based pension system and giving the social partners a central place in the framework of social security and pension policy negotiations. The most pessimistic would say that the absence of concrete measures in the government agreement linked to the implementation of far-reaching and structural reforms definitively condemns the possibility for major changes to see the day. From this point of view, the pessimists do not see how a more global agreement including more actors could be reached when no agreement could emerge within the government itself. The most



optimistic would say that the political fragmentation that characterises the government and the strategy pursued by the minister will perhaps make it possible to lay the foundations for a transparent debate on Belgian pensions. A further analysis of the politics of pension reforms of the current government during the legislature could be an opportunity for further research. This would firstly allow to examine if such a strategy proves to be more effective.

## BIBLIOGRAPHY

Allan, J. P. and Scruggs, L. (2004), *Political Partisanship and Welfare State Reform in Advanced Industrial Societies*, in “American Journal of Political Science”, 48/03, pp. 496-512.

Amable, B., Donatella, G. and Schumacher, J. (2006), *The Partisan Effect Revisited*, Paris, Paris-Jourdan Sciences Economiques.

Amenta, E. (1998), *Bold Relief: Institutional Politics and the Origins of Modern American Social Policy*, Princeton, Princeton University Press.

Anderson, K. (2001), *The Politics of Retrenchment in a Social Democratic Welfare State: Reform of Swedish Pensions and Unemployment Insurance*, in “Comparative Political Studies”, 34/09, pp. 1063–1091.

Anderson, K., Kuipers, S., Schulze, I. and Van Den Nouland, W. (2007), *Belgium: linguistic veto players and pension reforms*, in E. Immergut, K. Anderson and I. Schulze (eds.), *The Handbook of West European Pension Politics*, Oxford, Oxford University Press, pp. 297-346.

Anderson, K. and Meyer, T. (2003), *Social Democracy, Unions and Pension Reform in Germany and Sweden*, in *Journal of Public Policy*, 23/01) pp. 23–54.

Arcq, E. (2011), *Le blocage de l'évaluation du Pacte de solidarité entre les générations*, in “Les analyses du CRISP en ligne, 22/12/2011”.

Baldwin, P. (1990), *The Politics of Social Solidarity*, Cambridge, Cambridge University Press.

Barr, N. (2002), *Reforming Pensions: Myths, Truths, and Policy Choices*, in “International Social Security Review”, 55, pp. 3-36.

Bayenet, B., Fontaine, M. and Léonoard, D. (2019), *Introduction générale. Les pensions en Belgique : principes, mécanismes, évolutions et enjeux*, in B. Bayenet, M. Fontaine, D. Léonoard and A. Piraux (eds.), *La Réforme des pensions, pour quels enjeux sociétaux?*, Bruxelles, Larcier, pp. 7-68.

Béland, D. (2001), *Does Labor Matter? Institutions, Labor Unions and Pension Reform in France and the United States*, in “Journal of Public Policy”, 21/02, pp. 153–72.

Béland, D. (2005), *Ideas and Social Policy: An Institutionalist Perspective*, in “Social Policy & Administration”, 39/01, pp. 1-18.

Bertrand, O. and Scaillet, S. (2019), *Fonctionnement actuel du système de pension belge*, in B. Bayenet, M. Fontaine, D. Léonoard and A. Piraux (eds.), *La Réforme des pensions, pour quels enjeux sociétaux?*, Bruxelles, Larcier, pp. 69-110.

Beyers, J., Braun, C. and Haverland, M. (2014), *Plus ça change, plus c'est pareil, European integration and interest group politics in the Low Countries*, in H. Vollaard, J. Beyers and P. Dumont (eds.), *European integration and consensus politics in the Low Countries*, London, Routledge, pp. 134-154.

- Bezes, P., Palier, B. and Surel, Y. (2018) *Le process tracing : Du discours de la méthode aux usages pratiques*, in “Revue française de science politique”, 68/06, pp. 961-965.
- Billiet (2006), *Verzuiling en ontzuiling*, in E. Witte and A. Meynen (eds.), *De geschiedenis van België na 1945*. Antwerp, Standaard Uitgeverij, 221–364.
- Billiet, J., Maddens, B. and Frogner, A. P. (2006), *Does Belgium (still) Exist? Differences in Political Culture Between Flemings and Walloons*, in “West European Politics”, 29/05, pp. 912-932.
- Blaise, P., Faniel, C. and Sägerser, C. (2014), *Introduction à la Belgique fédérale. La Belgique après la sixième réforme de l'Etat*, Bruxelles, CRISP.
- Boeri, T., Börsch-Supan, A. and Tabellini, G. (2001), *Would You Like to Shrink the Welfare State? A Survey of European Citizens*, in “Economic Policy”, 16/32, pp. 08-50.
- Bonoli, G. (2000), *The Politics of Pension Reform: Institutions and Policy Change in Western Europe*, Cambridge, Cambridge University Press
- Bonoli, G. (2001), *Political Institutions, Veto Points, and the Process of Welfare State Adaptation*, in P. Pierson (ed.), *The New Politics of the Welfare State*, Oxford, Oxford University Press, pp. 238-264.
- Bonoli, G. (2005), *The Politics of the New Social Policies: Providing Coverage Against New Social Risks in Mature Welfare States*, in “Policy and Politics”, 33/03, pp. 431-449.
- Bonoli, G. and Palier, B. (1997), *Reclaiming Welfare: The Politics of French Social Protection Reform*, in M. Rhodes (ed.), *Southern European Welfare States. Between Crisis and Reform*, London, Frank Cass pp. 240–259.
- Bonoli, G. and Palier, B. (2007), *When Past Reforms Open New Opportunities: Comparing Old-age Insurance Reforms in Bismarckian Welfare Systems*, in “Social Policy and Administration”, 41/06, pp. 555-573.
- Börsch-Supan, A. (2003), *What are NDC Pension Systems? What Do They Bring to Reform Strategies?*, Munich, Munich Center for the Economics of Aging (MEA).
- Bouteca, N., Devos, C. and Mus, M. (2013), *The Future of Belgian Federalism as seen through the Eyes of the Social Partners: A Continuing Obstacle to Social Policy Decentralization*, in “Regional and Federal Studies”, 23/03, pp. 293-309.
- Bovenberg, A. L. (2002), *Financing retirement in the European Union*, in “CESifo Working Paper”, 643/01.
- Brady, D., Beckfield, J. and Seeleib-Kaiser, M. (2004), *Economic Globalization and the Welfare State in Affluent Democracies, 1975-2001*, in “American Sociological Review, 70/06, pp. 921-948.

Brooks, S. M. (2005), *Interdependent and Domestic Foundations of Policy Change: The Diffusion of Pension Privatization Around the World*, *International Studies Quarterly*, 49/02, 273–294.

Brown, M. K. (ed.) (1988), *Remaking the Welfare State: Retrenchment and Social Policy in America and Europe*, Philadelphia, Temple University Press.

Burgoon, B. (2001), *Globalization and Welfare Compensation: Disentangling the Ties that Bind*, in “*International Organization*”, 55/03, pp. 509-551.

Bureau fédéral du plan (2017), *Economic Policy Committee’s Ageing Working Group. Belgium: Country Fiche 2017*, Bruxelles, Bureau fédéral du plan.

Caluwaerts, D. and Reuchamps, M. (2014), *Combining Federalism with Consociationalism: Is Belgian Consociational Federalism Digging its own Grave?*, in “*Ethnopolitics*”, 14/03, pp. 277-295.

Castanheira, M. and Noury, A. (2007), *Les positions politiques des partis belges*, in “*Reflets et perspectives de la vie économique*”, 2007/01, pp. 13-29.

Castles, F. G. (2004), *The Future of the Welfare State: Crisis Myths and Crisis Realities*, Oxford, Oxford University Press.

Castles, F. G. (2005), *Social Expenditure in the 1990s: Data and Determinants*, in “*Policy and Politics*”, 33/03, pp. 411-430.

Claeys, P. H. and Loeb-Mayer, N. (1984), *Le “Para-Fédéralisme” belge. Une tentative de conciliation par le cloisonnement*, in “*International Politics Science Review*”, 05/04, pp. 473-490.

Clayton, R. and Pontussen, J. (1998), *Welfare-State Retrenchment Revisited: Entitlement Cuts, Public Sector Restructuring, and Inegalitarian Trends in Advanced Capitalist Societies*, in “*World Politics*”, 51/01, pp. 67-98.

Comité national des pensions (2016), *Rapport d’étape – Problématique de la pénibilité*, Bruxelles, CNP 2016-0346.

Comité national des pensions (2017), *Rapport : Conclusions des travaux relatifs à la pénibilité*, Bruxelles, CNP 2017-0178.

Comité national des pensions (2018a), *Rapport du Comité national des Pensions adopté le 15.01.2018*, Bruxelles, CNP 2018-0020.

Comité national des pensions (2018b), *Pénibilité du travail – Rapport de la mission de conciliation de la part de Mr. Paul Soete et Mr. Etienne de Calattay*, Bruxelles, CNP 2019-0001.

Commission de réforme des pensions 2020-2040 (2014a), *Un contrat social performant et fiable. Propositions de la Commission de réforme des pensions 2020-2040 pour une réforme structurelle des régimes de pension*, Bruxelles, SPF Sécurité sociale.

Commission de réforme des pensions 2020-2040 (2014b), *Un contrat social performant et fiable. Propositions de la Commission de réforme des pensions 2020-2040 pour une réforme structurelle des régimes de pension. Synthèse du rapport*, Bruxelles, SPF Sécurité sociale.

Committee on Economic Security (1937), *Old Age Security Abroad* in, *Social Security in America*, Available on the U.S. Social Administration website.

Conseil supérieur des finances (2020), *Comité d'Etude sur le vieillissement. Rapport annuel*, Bruxelles, Bureau fédéral du Plan.

Cousins, M. (2005), *Chapter 2: Welfare State Theories*, in *European Welfare States: Comparative Perspectives*, London, SAGE Publications Ltd.

Crouch, C. and Farrell, H. (2004), *Breaking the Path of Institutional Development? Alternatives to the New Determinism*, in "Rationality and Society", 16/01, pp.5-43.

Dandoy, R. and De Decker N. (2009), *Peut-on encore parler de partis-frères en Belgique ?*, in J.P. Pilet, J.M. De Waele and S. Jaumain (eds.), *L'absence de partis nationaux : menace ou opportunité ?*, Editions de l'Université de Bruxelles, Bruxelles, pp. 19-35.

De Deken, J. (2011), *Belgium: The Paradox of Persisting Voluntarism in a Corporatist Welfare State*, in B. Ebbinghaus (ed.), *The Varieties of Pension Governance: Pension Privatization in Europe*, Oxford, Oxford University Press, pp. 57-88.

Deleeck, H. (2003), *De architectuur van de welvaartstaat opnieuw bekeken*, Leuven, Acco.

Delwit, P. and Sandri, G. (2011), *La gauche de la gauche*, in P. Delwit, J.P. Pillet and E. Van Haute (Eds.), *Les partis politiques en Belgique*, Bruxelles, Editions de l'Université de Bruxelles, pp. 275-298.

Demertzis, V., Faniel, J., Govaert S. and Istasse C. (2014), *La formation des gouvernements après les scrutins du 25 mai 2014*, in "Courrier hebdomadaire du CRISP", 2015/30, pp. 5-82.

Deschouwer, K. (2012), *The politics of Belgium: Governing a Divided Society*, Basingstoke, Palgrave Macmillan.

Devolder, P. (2019), *Une alternative à la pension à points: le compte individuel pension en euros*, in "Regards économiques", 150.

Devolder, P. and Hindriks, J. (2018), *La pension à points: 5 principes pour plus d'équité dans les régimes de pension en Belgique*, in "Regards économiques", 139.

Devolder, P. and Hindriks, J. (2019), *Réforme des pensions, une urgence absolue*, in "Pyramides: revue du Centre d'Etudes et de Recherches en Administration Publique", 31/32, pp. 233-260.

De Winter, L. and Dumont, P. (forthcoming), *Belgium: From Highly Constrained and Complex Bargaining Settings to Paralysis?*, in T. Bergman, H. Bäck and J. Hellström (eds.), *Coalition Governance in Western Europe*, Oxford, Oxford University Press.

De Winter, L., Swyngedouw, M. and Dumont, P. (2006), *Party System(s) and Electoral Behaviour in Belgium: From Stability to Balkanisation*, in “West European Politics”, 29/05, pp. 933-956.

Dumont, P. and De Winter, L. (1999), *La formation et le maintien des gouvernements (1946-1999)*, in “Courrier hebdomadaire du CRISP”, 1664.

Ebbinghaus, B. (ed.) (2011), *The Varieties of Pension Governance: Pension Privatization in Europe*, Oxford, Oxford University Press.

Ebbinghaus, B. and Hassel, A. (2000), *Striking Deals: Concertation in the Reform of Continental European Welfare States*, in “Journal of European Public Policy”, 07/01, pp. 44-62.

Esping-Andersen, G. (1985) *Politics Against Markets*, Princeton, Princeton University Press.

Esping-Andersen, G. (1990), *The Three Worlds of Welfare Capitalism*, Oxford, Polity Press.

European Commission (2015), *The 2015 Pension Adequacy Report: current and future income adequacy in old age in the EU. Country Profiles – Volume 2*, Luxembourg, Publications Office of the European Union.

European Commission (2018a), *The 2018 Pension Adequacy Report: current and future income adequacy in old age in the EU. Volume 1*, Luxembourg, Publications Office of the European Union.

European Commission (2018b), *The 2018 Pension Adequacy Report: current and future income adequacy in old age in the EU. Country profiles – Volume 2*, Luxembourg, Publications Office of the European Union.

Faniel, J. and Tréfois, A. (2011), *Formation du gouvernement fédéral et fonctionnement des parlements : retour sur la clé d'Hondt*, in “Les analyses du CRISP en ligne”, [www.crisp.be](http://www.crisp.be).

Ferrera, M. (1996), *The ‘Southern Model’ of Welfare in Social Europe*, in “Journal of European Social Policy”, 06/07, pp 17-37.

Ferrera, M. and Rhodes, M. (2000), *Recasting European Welfare States: An Introduction*, in “West European Politics”, 23/02, pp. 1–10.

Flora, P. (ed.) (1986), *Growth to Limits: The Western European Welfare States Since World War II*, Berlin, Walter de Gruyter.

Flora, P. and Alber, J. (1981), *Modernization, Democratization, and the Development of Welfare States in Western Europe*, in P. Flora and A.J. Heidenheimer (eds.), *The Development of Welfare States in Europe and America*, New Brunswick, Transaction.

Fraussen, B. (2014), *The Visible Hand of the State: On the Organizational Development of Interest Groups*, in “Public Administration”, 92/02, pp. 406-21.

Fraussen, B., Beyers, J. and Donas, T. (2015), *The Expanding Core and Varying Degrees of Insiderism: Institutionalized Interest Group Involvement through Advisory Councils*, in “Political Studies”, 63/03, pp. 569-88.

Fraussen, B., Bossens, N., Wilson, A., and Keating, M. (2017), *Interest groups and policy analysis in Belgium: Examining the policy-analytical capacities and practices of prominent citizen and economic groups*, in M. Brans and D. Aubin (eds.), *Policy analysis in Belgium*, Bistol, Bistol University Press, pp. 193-212.

Frogner, A.P. (2007), *Application du modèle de Lipset et Rokkan à la Belgique*, in “Revue internationale de Politique comparée”, 14/02, pp. 281-302.

Frogner, A.P. (2020), *Clivages et partis en Belgique*, in *LPOLS1224 : Systèmes politique et administratif de la Belgique*, syllabus, UClouvain.

Frogner, A. P. and Bol, D. (2010), *20 ans d'analyse des comportements électoraux : Analyse comparée Flandre – Wallonie*, Université Catholique de Louvain, Institut des Sciences Politiques Louvain-Europe.

Garrett, G. (1998), *Partisan Politics in the Global Economy*, Cambridge, Cambridge University Press.

Garrett, G. and Mitchell, D. (2001), *Globalization, Government Spending and Taxation in the OECD*, in “European Journal of Political Research”, 39/02, pp. 145-177.

Govaert, S. (2012), *Les négociations communautaires et la formation du gouvernement Di Rupo (juin 2010 - décembre 2011)*, in “Courrier hebdomadaire du CRISP”, 2012/19-20, pp. 5-85.

Green-Pedersen, C. (2001), *The Puzzle of Dutch Welfare State Retrenchment*, in “West European Politics”, 24/03, pp. 135–150.

Green-Pedersen, C. (2002), *The Politics of Justification: Party Competition and Welfare State Retrenchment in Denmark and the Netherlands from 1982 to 1998*, Amsterdam, Amsterdam University Press.

Green-Pedersen, C. and Haverland, M. (2002), *The New Politics and Scholarship of the Welfare State: A Review Essay*, in “Journal of European Social Policy”, 12/01, pp. 43-51.

Hicks, A. (1999), *Social Democracy and Welfare Capitalism*, Ithaca, NY, Cornell University Press.

Hindriks, J. and Baurin, A. (2019), *Financement des pensions : rétrospective et perspectives*, in “Reflets et Perspectives de la Vie Economique”, 2019/1-2, pp. 97-119.

Hindriks, J., Devolder, P., Schokkaert, E. and Vandenbroucke, F. (2017), *Réforme des pensions légales: le système de pension à points*, in “Regards économiques”, 133.

Hinrichs, K. and Jessoula, M. (eds.) (2012), *Labour Market Flexibility and Pension Reforms: Flexible Today, Secure Tomorrow?*, Basingstoke, Palgrave Mc Millan.

Huber, E., Ragin, C.C. and Stephens, J.D. (1993), *Social-Democracy, Christian Democracy, Constitutional Structure, and the Welfare-State*, in “American Journal of Sociology”, 99/03, 711–749.

Huber, E. and Stephens, J. D. (2001), *Development and Crisis of the Welfare State: Parties and Policies in Global Markets*, Chicago, University of Chicago Press.

Immergut, E.M. (1990), *Institutions, Veto Points, and Policy Results: A Comparative Analysis of Health Care*, in “Journal of Public Policy”, 10/04, 391–416.

Immergut, E.M. (1992a), *Health Politics: Interests and Institutions in Western Europe*. Cambridge, Cambridge University Press.

Immergut, E.M. (1992b), *The Rules of The Game: the Logic of Health Policy-Making in France, Switzerland and Sweden*, in S; Steinmo, K. Thelen, and F. Longstreth (eds.), *Structuring Politics: Historical Institutionalism in Comparative Perspective*, Cambridge, Cambridge University Press, pp. 57–89.

Immergut, E. and Anderson, K. (2007), *Editors’ Introduction: The Dynamics of Pension Politics*, in E. Immergut, K. Anderson and I. Schulze (eds.), *The Handbook of West European Pension Politics*, Oxford, Oxford University Press, pp. 1-45.

Institut national d’assurances sociales pour travailleurs indépendants (2020), *Le statut social des travailleurs indépendants: Pensions*, Bruxelles, INASTI.

Istasse, C. (2019), *Les évolutions électorales des partis politiques (1944-2019). Analyse nationale*, in “Courrier hebdomadaire du CRISP”, 2418-2419.

Iversen, T. (2001), *The Dynamics of Welfare State Expansion: Trade Openness, Deindustrialization, and Partisan Politics*, in P. Pierson (ed.), *The New Politics of the Welfare State*, Oxford, Oxford University Press, pp. 45-79.

Iversen, T. and Cusack, T. (2000), *The Causes of Welfare State Expansion: Deindustrialization or Globalization?*, in “World Politics”, 52/03, pp. 313–349.

Jacquot, S. (2014), *Approche séquentielle (stages approach)*, in L. Boussaguet (ed.), *Dictionnaire des politiques publiques. 4<sup>e</sup> édition précédée d’un nouvel avant-propos*, Paris, Presses de Sciences Po, pp. 82-90.

Jessoula, M. (2020), *Pension policy and politics* [Powerpoint presentation], in, *SECS-P/03: Comparative Welfare States*, Milan.

Jones, C.O. (1970), *An Introduction to the Study of Public Policy*, Belmont, Duxbury press.

Kay, S.J. (1999), *Unexpected Privatizations: Politics and Social Security Reform in the Southern Cone*, in “Comparative Politics”, 31/04, pp. 403–22.

Keating, M. and Wilson, A. (2014), *Regions with Regionalism? The Rescaling of Interest Groups in Six European States*, in “European Journal of Political Research”, 53/04, pp. 840-57.



- Keman, H. (1996), *The Low Countries: Confrontation and Coalition in Segmented Societies*, in Colomer, J. (ed.), *Political Institutions in Europe*, London, Routledge, 211–53.
- Kerr, C., Dunlop, J.T., Harbison, F. and Myers, C.A. (1960), *Industrialism and Industrial Man*, New York, Oxford University Press.
- Kitschelt, H. (2001), *Partisan Competition and Welfare State Retrenchment: When Do Politicians Choose Unpopular Policies?*, in P. Pierson (ed.), *The New Politics of the Welfare State*, Oxford, Oxford University Press, pp. 265-302.
- Kittel, B. and Obinger, H. (2003), *Political Parties, Institutions, and the Dynamics of Social Expenditure in Times of Austerity*, in “Journal of European Public Policy”, 10/01, pp. 20-45.
- Kittel, B. and Winner, H. (2005), *How Reliable is Pooled Analysis in Political Economy? The Globalization-Welfare State Nexus Revisited*, in “European Journal of Political Research”, 44/02, pp. 269-293.
- Korpi, W. (1980), *Social policy strategies and distributional conflict in capitalist democracies*, in “West European Politics”, 03/03, pp. 296–316.
- Korpi, W. (1983), *The Democratic Class Struggle*, London, Routledge.
- Korpi, W. (1989), *Power, Politics, and State Autonomy in the Development of Social Citizenship: Social Rights During Sickness in Eighteen OECD Countries since 1930*, in “American Sociological Review”, 54/03, pp. 309–328.
- Korpi, W. and Palme, J. (2003), *New Politics and Class Politics in the Context of Austerity and Globalization: Welfare State Regress in 18 countries 1975-1995*, in “American Political Science Review”, 97/03, pp. 425-446.
- Levy, J.D. (2005), *Redeploying the State: Liberalization and Social Policy in France*, in W. Streeck and K. Thelen (eds.), *Beyond Continuity: Institutional Change in Advanced Political Economies*, Oxford, Oxford University Press, 103–126.
- Lijphart, A. (1984), *Democracies. Pattern of Majoritarian and Consensus Government in Twenty-One Countries*, New Haven, Yale University Press.
- Lijphart, A. (2012). *Patterns of Democracy: Government Forms and Performance in Thirty-Six Countries*, New Haven, Yale University Press.
- Lijphart, A. and Crepaz, M.M.L. (1991), *Corporatism and Consensus Democracy in 18 Countries: Conceptual and Empirical Linkages*, in “British Journal of Political Science”, 21/02, pp. 235-246.
- Lipset, S. M., & Rokkan, S. (1967). *Cleavage Structures, Party Systems and Voter Alignments: An Introduction*, in S. M. Lipset & S. Rokkan (eds.), *Party Systems and Voter Alignments: Cross-National Perspectives*, New York, Free Press.
- Mares, I. (2003), *The Politics of Social Risk*, Cambridge, Cambridge University Press.

- Mishra, R. (1990), *The Welfare State in Capitalist Society: Policies of Retrenchment and Maintenance in Europe, North America and Australia*, New York, Harvester Wheatsheaf.
- Moulaert, T. (2006), *Le pacte de solidarité entre les générations*, in “Courrier hebdomadaire du CRISP”, 2006/1, pp. 5-68.
- Myles, J. (1989), *Old Age in the Welfare State: The Political Economy of Public Pensions*, Kansas, University Press of Kansas.
- Myles, J. and Pierson, P. (2001), *The comparative political economy of pension reform*, in P. Pierson (ed.), *The new politics of the welfare state*, Oxford, Oxford University Press, pp. 305-333.
- Myles, J. and Quadagno, J. (2002), *Political Theories of the Welfare State*, in “Social Service Review”, 79/01, pp. 34–57.
- Obinger, H., Leibfried, S. and Castles, F. G. (eds.) (2005), *Federalism and the Welfare State: New World and European Experiences*, Cambridge, Cambridge University Press.
- O'Connor, J. (1973), *The Fiscal Crisis of the State*, New York, St. Martin's Press.
- O'Connor, J. S. and Olson, G. (eds.) (1998), *Power Resources Theory and the Welfare State: A Critical Approach*, Toronto, University of Toronto Press.
- OECD (2019), *Pensions at a Glance 2019: OECD and G20 Indicators*, Paris, Editions OCDE.
- Orloff, A.S. (1993), *The Politics of Pensions*, Madison, WI, University of Wisconsin.
- Palier, B. (2001), *Beyond Retrenchment: Four Problems in Current Welfare State Research and One Suggestion How to Overcome Them*, in J. Clasen (ed.), *What Future for Social Security? Debates and Reforms in National and Cross-national Perspective*, The Hague, Kluwer Law, pp. 105-119.
- Palier, B. (2006), *The Politics of Reforms in Bismarckian Welfare Systems*, in “Revue française des affaires sociales”, 2006/5, pp. 47-92.
- Palme, J. (1990), *Pension Rights in Welfare Capitalism: The Development of Old-Age Pensions in 18 OECD Countries 1930 to 1985*, Stockholm, Stockholm University Press.
- Peeters, H. and Van Camp, G. (2016), *Importance et composition des périodes assimilées dans les trois régimes de pension*. Bruxelles, Bureau fédéral du Plan.
- Persson, T., Roland, G. and Tabellini, G. (2000), *Comparative Politics and Public Finance*, in “Journal of Political Economy”, 108/06, pp. 1121–1161.
- Peterson, R.L., De Ridder, M.M., Hobbs, J.D. and McClellan, E.F. (1983), *Government Formation and Policy Formulation. Patterns in Belgium and the Netherlands*, in “Res Publica”, 25/01, pp. 49-82.

- Pierson, P. (1993), *When effects becomes cause: Policy Feedback and Political change*, in “World Politics”, 45/04, pp. 595-628.
- Pierson, P. (1994), *Dismantling the Welfare State? Reagan, Thatcher, and the Politics of Retrenchment*, Cambridge, Cambridge University Press.
- Pierson, P. (1996), *The New Politics of the Welfare State*, in “World Politics”, 48/02, pp. 143-179.
- Pierson, P. (2000), *Increasing Returns, Path Dependence, and the Study of Politics*, in “the American Political Science Review”, 94/02, PP. 251-267.
- Pierson, P. (2001a), *Coping with Permanent Austerity: Welfare State Restructuring in Affluent Democracies*, in P. Pierson (ed.), *The New Politics of the Welfare State*, Oxford, Oxford University Press, pp. 410-456.
- Pierson, P. (2001b), *Post-Industrial Pressure on the Mature Welfare States*, in P. Pierson (ed.), *The New Politics of the Welfare State*, Oxford, Oxford University Press, pp.80-104.
- Pierson, P. (ed.) (2001c), *The New Politics of the Welfare State*, Oxford, Oxford University Press.
- Pierson, P. (2004), *Politics in Time: History, Institutions, and Political Analysis*, Princeton, NJ, Princeton University Press.
- Pierson, P. and Weaver, R.K. (1993), *Imposing Losses in Pension Policy*, in R. K. Weaver and B. Rockman (eds.), *Do Institutions Matter?*, Washington, D.C., Brookings Institutions, pp. 110–50.
- Plümper, T., Troeger, V. E. and Manow, P. (2005), *Panel Data Analysis in Comparative Politics: Linking Method to Theory*, in “European Journal of Political Research”, 44/02, pp. 327-354.
- Powell, G.B. (2000), *Elections as Instruments of Democracy: Majoritarian and Proportional Visions*, New Haven, Yale University Press.
- Quadagno, J. (1988), *The Transformation of Old Age Security*, Chicago, IL, University of Chicago Press.
- Regini, M. (2000), *Between Deregulation and Social Pacts: The Response of European Economics to Globalization*, in “Politics and Society”, 28/01, pp. 5–33.
- Regini, M. and Regalia, I. (1997), *Employers, Unions and the State: The Resurgence of Concertation in Italy?*, in “West European Politics”, 20/01, pp. 210–230.
- Rhodes, M. (2001), *The Political Economy of Social Pacts: ‘Competitive Corporatism’ and European Welfare Reform*, in P. Pierson (ed.), *The New Politics of the Welfare State*, Oxford, Oxford University Press, 165–194.

- Rodrik, D. (1998), *Why Do More Open Economies Have Bigger Governments?* In “Journal of Political Economy”, 106/05, pp. 997-1032.
- Ross, F. (2000), *Beyond Left and Right: The New Partisan Politics of Welfare*, in “Governance, An International Journal of Policy, Administration, and Institutions”, 13/02, pp. 155-183.
- Sägesser, C. (2020), *La formation du gouvernement De Croo (mai 2019-octobre 2020)*, in “Courrier hebdomadaire du CRISP”, 2020/26, pp. 5-86.
- Sägesser, C. and Istasse, C. (2014), *Le Sénat et ses réformes successives*, in “Courrier hebdomadaire du CRISP”, 2014/14, pp. 5-115.
- Scharpf, F.W. (2000), *Economic Changes, Vulnerabilities, and Institutional Capabilities*, in F.W. Scharpf and V.A. Schmidt (eds.), *Welfare and Work in the Open Economy: From Vulnerability to Competitiveness. Vol. 1*, Oxford, Oxford University Press, pp. 21–124.
- Scharpf, F.W. and Schmidt, V.A. (eds.) (2000), *Welfare and Work in the Open Economy: From Vulnerability to Competitiveness*, Oxford, Oxford University Press.
- Schmidt, M.G. (2002), *Political Performance and Types of Democracy: Findings from Comparative Studies*, in “European Journal of Political Research”, 41/01, pp. 147-163.
- Schmidt, V.A. (2000), *Values and Discourse in the Politics of Adjustment*, in F. W. Scharpf and V. A. Schmidt (eds.), *Welfare and Work in the Open Economy: From Vulnerability to Competitiveness. Vol. 1*, Oxford, Oxford University Press, 229–309.
- Schuldi, M. (2005), *The Reform of Bismarckian Pension Systems: A Comparison of Pension Politics in Austria, France, Germany, Italy and Sweden*, Amsterdam, Amsterdam University Press.
- Schwartz, H. (2001), *Round Up the Usual Suspects! Globalization, Domestic Politics, and Welfare State Change*, in P. Pierson (ed.), *The New Politics of the Welfare State*, Oxford, Oxford University Press, pp. 17-44.
- Siaroff, A. (1999), *Corporatism in 24 Industrial Democracies: Meaning and Measurement*, in “European Journal of Political Research”, 36/02, pp. 175-205.
- Skocpol, T. (1985), *Bringing the State Back in: Strategies of Analysis in Current Research*, in P. Evans, D. Rueschemeyer and T. Skocpol (eds.), *Bringing the State Back In*, Cambridge, Cambridge University Press.
- Skocpol, T. (1992) *Protecting Soldiers and Mothers*. Cambridge, Belknap.
- Starke, P. (2006), *The Politics of Welfare State Retrenchment: A Literature Review*, in “Social Policy & Administration”, 40/01, pp. 104-120.
- Stephens J.D. (1979), *The Transition from Capitalism to Socialism*, London, Palgrave Macmillan.

Streeck, W. and Thelen, K. (2005), *Introduction: Institutional Change in Advanced Political Economies*, in W. Streeck and K. Thelen (eds.), *Beyond Continuity: Institutional Change in Advanced Political Economies*, Oxford, Oxford University Press, pp. 1-39.

Swank, D. (2002), *Global Capital, Political Institutions, and Policy Change in Developed Welfare States*, Cambridge, Cambridge University Press.

Swank, D. (2001), *Political Institutions and Welfare State Restructuring. The Impact of institutions on Social Policy Change in Developed Democracies*, in P. Pierson (ed.), *The New Politics of the Welfare State*, Oxford, Oxford University Press, pp. 197-237.

Swenson, P. (2002), *Capitalists against Markets: The Making of Labor Markets and Welfare States in the United States and Sweden*, New York, Oxford University Press.

Taylor-Gooby, P. (ed.) (2004), *New Risks, New Welfare: The Transformation of the European Welfare State*, Oxford, Oxford University Press.

Trampusch, C. and Palier, B. (eds.) (2016), *Process Tracing: The Understanding of Causal mechanisms*, in “New political Economy”, 21/05.

Tsebelis, G. (1995), *Decision Making in Political Systems: Veto Players in Presidentialism, Parliamentarism, Multicameralism and Multipartyism*, in “British Journal of Political Science”, 25/03, pp. 289–325.

Tsebelis, G. (1999), *Veto Players and Law Production in Parliamentary Democracies: An Empirical Analysis*, in “American Political Science Review”, 93/03, pp. 591–608.

Tsebelis, G. (2002). *Veto Players: How Political Institutions Work*, Princeton, Princeton University Press.

Vandenbroucke, F. (2020), *Retraites: leçons des réformes belges*, Paris, Fondation pour l’Innovation Politique.

Van Kersbergen, K. (1995), *Social Capitalism: A Study of Christian Democracy and the Welfare State*, Cambridge, Cambridge University Press.

Van Kersbergen, K. (2002), *The Politics of Welfare State Reform*, in “Swiss Political Science Review”, 08/01, pp. 1-20.

Verbon, H. (1988), *The History of Transfer Payments for the Old*, in, *The Evolution of Public Pension Schemes*, Berlin, Springer-Verlag, pp. 8-36.

Verleden, F. and Govaert, S. (2019), *Aux sources de la partitocratie. Les relations entre partis politiques Belges et leurs parlementaires (1918-1970)*, Bruxelles, CRISP.

Visser, J. and Hemerijck, A. (1997), *A Dutch Miracle*, Amsterdam, Amsterdam University Press.

Weaver, R. K. (1986), *The Politics of Blame Avoidance*, in “Journal of Public Policy”, 06/04, pp. 371-398.

Weaver, R. K. (1993), *Do Institutions Matter? Government Capabilities in the United States and Abroad*, Washington, DC, The Brookings Institution.

Wilensky, H.L. (1975), *The Welfare State and Equality*, Berkeley, CA, University of California Press.

Witheside, N. (2014), *The Beveridge Report and Its Implementation: a Revolutionary Project?*, in “Histoire@Politique”, 24/03, pp. 24-37.

Wolf, F., Zohlnhöfer, R. and Wenzelburger, G. (2014), *The Politics of Public and Private Pensions Generosity in Advanced Democracies*, in “Social Policy and Administration”, 48/01, pp. 86-106.

World Bank (1994), *Averting the Old Age Crisis: Policies to Protect the Old and Promote Growth*, Oxford, Oxford University Press.

World Bank (2008), *Pension Systems and Reform Conceptual Framework*, Washington, D.C., The World Bank.

World Bank (2014), *The Inverting Pyramid: Pension Systems Facing Demographic Challenges in Europe and Central Asia*, Washington, D.C., The World Bank.

## **OFFICIAL DOCUMENTS**

### ***Government agreements***

Accord de gouvernement – 10 octobre 2014, in : <https://ds1.static.rtbf.be/article/pdf/accord-de-gouvernement-1412870620.pdf>

Accord de gouvernement 30 septembre 2020, in : [https://www.belgium.be/sites/default/files/Accord\\_de\\_gouvernement\\_2020.pdf](https://www.belgium.be/sites/default/files/Accord_de_gouvernement_2020.pdf)

## **ELECTORAL PROGRAMS**

CdH (2014), *Programme CDH pour les élections européennes, législatives et régionales 2014*.

cdH (2019), *Programme électoral – Elections du 26 mai 2019*.

CD&V (2014), *Verkiezingsprogramma (deel 1): Het 3D plan van CD&V. Economische groei met sociale vooruitgang*.

CD&V (2014), *Verkiezingsprogramma (deel 2): Maatschappelijke zekerheid*.

CD&V (2019), *Verkiezingsprogramma CD&V. Vlaamse, federale & Europese verkiezingen 2019*.

Défi (2019), *Programme fédéral*.

Ecolo (2014), *Programme electoral Ecolo 2014*.

Ecolo (2019), *Programme de campagne 2019 adopté par le Conseil de Fédération du 9 Février 2019*.

FDF (2014), *Programme fédéral 2014*.

Groen (2014), *Samen beter doen*.

Groen (2019), *Plan A, want er is geen planet B. Menselijker, eerlijker, gezonde*.

MR (2014), *C'est l'heure du bon sens. L'avenir, ça se travail*.

MR (2019), *Un pays stable, prospère et innovant avec le MR c'est possible. Programme générale 2019*.

N-VA (2014), *Verandering voor vooruitgang. Verkiezingsprogramma Vlaamse, federale en Europese verkiezingen*.

N-VA (2019), *Voor Vlaanderen, voor Vooruitgang. N-VA-verkiezingsprogramma*.

Open VLD (2014), *Programma verkiezingen 25 mei 2014*.

Open VLD (2019), *Het land van de doeners. Verkiezingsprogramma 2019-2024*.

PS (2014), *Programme 2014. Elections européennes, fédérales et régionales*.

PS (2019), *Elections du 26 mai 2019. Programme PS. Union européenne, fédéral, Fédération Wallonie-Bruxelles, Wallonie*.

PTB-PVDA (2014), *#Goleft6 : pensions : les plus âgés au repos, les jeunes au boulot, electoral program in : <https://archive.ptb.be/programme/goleft6-pensions-les-plus-ages-au-repos-les-jeunes-au-boulot>*

PTB-PVDA (2019), *La pension est un droit, electoral program in : [https://www.ptb.be/la\\_pension\\_est\\_un\\_droit](https://www.ptb.be/la_pension_est_un_droit)*

Sp.a (2014), *Sociale welvaart. Verkiezingen 2014. Programma sp.a*.

Sp.a (2019), *Zekerheid voor iedereen. Verkiezingsprogramma 2019*.

Vlaams Belang (2014), *Verkiezingen 25 mai 2014*.

Vlaams Belang (2019), *Eerst onze mensen. Verkiezingsprogramma 2019*.

## LAWS AND DRAFT LAWS

European Pillar of Social Rights (2017), Publications office of the European Union.

Article 36 of the Belgian Constitution

Article 72 of the Belgian Constitution

Article 106 of the Belgian Constitution

*Loi du 28 décembre 2011 portant des dispositions diverses*, in “Moniteur belge”, 2011021115, p. 81644.

*Loi du 15 mai 2014 portant des dispositions diverses*, in “Moniteur belge”, 2014022239, p. 46206.

*Loi du 5 mai 2014 portant modification de la pension de retraite et de la pension de survie et instaurant l'allocation de transition dans le régime de pension des travailleurs salariés et portant suppression progressive des différences de traitement qui reposent sur la distinction entre ouvriers et employés en matière de pensions complémentaires*, in “Moniteur belge”, 2014022177, p. 38027.

*Loi du 24 avril 2014 portant modifications de l'arrêté royal du 30 janvier 1997 relatif au régime de pension des travailleurs indépendants en application des articles 15 et 27 de la loi du 26 juillet 1996 portant modernisation de la sécurité sociale et assurant la viabilité des régimes légaux de pensions et de l'article 3, § 1er, 4°, de la loi du 26 juillet 1996 visant à réaliser les conditions budgétaires de la participation de la Belgique à l'Union économique et monétaire européenne*, in “Moniteur belge”, 2014022263, p. 43546.

*Loi du 10 août 2015 visant à relever l'âge légal de la pension de retraite, les conditions d'accès à la pension de retraite anticipée et l'âge minimum de la pension de survie*, in Moniteur belge, 218, pp. 54410-54422.



## SITOGRAPHY

Belgian government, website : [www.belgium.be](http://www.belgium.be)  
Conseil Académique de Pensions, website : [www.conseilacademiquedespensions.be](http://www.conseilacademiquedespensions.be)

CRISP 1 (Centre de recherche et d'information socio-politiques), *Vocabulaire politique*,  
website : [www.vocabulairepolitique.be](http://www.vocabulairepolitique.be)

CRISP 2 (Centre de recherche et d'information socio-politiques), *Gouvernements*, website :  
[www.crisp.be](http://www.crisp.be)

Eurostat, website: [www.ec.europa.eu/eurostat](http://www.ec.europa.eu/eurostat)

Institut national d'assurances sociales pour travailleurs indépendants, website: [www.inasti.be](http://www.inasti.be)

La Chambre des représentants, website : [www.lachambre.be](http://www.lachambre.be)

LIS (Cross-National Data Center in Luxembourg), website : [www.lisdatacenter.org](http://www.lisdatacenter.org)

Securitesociale.be, website: [www.socialsecurity.be](http://www.socialsecurity.be)

Service fédéral des Pensions, website: [www.sfpd.fgov.be](http://www.sfpd.fgov.be)

Servie Public Fédéral Belge, website : [www.belgium.be](http://www.belgium.be)

SPF Intérieur, website : [www.ibz.be](http://www.ibz.be)

Vlaamse Overheid, website : [www.vlaanderen.be](http://www.vlaanderen.be)

## NEWS ARTICLES AND PRESS RELEASE

### **De Morgen, website : [www.demorgen.be](http://www.demorgen.be)**

De Morgen (2014, 27 August), *Peeters benadrukt belang van rapport pensioencommissie*, news in : <https://www.demorgen.be/nieuws/peeters-benadrukt-belang-van-rapport-pensioencommissie~b7e4dc1f/>

### **De Tijd, website: [www.detijd.be](http://www.detijd.be)**

De Tijd (2011), *Generatiepact hielp, maar niet genoeg*, news in: <https://www.tijd.be/politiek-economie/belgie/federaal/generatiepact-hielp-maar-niet-genoeg/9088840.html>

### **FGTB, website: [www.fgtb.be](http://www.fgtb.be)**

FGTB (2016, 16 June), *Rapport de la commission réforme des pensions : réaction des syndicats*, press release in : <https://www.fgtb.be/-/rapport-de-la-commission-reforme-des-pensions-reaction-des-syndicats>

### **La Libre Belgique: [www.lalibre.be](http://www.lalibre.be)**

La Libre (2019), *Voici le positionnement des partis selon les critères économiques et sociétaux*, news in : <https://www.lalibre.be/belgique/politique-belge/voici-le-positionnement-des-partis-selon-les-criteres-economiques-et-societaux-infographie-5cf8138e9978e27796deb575>

### **L’Avenir, wesite: [www.lavenir.net](http://www.lavenir.net)**

L’Avenir (2014), *Introduction à la Belgique fédérale. La Belgique après la sixième réforme de l’Etat*, news in : [https://www.lavenir.net/cnt/dmf20140515\\_00476441](https://www.lavenir.net/cnt/dmf20140515_00476441).

### **L’Echo, wesite : [www.lecho.be](http://www.lecho.be)**

L’Echo (2011), *Qu’est-ce qui change pour votre pension en 2012?*, news in : <https://www.lecho.be/monargent/dossier/votreargent2012/qu-est-ce-qui-change-pour-votre-pension-en-2012/9142444.html>

### **Le Soir, website : [www.lesoir.be](http://www.lesoir.be)**

Le Soir (2015, 30 June), news in : [https://nouveau-europresse-com.proxy.bib.ucl.ac.be:2443/PDF/EditionDate?sourceCode=SR\\_P&singleDate=2015-06-30&useFuzzyDate=false](https://nouveau-europresse-com.proxy.bib.ucl.ac.be:2443/PDF/EditionDate?sourceCode=SR_P&singleDate=2015-06-30&useFuzzyDate=false)

Le Soir (2018), *Comment le gouvernement Michel II est tombé*, news in : <https://plus.lesoir.be/196380/article/2018-12-18/comment-le-gouvernement-michel-ii-est-tombe>.

### **RTBF, website: [www.rtbf.be](http://www.rtbf.be)**

RTBF (2013, 26 May), *Mise au point. Entre présidents, un an avant*, TV debate in : [https://www.rtbf.be/info/belgique/detail\\_fiscalite-dette-et-pensions-s-invitent-dans-les-debats-de-mise-au-point?id=8003395](https://www.rtbf.be/info/belgique/detail_fiscalite-dette-et-pensions-s-invitent-dans-les-debats-de-mise-au-point?id=8003395)

RTBF (2014, 16 June), *Le rapport de la commission de réforme des pensions suscite un vif débat*, news in : <https://www.rtbf.be/info/article/detail?id=8293811>

RTBF (2014, 27 August), *Le budget au menu des négociations: après l'emploi, place aux pensions*, news in : [https://www.rtbf.be/info/belgique/detail\\_formation-federale-l-analyse-budgetaire-suit-son-cours-apres-l-emploi-mercredi-les-pensions?id=8341445](https://www.rtbf.be/info/belgique/detail_formation-federale-l-analyse-budgetaire-suit-son-cours-apres-l-emploi-mercredi-les-pensions?id=8341445)

RTBF (2014, 2 September), *Reculer l'âge de la pension : un dossier qui divise*, news in : [https://www.rtbf.be/info/belgique/detail\\_reculer-l-age-de-la-pension-un-dossier-qui-divise?id=8345836](https://www.rtbf.be/info/belgique/detail_reculer-l-age-de-la-pension-un-dossier-qui-divise?id=8345836)

RTBF (2014, 7 October), *Report de l'âge légal de la pension : un nouveau revirement pour le MR*, news in : [https://www.rtbf.be/info/belgique/detail\\_report-de-l-age-legal-de-la-pension-un-nouveau-revirement-pour-le-mr?id=8372461](https://www.rtbf.be/info/belgique/detail_report-de-l-age-legal-de-la-pension-un-nouveau-revirement-pour-le-mr?id=8372461)

RTBF (2014, 7 October), *Pensions: il faudra avoir 66 ans en 2025 et 67 ans en 2030*, news in : [https://www.rtbf.be/info/belgique/detail\\_pensions-il-faudra-avoir-66-en-2025-et-67-ans-en-2030?id=8372245](https://www.rtbf.be/info/belgique/detail_pensions-il-faudra-avoir-66-en-2025-et-67-ans-en-2030?id=8372245)

RTBF (2014, 8 October), *La retraite à 67 ans : « Une stupidité », selon un spécialiste*, news in : [https://www.rtbf.be/info/belgique/detail\\_la-retraite-a-67-ans-une-stupidite-selon-un-specialiste?id=8373243](https://www.rtbf.be/info/belgique/detail_la-retraite-a-67-ans-une-stupidite-selon-un-specialiste?id=8373243)

RTBF (2014, 12 October), *De Croo rassure : la pension à 67 ans concernera « une minorité de gens »*, news in : [https://www.rtbf.be/info/belgique/detail\\_de-croo-rassure-la-pension-a-67-ans-concernera-une-minorite-de-gens?id=8376330](https://www.rtbf.be/info/belgique/detail_de-croo-rassure-la-pension-a-67-ans-concernera-une-minorite-de-gens?id=8376330)

RTBF (2014, 20 October), *Embourg: des policiers sont venus réveiller le ministre des Pensions*, news in : [https://www.rtbf.be/info/regions/detail\\_embourg-des-policiers-sont-venus-reveiller-le-ministre-des-pensions?id=8382034](https://www.rtbf.be/info/regions/detail_embourg-des-policiers-sont-venus-reveiller-le-ministre-des-pensions?id=8382034)

RTBF (2014, 22 October), *Enseignement: l'arrêt de travail suivi à près de 75% ce mercredi*, news in : [https://www.rtbf.be/info/regions/detail\\_les-enseignants-s-arreteront-de-travailler-une-heure?id=8383686](https://www.rtbf.be/info/regions/detail_les-enseignants-s-arreteront-de-travailler-une-heure?id=8383686)

RTBF (2014, 24 October), *D. Bacquelaine dément la diminution de la pension des enseignants*, news in : [https://www.rtbf.be/info/belgique/detail\\_pensions-joelle-milquet-fait-pression-pour-preserver-les-enseignants?id=8385486](https://www.rtbf.be/info/belgique/detail_pensions-joelle-milquet-fait-pression-pour-preserver-les-enseignants?id=8385486)

RTBF (2014, 24 October), *Grogne des policiers : les départs Eurostar chamboulés à BXL midi*, news in : [https://www.rtbf.be/info/societe/detail\\_grogne-des-policiers-greve-du-zele-a-brussels-airport?id=8385511](https://www.rtbf.be/info/societe/detail_grogne-des-policiers-greve-du-zele-a-brussels-airport?id=8385511)

RTBF (2015, 21 January), *2000 personnes manifestent devant le cabinet du ministre Bacquelaine*, news in : [https://www.rtbf.be/info/belgique/detail\\_2000-personnes-manifestent-devant-le-cabinet-du-ministre-bacquelaine?id=8818434](https://www.rtbf.be/info/belgique/detail_2000-personnes-manifestent-devant-le-cabinet-du-ministre-bacquelaine?id=8818434)

RTBF (2015, 13 February), *Pensions : avant-projet de suppression de bonification du diplôme approuvé*, news in : [https://www.rtbf.be/info/belgique/detail\\_pensions-avant-projet-de-suppression-de-la-bonification-diplome-approuve?id=8906478](https://www.rtbf.be/info/belgique/detail_pensions-avant-projet-de-suppression-de-la-bonification-diplome-approuve?id=8906478)

RTBF (2015, 25 February), *Pensions: les assurances critiquent les rendements du deuxième pilier*, news in : [https://www.rtbf.be/info/economie/detail\\_pensions-les-assurances-critiquent-les-rendements-du-deuxieme-pilier?id=8916301](https://www.rtbf.be/info/economie/detail_pensions-les-assurances-critiquent-les-rendements-du-deuxieme-pilier?id=8916301)

RTBF (2015, 3 March), *Réformer les pensions: "C'est surtout la responsabilité des syndicats"*, news in : [https://www.rtbf.be/info/economie/detail\\_reformer-les-pensions-c-est-surtout-la-responsabilite-des-syndicats?id=8920914](https://www.rtbf.be/info/economie/detail_reformer-les-pensions-c-est-surtout-la-responsabilite-des-syndicats?id=8920914)

RTBF (2015, 16 March), *Pensions des policiers: le SLFP Police revient pour la négociation finale*, news in : [https://www.rtbf.be/info/economie/detail\\_pensions-des-policiers-le-slfp-police- revient-pour-la-negociation-finale?id=8932157](https://www.rtbf.be/info/economie/detail_pensions-des-policiers-le-slfp-police- revient-pour-la-negociation-finale?id=8932157)

RTBF (2015, 16 March), *Conclave budgétaire: 409 millions, la grosse boulette de l'Office des Pensions*, news in : [https://www.rtbf.be/info/belgique/detail\\_conclave-budgetaire-409-millions-la-grosse-boulette-de-l-office-des-pensions?id=8932365](https://www.rtbf.be/info/belgique/detail_conclave-budgetaire-409-millions-la-grosse-boulette-de-l-office-des-pensions?id=8932365)

RTBF (2015, 19 March), *Grogne du service public: 5000 manifestants à Bruxelles*, news in : [https://www.rtbf.be/info/belgique/detail\\_saut-d-index-projets-pension-la-grogne-du-service-public?id=8935241](https://www.rtbf.be/info/belgique/detail_saut-d-index-projets-pension-la-grogne-du-service-public?id=8935241)

RTBF (2015, 26 March), *Réforme des pensions: actions ce vendredi de la CGSP Mons-Borinage*, news in : [https://www.rtbf.be/info/regions/detail\\_actions-ce-vendredi-de-la-cgsp-mons-borinage-contre-la-reforme-des-pensions?id=8941738](https://www.rtbf.be/info/regions/detail_actions-ce-vendredi-de-la-cgsp-mons-borinage-contre-la-reforme-des-pensions?id=8941738)

RTBF (2015, 1 April), *La mobilisation sociale devrait se poursuivre après Pâques*, news in : [https://www.rtbf.be/info/belgique/detail\\_la-mobilisation-sociale-devrait-se-poursuivre-apres-paques?id=8946687](https://www.rtbf.be/info/belgique/detail_la-mobilisation-sociale-devrait-se-poursuivre-apres-paques?id=8946687)

RTBF (2015, 3 April), *Le conseil des ministres a approuvé la réforme des pensions*, news in : <https://www.rtbf.be/info/article/detail?id=8948530>

RTBF (2015, 22 April), *Réforme des pensions dans la fonction publique : un premier pas est franchi*, news in : <https://www.rtbf.be/info/article/detail?id=8962528>

RTBF (2015, 22 April), *Retour à la normale dans les transports, nouvelle grève le 12 mai ?*, news in : [https://www.rtbf.be/info/belgique/detail\\_retour-a-la-normale-dans-les-transport-nouvelle-greve-le-12-mai?id=8963095](https://www.rtbf.be/info/belgique/detail_retour-a-la-normale-dans-les-transport-nouvelle-greve-le-12-mai?id=8963095)

RTBF (2015, 24 April), *Le torchon brûle entre Joëlle Milquet (cdH) et Daniel Bacquelaine (MR)*, news in : [https://www.rtbf.be/info/belgique/detail\\_le-torchon-brule-entre-joelle-milquet-cdh-et-daniel-bacquelaine-mr?id=8964080](https://www.rtbf.be/info/belgique/detail_le-torchon-brule-entre-joelle-milquet-cdh-et-daniel-bacquelaine-mr?id=8964080)

RTBF (2015, 28 April), *Réforme des pensions : vers une retraite à temps partiel?*, news in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-vers-une-pension-a-temps-partiel?id=8967287](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-vers-une-pension-a-temps-partiel?id=8967287)

RTBF (2015, 3 May), *Mise au point. Pension à 67 ans : Comment aménager les fins de carrières ?*, TV debate in : [https://www.rtb.be/auvio/detail\\_mise-au-point-pension-a-67-ans-comment-amenager-les-fins-de-carrieres?id=2012848](https://www.rtb.be/auvio/detail_mise-au-point-pension-a-67-ans-comment-amenager-les-fins-de-carrieres?id=2012848)

RTBF (2015, 16 May), *Le président PS Elio Di Rupo promet de ramener la pension à 65 ans*, news in : [https://www.rtb.be/info/belgique/dossier/gouvernement-michel/detail\\_le-president-du-ps-elio-di-rupo-promet-de-ramener-la-pension-a-65-ans?id=8981808](https://www.rtb.be/info/belgique/dossier/gouvernement-michel/detail_le-president-du-ps-elio-di-rupo-promet-de-ramener-la-pension-a-65-ans?id=8981808)

RTBF (2015, 4 June), *Bacquelaine propose une assurance-groupe pour les agents communaux*, news in [https://www.rtb.be/info/belgique/detail\\_bacquelaine-propose-la-creation-d-une-assurance-groupe-pour-les-agents-communaux?id=8997759](https://www.rtb.be/info/belgique/detail_bacquelaine-propose-la-creation-d-une-assurance-groupe-pour-les-agents-communaux?id=8997759)

RTBF (2015, 5 June), *Réforme des pensions: accord sur des dispositions transitoires*, news in : [https://www.rtb.be/info/belgique/detail\\_le-relevement-de-l-age-de-la-retraite-c-est-pour-aujourd-hui?id=8998838](https://www.rtb.be/info/belgique/detail_le-relevement-de-l-age-de-la-retraite-c-est-pour-aujourd-hui?id=8998838)

RTBF (2015, 11 June), *La pension minimale des carrières mixtes en hausse de 141 à 169 euros ce vendredi*, news in : [https://www.rtb.be/info/belgique/detail\\_la-pension-minimale-des-carrieres-mixtes-en-hausse-de-141-a-169-euros-ce-vendredi?id=9004503](https://www.rtb.be/info/belgique/detail_la-pension-minimale-des-carrieres-mixtes-en-hausse-de-141-a-169-euros-ce-vendredi?id=9004503)

RTBF (2015, 15 June), *Succès de foule pour la manifestation contre la réforme des pensions*, news in : [https://www.rtb.be/info/belgique/detail\\_manifestation-en-front-commun-contre-le-plan-pensions-du-gouvernement?id=9006882](https://www.rtb.be/info/belgique/detail_manifestation-en-front-commun-contre-le-plan-pensions-du-gouvernement?id=9006882)

RTBF (2015, 22 June), *Le Conseil d'Etat circonspect sur le relèvement de la pension à 67 ans*, news in : [https://www.rtb.be/info/belgique/detail\\_le-conseil-d-etat-circonspect-sur-le-relevement-de-la-pension-a-67-ans?id=9012940](https://www.rtb.be/info/belgique/detail_le-conseil-d-etat-circonspect-sur-le-relevement-de-la-pension-a-67-ans?id=9012940)

RTBF (2015, 22 June), *Réforme des pensions : passage en force de la majorité ou caricature de l'opposition*, news in : [https://www.rtb.be/info/belgique/detail\\_reforme-des-pensions-passage-en-force-de-la-majorite-ou-caricature-de-l-opposition?id=9012977](https://www.rtb.be/info/belgique/detail_reforme-des-pensions-passage-en-force-de-la-majorite-ou-caricature-de-l-opposition?id=9012977)

RTBF (2015, 23 June), *Débat au pas de charge sur la réforme des pensions : l'opposition scandalisée*, news in : [https://www.rtb.be/info/belgique/dossier/gouvernement-michel/detail\\_reforme-des-pensions-nouvelles-tensions-majorite-opposition-a-la-chambre?id=9014485](https://www.rtb.be/info/belgique/dossier/gouvernement-michel/detail_reforme-des-pensions-nouvelles-tensions-majorite-opposition-a-la-chambre?id=9014485)

RTBF (2015, 25 July), *Pensions, virage fiscal, budget : la majorité doit accélérer la cadence*, news in : [https://www.rtb.be/info/belgique/dossier/gouvernement-michel/detail\\_pensions-virage-fiscal-budget-la-majorite-doit-acceler-er-la-cadence?id=9019481](https://www.rtb.be/info/belgique/dossier/gouvernement-michel/detail_pensions-virage-fiscal-budget-la-majorite-doit-acceler-er-la-cadence?id=9019481)

RTBF (2015, 1 July), *Le projet de pension à 67 ans est passé en commission*, news in : [https://www.rtb.be/info/belgique/detail\\_le-projet-de-pension-a-67-ans-est-passe-en-commission?id=9021682](https://www.rtb.be/info/belgique/detail_le-projet-de-pension-a-67-ans-est-passe-en-commission?id=9021682)

RTBF (2015, 23 July), *Le syndicat neutre des indépendants trouve « absurde » la pension à 67 ans*, news in : [https://www.rtb.be/info/belgique/detail\\_le-syndicat-neutre-des-independants-trouve-absurde-la-pension-a-67-ans?id=9039487](https://www.rtb.be/info/belgique/detail_le-syndicat-neutre-des-independants-trouve-absurde-la-pension-a-67-ans?id=9039487)

RTBF (2015, 4 August), *Pensions publiques : le gouvernement Michel veut économiser 400 millions*, news in : [https://www.rtbf.be/info/belgique/detail\\_pensions-publiques-le-gouvernement-michel-veut-economiser-400-millions?id=9046632](https://www.rtbf.be/info/belgique/detail_pensions-publiques-le-gouvernement-michel-veut-economiser-400-millions?id=9046632)

RTBF (2015, 8 September) : *Daniel Bacquelaine à la découverte des retraites néerlandaises*, news in : [https://www.rtbf.be/info/belgique/detail\\_daniel-bacquelaine-a-la-decouverte-des-retraites-neerlandaises?id=9074331](https://www.rtbf.be/info/belgique/detail_daniel-bacquelaine-a-la-decouverte-des-retraites-neerlandaises?id=9074331)

RTBF (2015, 12 October) : *Le dossier des pensions complémentaires toujours suspendu à un fil*, news in : [https://www.rtbf.be/info/belgique/detail\\_le-dossier-des-pensions-complementaires-toujours-suspendu-a-un-fil?id=9106503](https://www.rtbf.be/info/belgique/detail_le-dossier-des-pensions-complementaires-toujours-suspendu-a-un-fil?id=9106503)

RTBF (2016, 27 January), *Action syndicale contre « les discriminations des femmes et des pensionnés »*, news in : [https://www.rtbf.be/info/economie/detail\\_action-syndicale-contre-les-discriminations-des-femmes-et-des-pensionnes?id=9197417](https://www.rtbf.be/info/economie/detail_action-syndicale-contre-les-discriminations-des-femmes-et-des-pensionnes?id=9197417)

RTBF (2016, 28 January), *Relèvement du plafond de pension : cela affectera encore une fois les femmes*, news in : [https://www.rtbf.be/info/belgique/dossier/gouvernement-michel/detail\\_relevement-du-plafond-de-pension-cela-affectera-une-fois-encore-une-fois-les-femmes?id=9198497](https://www.rtbf.be/info/belgique/dossier/gouvernement-michel/detail_relevement-du-plafond-de-pension-cela-affectera-une-fois-encore-une-fois-les-femmes?id=9198497)

RTBF (2016, 22 February), *Les trois syndicats en recours contre le relèvement de l'âge de la pension*, news in : [https://www.rtbf.be/info/belgique/detail\\_les-3-syndicats-en-recours-contre-le-relevement-de-l-age-de-la-pension?id=9220227](https://www.rtbf.be/info/belgique/detail_les-3-syndicats-en-recours-contre-le-relevement-de-l-age-de-la-pension?id=9220227)

RTBF (2016, 22 February), *Réforme des pensions : la démarche des syndicats est « à côté de la plaque » pour la N-VA*, news in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-la-demarche-des-syndicats-est-a-cote-de-la-plaque-pour-la-n-va?id=9220764](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-la-demarche-des-syndicats-est-a-cote-de-la-plaque-pour-la-n-va?id=9220764)

RTBF (2016, 26 February), *Le gouvernement dégage 25 millions pour augmenter les pensions minimum*, news in : [https://www.rtbf.be/info/belgique/detail\\_le-gouvernement-degage-25-millions-pour-augmenter-les-pensions-minimum?id=9224610](https://www.rtbf.be/info/belgique/detail_le-gouvernement-degage-25-millions-pour-augmenter-les-pensions-minimum?id=9224610)

RTBF (2016, 28 February), *L'augmentation des pensions ne vaut « même pas une aumône » pour Marc Leemans*, news in : [https://www.rtbf.be/info/economie/detail\\_1-augmentation-des-pensions-ne-vaut-meme-pas-une-aumone-pour-marc-leemans-csc?id=9225838](https://www.rtbf.be/info/economie/detail_1-augmentation-des-pensions-ne-vaut-meme-pas-une-aumone-pour-marc-leemans-csc?id=9225838)

RTBF (2016, 31 March), *Ce qui change en avril : revenu d'intégration, saut d'index des loyers,...*, news in : [https://www.rtbf.be/info/dossier/bon-a-savoir/detail\\_ce-qui-change-en-avril-revenu-d-integration-saut-d-index-des-loyers?id=9256120](https://www.rtbf.be/info/dossier/bon-a-savoir/detail_ce-qui-change-en-avril-revenu-d-integration-saut-d-index-des-loyers?id=9256120)

RTBF (2016, 13 April), *Pensions des fonctionnaires : 200 à 300 délégués syndicaux manifestent*, news in : [https://www.rtbf.be/info/belgique/dossier/gouvernement-michel/detail\\_pensions-des-fonctionnaires-17-000-cartes-postales-sur-le-bureau-de-daniel-bacquelaine?id=9268203](https://www.rtbf.be/info/belgique/dossier/gouvernement-michel/detail_pensions-des-fonctionnaires-17-000-cartes-postales-sur-le-bureau-de-daniel-bacquelaine?id=9268203)

RTBF (2016, 19 April), *L'allocation Grapa, « minimex » pour pensionnés, n'est pas assez connue du public*, news in : [https://www.rtbf.be/info/belgique/detail\\_1-allocation-grapa-minimex-pour-pensionne-n-est-pas-assez-connue-du-](https://www.rtbf.be/info/belgique/detail_1-allocation-grapa-minimex-pour-pensionne-n-est-pas-assez-connue-du-)

public?id=9273836#:~:text=La%20Grapa%2C%20une%20allocation%20sociale,p%C3%A9r  
iodique%20automatique%20de%20la%20Grapa

RTBF (2016, 21 April), *Nouvelles campagnes « ludiques » de la FGTB sur la sécurité sociale et le rail*, news in : [https://www.rtbf.be/info/economie/detail\\_nouvelles-campagnes-ludiques-de-la-fgtb-sur-la-securite-sociale-et-le-rail?id=9275790](https://www.rtbf.be/info/economie/detail_nouvelles-campagnes-ludiques-de-la-fgtb-sur-la-securite-sociale-et-le-rail?id=9275790)

RTBF (2016, 29 April), *Bracke reprend l'idée, rejetée jeudi, de relever l'âge de la retraite des députés*, news in : [https://www.rtbf.be/info/belgique/detail\\_siegfried-bracke-veut-un-relevement-de-l-age-de-la-retraite-des-deputes?id=9283447](https://www.rtbf.be/info/belgique/detail_siegfried-bracke-veut-un-relevement-de-l-age-de-la-retraite-des-deputes?id=9283447)

RTBF (2016, 4 May), *Siegfried Bracke veut augmenter l'âge de la pension des parlementaires*, news in : [https://www.rtbf.be/info/belgique/detail\\_siegfried-bracke-veut-augmenter-l-age-de-la-pension-des-parlementaires?id=9289717](https://www.rtbf.be/info/belgique/detail_siegfried-bracke-veut-augmenter-l-age-de-la-pension-des-parlementaires?id=9289717)

RTBF (2016, 10 May), *La pension à points du gouvernement Michel, un système couteux*, news in : [https://www.rtbf.be/info/belgique/dossier/gouvernement-michel/detail\\_la-pension-a-points-du-gouvernement-michel-un-systeme-couteux-et-inutile?id=9293716](https://www.rtbf.be/info/belgique/dossier/gouvernement-michel/detail_la-pension-a-points-du-gouvernement-michel-un-systeme-couteux-et-inutile?id=9293716)

RTBF (2016, 15 May), *Daniel Bacquelaine: "Les réformes peuvent être menées avec ou sans pension à points"*, news in : [https://www.rtbf.be/info/dossier/les-decodeurs/detail\\_les-reformes-peuvent-etre-menees-avec-ou-sans-pension-a-points?id=9298521](https://www.rtbf.be/info/dossier/les-decodeurs/detail_les-reformes-peuvent-etre-menees-avec-ou-sans-pension-a-points?id=9298521)

RTBF (2016, 19 May), *Enterrement de première classe pour le fonds qui devait financer le « papy boom »*, news in : [https://www.rtbf.be/info/belgique/dossier/gouvernement-michel/detail\\_enterrement-de-1ere-classe-pour-le-fonds-de-veillissement?id=9311058](https://www.rtbf.be/info/belgique/dossier/gouvernement-michel/detail_enterrement-de-1ere-classe-pour-le-fonds-de-veillissement?id=9311058)

RTBF (2016, 30 May), *Pensions des fonctionnaires : pour le PS, le fédéral « jette de l'huile sur le feu »*, news in : [https://www.rtbf.be/info/belgique/detail\\_pensions-des-fonctionnaires-pour-le-ps-le-federal-jette-de-l-huile-sur-le-feu-social?id=9311964](https://www.rtbf.be/info/belgique/detail_pensions-des-fonctionnaires-pour-le-ps-le-federal-jette-de-l-huile-sur-le-feu-social?id=9311964)

RTBF (2016, 21 June), *Grève générale du 24 juin: les syndicats socialistes mènent une dernière action avant les vacances d'été*, news in : [https://www.rtbf.be/info/belgique/detail\\_greve-generale-du-24-juin-les-syndicats-socialistes-menent-une-derniere-action-avant-les-vacances-d-ete?id=9332994](https://www.rtbf.be/info/belgique/detail_greve-generale-du-24-juin-les-syndicats-socialistes-menent-une-derniere-action-avant-les-vacances-d-ete?id=9332994)

RTBF (2016, 8 July), *La pension à 67 ans ? Pas encore pour les parlementaires*, news in : [https://www.rtbf.be/info/belgique/detail\\_la-pension-a-67-ans-pas-encore-pour-les-parlementaires?id=9348376](https://www.rtbf.be/info/belgique/detail_la-pension-a-67-ans-pas-encore-pour-les-parlementaires?id=9348376)

RTBF (2016, 14 July), *Pensions : désaccord profond sur la définition des métiers pénibles*, news in : [https://www.rtbf.be/info/belgique/dossier/gouvernement-michel/detail\\_le-ministre-des-pensions-espere-un-accord-sur-la-definition-des-metiers-penibles?id=9353311](https://www.rtbf.be/info/belgique/dossier/gouvernement-michel/detail_le-ministre-des-pensions-espere-un-accord-sur-la-definition-des-metiers-penibles?id=9353311)

RTBF (2016, 29 July), *Ce qui change en août : pensions pour indépendants, patches pour diabétiques*, news in : [https://www.rtbf.be/info/societe/detail\\_ce-qui-change-en-aout-pensions-pour-independants-patches-pour-diabetiques?id=9365327](https://www.rtbf.be/info/societe/detail_ce-qui-change-en-aout-pensions-pour-independants-patches-pour-diabetiques?id=9365327)

RTBF (2016, 1 August), *Les indépendants désormais moins inégaux devant la retraite*, news in : [https://www.rtbf.be/info/belgique/detail\\_les-independants-desormais-moins-inegaux-devant-le-retraite?id=9366872](https://www.rtbf.be/info/belgique/detail_les-independants-desormais-moins-inegaux-devant-le-retraite?id=9366872)

RTBF (2016, 6 September), *Licenciements : quelles sont les conditions pour bénéficier d'une prépension ?*, news in : [https://www.rtbf.be/info/dossier/caterpillar-gosselies-va-fermer-plus-de-2000-emplois-menaces/detail\\_licenciements-queelles-sont-les-conditions-pour-beneficier-d-une-prepension?id=9396892](https://www.rtbf.be/info/dossier/caterpillar-gosselies-va-fermer-plus-de-2000-emplois-menaces/detail_licenciements-queelles-sont-les-conditions-pour-beneficier-d-une-prepension?id=9396892)

RTBF (2016, 14 September), *Les députés travailleront, eux aussi, jusqu'à 67 ans*, news in : [https://www.rtbf.be/info/belgique/detail\\_les-deputes-travailleront-eux-aussi-jusqu-a-67-ans?id=9404211](https://www.rtbf.be/info/belgique/detail_les-deputes-travailleront-eux-aussi-jusqu-a-67-ans?id=9404211)

RTBF (2016, 16 October), *Charles Michel promet « d'économiser 1,5 milliard d'euro avec sa réforme des pensions »*, news in : [https://www.rtbf.be/info/belgique/detail\\_charles-michel-promet-d-economiser-1-5-milliard-d-euros-avec-sa-reforme-des-pensions?id=9431431](https://www.rtbf.be/info/belgique/detail_charles-michel-promet-d-economiser-1-5-milliard-d-euros-avec-sa-reforme-des-pensions?id=9431431)

RTBF (2016, 16 October), *Le gouvernement supprime les régimes préférentiels de pension des cheminots et des militaires*, news in : [https://www.rtbf.be/info/belgique/detail\\_accord-budgetaire-les-regimes-preferentiels-de-pension-sont-modifies?id=9431364](https://www.rtbf.be/info/belgique/detail_accord-budgetaire-les-regimes-preferentiels-de-pension-sont-modifies?id=9431364)

RTBF (2016, 17 October), *Budget fédéral : la CGSP Cheminots prépare un plan d'actions*, news in : [https://www.rtbf.be/info/belgique/detail\\_budget-federal-la-cgsp-cheminots-prepare-un-plan-d-actions?id=9432491](https://www.rtbf.be/info/belgique/detail_budget-federal-la-cgsp-cheminots-prepare-un-plan-d-actions?id=9432491)

RTBF (2016, 17 October), *Budget fédéral : les syndicats militaires ont rencontré le ministre de la Défense*, news in : [https://www.rtbf.be/info/belgique/detail\\_budget-federal-les-syndicats-militaires-ont-rencontre-le-ministre-de-la-defense?id=9432183](https://www.rtbf.be/info/belgique/detail_budget-federal-les-syndicats-militaires-ont-rencontre-le-ministre-de-la-defense?id=9432183)

RTBF (2016, 25 October), *Pensions : le ministre Daniel Bacquelaine n'a pas rassuré les syndicats de cheminots*, news in : [https://www.rtbf.be/info/belgique/detail\\_pensions-le-ministre-daniel-bacquelaine-n-a-pas-rassure-les-syndicats-de-cheminots?id=9439842](https://www.rtbf.be/info/belgique/detail_pensions-le-ministre-daniel-bacquelaine-n-a-pas-rassure-les-syndicats-de-cheminots?id=9439842)

RTBF (2016, 27 October), *Pension des cheminots : la CGSP a décidé de « laisser la place à la concertation »*, news in : [https://www.rtbf.be/info/economie/detail\\_pension-des-cheminots-la-cgsp-a-decide-de-laisser-la-place-a-la-concertation?id=9441626](https://www.rtbf.be/info/economie/detail_pension-des-cheminots-la-cgsp-a-decide-de-laisser-la-place-a-la-concertation?id=9441626)

RTBF (2016, 28 October), *Relèvement de la pension à la SNCB : le front commun veut être associé aux discussions*, news in : [https://www.rtbf.be/info/economie/detail\\_relevement-de-la-pension-a-la-sncb-le-front-commun-veut-etre-associe-aux-discussions?id=9442507](https://www.rtbf.be/info/economie/detail_relevement-de-la-pension-a-la-sncb-le-front-commun-veut-etre-associe-aux-discussions?id=9442507)

RTBF (2016, 4 November), *La réforme des pensions : voici comme le gouvernement nous « retraite »*, news in : [https://www.rtbf.be/info/belgique/detail\\_la-reforme-des-pensions-voici-comment-le-gouvernement-nous-retraite?id=9447590](https://www.rtbf.be/info/belgique/detail_la-reforme-des-pensions-voici-comment-le-gouvernement-nous-retraite?id=9447590)

RTBF (2016, 4 November), *Pensions : la réforme « prend une tournure dangereuse » alerte le Conseil académique*, news in : <https://www.rtbf.be/info/article/detail?id=9447107>



RTBF (2016, 4 novembre), *Bacquelaine surpris par les critiques du conseil académique sur les pensions*, news in : [https://www.rtb.be/info/belgique/detail\\_bacquelaine-surpris-par-les-critiques-du-conseil-academique-sur-les-pensions?id=9447765](https://www.rtb.be/info/belgique/detail_bacquelaine-surpris-par-les-critiques-du-conseil-academique-sur-les-pensions?id=9447765)

RTBF (2016, 8 November), *La FGTB détaille son plan d'actions pour les semaines et mois qui viennent*, news in : [https://www.rtb.be/info/societe/detail\\_la-fgtb-detaille-son-plan-d-actions-pour-les-semaines-et-mois-qui-viennent?id=9450355](https://www.rtb.be/info/societe/detail_la-fgtb-detaille-son-plan-d-actions-pour-les-semaines-et-mois-qui-viennent?id=9450355)

RTBF (2016, 11 November), *Pénibilité au travail : les associations de femmes demandent que la dimension du genre soit prise en compte*, news in : [https://www.rtb.be/info/societe/detail\\_penibilite-au-travail-les-associations-de-femmes-demandent-que-la-dimension-du-genre-soit-prise-en-compte?id=9452946](https://www.rtb.be/info/societe/detail_penibilite-au-travail-les-associations-de-femmes-demandent-que-la-dimension-du-genre-soit-prise-en-compte?id=9452946)

RTBF (2016, 14 November), *La manifestation des militaires s'achève dans le calme après les accrochages avec la Police*, news in : [https://www.rtb.be/info/belgique/detail\\_vandepuut-s-adresse-aux-militaires-a-la-veille-de-leur-manifestation?id=9455057](https://www.rtb.be/info/belgique/detail_vandepuut-s-adresse-aux-militaires-a-la-veille-de-leur-manifestation?id=9455057)

RTBF (2016, 15 November), *Pensions des militaires : les syndicats entendus le 22 novembre par le comité national des pensions*, news in : [https://www.rtb.be/info/belgique/detail\\_pensions-des-militaires-les-syndicats-entendus-le-22-novembre-par-le-comite-national?id=9455877](https://www.rtb.be/info/belgique/detail_pensions-des-militaires-les-syndicats-entendus-le-22-novembre-par-le-comite-national?id=9455877)

RTBF (2016, 18 November), *Pensions des cheminots. Bacquelaine a « apaisé les inquiétudes » du SLFP*, news in : [https://www.rtb.be/info/belgique/detail\\_pension-des-cheminots-bacquelaine-a-apaie-les-inquietudes-du-slfp?id=9458164](https://www.rtb.be/info/belgique/detail_pension-des-cheminots-bacquelaine-a-apaie-les-inquietudes-du-slfp?id=9458164)

RTBF (2016, 18 November), *Réforme des pensions : action syndicale en front commun le 28 novembre*, news in : [https://www.rtb.be/info/belgique/dossier/gouvernement-michel/detail\\_reforme-des-pensions-action-syndicale-en-front-commun-le-28-novembre?id=9458342](https://www.rtb.be/info/belgique/dossier/gouvernement-michel/detail_reforme-des-pensions-action-syndicale-en-front-commun-le-28-novembre?id=9458342)

RTBF (2016, 26 November), *Pensions : quarante millions d'euros pour financer la pénibilité à partir de 2019*, news in : [https://www.rtb.be/info/belgique/detail\\_pensions-quarante-millions-d-euros-pour-financer-la-penibilite-a-partir-de-2019?id=9465075](https://www.rtb.be/info/belgique/detail_pensions-quarante-millions-d-euros-pour-financer-la-penibilite-a-partir-de-2019?id=9465075)

RTBF (2016, 28 November), *Pensions : action syndicale pour défendre les « périodes assimilées »*, news in : [https://www.rtb.be/info/belgique/detail\\_pensions-action-syndicale-pour-defendre-les-periodes-assimilees?id=9465971](https://www.rtb.be/info/belgique/detail_pensions-action-syndicale-pour-defendre-les-periodes-assimilees?id=9465971)

RTBF (2016, 7 December), *Une période de transition de 3 ans pour le rachat des années d'étude*, news in : [https://www.rtb.be/info/economie/detail\\_pensions-une-periode-de-transition-de-3-ans-pour-le-rachat-des-annees-d-etude?id=9474406](https://www.rtb.be/info/economie/detail_pensions-une-periode-de-transition-de-3-ans-pour-le-rachat-des-annees-d-etude?id=9474406)

RTBF (2017, 17 January), *Racheter plusieurs années d'études, c'est un investissement*, news in : [https://www.rtb.be/info/economie/detail\\_racheter-une-ou-plusieurs-annees-d-etudes-c-est-un-investissement?id=9505612](https://www.rtb.be/info/economie/detail_racheter-une-ou-plusieurs-annees-d-etudes-c-est-un-investissement?id=9505612)

RTBF (2017, 7 February), *Retards à prévoir dans le dossier du rachat des études*, news in : [https://www.rtb.be/info/belgique/detail\\_retards-a-prevoir-dans-le-dossier-du-rachat-des-etudes?id=9523470](https://www.rtb.be/info/belgique/detail_retards-a-prevoir-dans-le-dossier-du-rachat-des-etudes?id=9523470)

RTBF (2017, 14 March), *Tout ce que vous avez toujours voulu savoir sur la pension à points*, news in : [https://www.rtbf.be/info/economie/detail\\_tout-ce-que-vous-avez-toujours-voulu-savoir-sur-la-pension-a-points?id=9553701](https://www.rtbf.be/info/economie/detail_tout-ce-que-vous-avez-toujours-voulu-savoir-sur-la-pension-a-points?id=9553701)

RTBF (2017, 6 May), *Pénibilité du travail : le PS fustige la position « irrespectueuse » de la FEB*, news in : [https://www.rtbf.be/info/economie/detail\\_penibilite-du-travail-le-ps-fustige-la-position-irrespectueuse-de-la-feb?id=9599109](https://www.rtbf.be/info/economie/detail_penibilite-du-travail-le-ps-fustige-la-position-irrespectueuse-de-la-feb?id=9599109)

RTBF (2017, 6 May), *Qu'est-ce qu'un travail « pénible » ? Les syndicats déposeront une proposition lundi au comité des pensions*, news in : [https://www.rtbf.be/info/economie/detail\\_qu-est-ce-qu-un-travail-penible-les-syndicats-deposeront-une-proposition-lundi-au-comite-des-pensions?id=9599007](https://www.rtbf.be/info/economie/detail_qu-est-ce-qu-un-travail-penible-les-syndicats-deposeront-une-proposition-lundi-au-comite-des-pensions?id=9599007)

RTBF (2017, 8 May), *Pension et travail pénible : les syndicats déposent une proposition ce lundi*, news in : [https://www.rtbf.be/info/monde/detail\\_pension-et-travail-penible-les-syndicats-deposent-une-proposition-ce-lundi?id=9600312](https://www.rtbf.be/info/monde/detail_pension-et-travail-penible-les-syndicats-deposent-une-proposition-ce-lundi?id=9600312)

RTBF (2017, 9 May), *Relèvement de l'âge de la pension des députés : la Flandre avance seule*, news in : [https://www.rtbf.be/info/belgique/detail\\_relevement-de-l-age-de-la-pension-des-deputes-la-flandre-avance-seule?id=9601127](https://www.rtbf.be/info/belgique/detail_relevement-de-l-age-de-la-pension-des-deputes-la-flandre-avance-seule?id=9601127)

RTBF (2017, 9 May), *Rachat des années d'étude : une commission de la Chambre approuve le projet*, news in : [https://www.rtbf.be/info/belgique/detail\\_rachat-des-annees-d-etude-une-commission-de-la-chambre-approuve-le-projet?id=9601441](https://www.rtbf.be/info/belgique/detail_rachat-des-annees-d-etude-une-commission-de-la-chambre-approuve-le-projet?id=9601441)

RTBF (2017, 9 May), *Pensions : les profs doivent-ils travailler plus longtemps ?*, news in : [https://www.rtbf.be/info/belgique/detail\\_pensions-les-profs-doivent-il-travailler-plus-longtemps?id=9601506](https://www.rtbf.be/info/belgique/detail_pensions-les-profs-doivent-il-travailler-plus-longtemps?id=9601506)

RTBF (2017, 10 May), *Réforme des pensions des enseignants : le conflit d'intérêts déplacé vers l'assemblée de la cocof*, news in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-des-enseignants-le-conflit-d-interets-deplace-vers-l-assemblee-de-la-cocof?id=9602229](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-des-enseignants-le-conflit-d-interets-deplace-vers-l-assemblee-de-la-cocof?id=9602229)

RTBF (2017, 20 July), *Toutes les années de travail effectif compteront désormais pour le calcul de la pension*, news in : [https://www.rtbf.be/info/belgique/detail\\_toutes-les-annees-de-travail-effectif-compteront-desormais-pour-le-calcul-de-la-pension?id=9664873](https://www.rtbf.be/info/belgique/detail_toutes-les-annees-de-travail-effectif-compteront-desormais-pour-le-calcul-de-la-pension?id=9664873)

RTBF (2017, 20 July), *Fonction publique : pension mixte et pensions complémentaires pour tous les contractuels approuvées*, news in : [https://www.rtbf.be/info/belgique/detail\\_fonction-publique-pension-mixte-et-pensions-complementaires-pour-tous-les-contractuels-approuvees?id=9664660#:~:text=La%20pension%20mixte%20vise%20%C3%A0,la%20pension%20du%20secteur%20public.&text=L'objectif%20est%20d'encourager,compl%C3%A9mentaire%20pour%20leur%20personnel%20contractuel.](https://www.rtbf.be/info/belgique/detail_fonction-publique-pension-mixte-et-pensions-complementaires-pour-tous-les-contractuels-approuvees?id=9664660#:~:text=La%20pension%20mixte%20vise%20%C3%A0,la%20pension%20du%20secteur%20public.&text=L'objectif%20est%20d'encourager,compl%C3%A9mentaire%20pour%20leur%20personnel%20contractuel.)

RTBF (2017, 29 August), *Pensions à points : la « variable d'ajustement » pour régler les problèmes budgétaires, selon la FGTB*, news in : [https://www.rtbf.be/info/belgique/detail\\_pension-a-points-la-variable-d-ajustement-pour-regler-les-problemes-budgetaires-selon-robert-vertenuel-fgtb?id=9694438](https://www.rtbf.be/info/belgique/detail_pension-a-points-la-variable-d-ajustement-pour-regler-les-problemes-budgetaires-selon-robert-vertenuel-fgtb?id=9694438)

RTBF (2017, 4 September), *Réforme des pensions : certains chômeurs âgés pourraient perdre 140 euros de pension*, news in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-certains-chomeurs-ages-pourraient-perdre-140-euros-de-pension?id=9700037](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-certains-chomeurs-ages-pourraient-perdre-140-euros-de-pension?id=9700037)

RTBF (2017, 5 September), *Pensions des plus de 50 ans : le ministre Bacquelaine assume la philosophie du projet*, news in : [https://www.rtbf.be/info/belgique/detail\\_pensions-des-plus-de-50-ans-le-ministre-bacquelaine-assume-la-philosophie-du-projet?id=9700310](https://www.rtbf.be/info/belgique/detail_pensions-des-plus-de-50-ans-le-ministre-bacquelaine-assume-la-philosophie-du-projet?id=9700310)

RTBF (2017, 5 September), *Réforme des pensions : PS et PTB dénoncent la volonté de toucher aux chômeurs de plus de 50 ans*, news in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-ps-et-ptb-denoncent-la-volonte-de-toucher-aux-chomeurs-de-plus-de-50-ans?id=9700855](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-ps-et-ptb-denoncent-la-volonte-de-toucher-aux-chomeurs-de-plus-de-50-ans?id=9700855)

RTBF (2017, 8 September), *Pensions des chômeurs âgés : principe confirmé mais les modalités seront discutées*, news in : [https://www.rtbf.be/info/belgique/detail\\_pensions-des-chomeurs-ages-principe-confirme-mais-les-modalites-seront-discutees?id=9703573](https://www.rtbf.be/info/belgique/detail_pensions-des-chomeurs-ages-principe-confirme-mais-les-modalites-seront-discutees?id=9703573)

RTBF (2017, 14 September), *Pension des chômeurs âgés : finalement, rien ne change*, news in : [https://www.rtbf.be/info/belgique/detail\\_le-gouvernement-est-parvenu-a-un-accord-dans-le-dossier-des-pensions?id=9709279](https://www.rtbf.be/info/belgique/detail_le-gouvernement-est-parvenu-a-un-accord-dans-le-dossier-des-pensions?id=9709279)

RTBF (2017, 14 September), *Réforme des pensions : John Crombez se dit « content que le gouvernement ait compris que c'est une mauvaise mesure »*, news in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-john-crombez-se-dit-content-que-le-gouvernement-ait-compris-que-c-est-une-mauvaise-mesure?id=9709373](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-john-crombez-se-dit-content-que-le-gouvernement-ait-compris-que-c-est-une-mauvaise-mesure?id=9709373)

RTBF (2017, 14 September), *Pensions : « retirer la mesure pour les plus de 50 ans n'est qu'un premier pas », réagit Kristof Calvo*, news in : [https://www.rtbf.be/info/belgique/detail\\_pensions-retirer-la-mesure-pour-les-plus-de-50-ans-n-est-qu-un-premier-pas-reagit-kristof-calvo?id=9709388](https://www.rtbf.be/info/belgique/detail_pensions-retirer-la-mesure-pour-les-plus-de-50-ans-n-est-qu-un-premier-pas-reagit-kristof-calvo?id=9709388)

RTBF (2017, 15 September), *Pensions à points. La FGTB mobilise un millier de militants et évoque une « victoire »*, news in : [https://www.rtbf.be/info/societe/detail\\_pensions-a-points-la-fgtb-mobilise-un-millier-de-militants-et-evoque-une-victoire?id=9710038](https://www.rtbf.be/info/societe/detail_pensions-a-points-la-fgtb-mobilise-un-millier-de-militants-et-evoque-une-victoire?id=9710038)

RTBF (2017, 18 September), *Pensions : « les chômeurs de plus de 50 ans ne seront pas tous épargnés » selon la FGTB*, news in : [https://www.rtbf.be/info/belgique/detail\\_pensions-les-chomeurs-de-plus-de-50-ans-ne-seront-pas-tous-epargnes-selon-la-fgtb?id=9712588](https://www.rtbf.be/info/belgique/detail_pensions-les-chomeurs-de-plus-de-50-ans-ne-seront-pas-tous-epargnes-selon-la-fgtb?id=9712588)

RTBF (2017, 19 September), *Réforme des pensions. La FGTB avance un montant « totalement fantaisiste », selon le ministre Bacquelaine*, news in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-la-fgtb-avance-un-montant-totalement-fantaisiste-selon-le-ministre-bacquelaine?id=9712904](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-la-fgtb-avance-un-montant-totalement-fantaisiste-selon-le-ministre-bacquelaine?id=9712904)

RTBF (2017, 21 September), *Réforme des pensions : l'harmonisation du rachat des années d'étude votée à la Chambre*, news in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-l-harmonisation-du-rachat-des-annees-d-etudes-votee-a-la-chambre?id=9715714](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-l-harmonisation-du-rachat-des-annees-d-etudes-votee-a-la-chambre?id=9715714)

RTBF (2017, 29 September), *L'Open VLD veut tailler dans les pensions des chômeurs de longue durée*, news in : [https://www.rtbf.be/info/belgique/detail\\_l-open-vld-veut-tailler-dans-les-pensions-des-chomeurs-de-longue-duree?id=9722296](https://www.rtbf.be/info/belgique/detail_l-open-vld-veut-tailler-dans-les-pensions-des-chomeurs-de-longue-duree?id=9722296)

RTBF (2017, 3 October), *Le lien entre le travail effectif et le montant de la pension discuté à la Chambre*, news in : [https://www.rtbf.be/info/belgique/detail\\_le-lien-entre-le-travail-effectif-et-le-montant-de-la-pension-discute-a-la-chambre?id=9725767](https://www.rtbf.be/info/belgique/detail_le-lien-entre-le-travail-effectif-et-le-montant-de-la-pension-discute-a-la-chambre?id=9725767)

RTBF (2017, 24 October), *La Chambre entame l'examen du projet sur les pensions des pouvoirs locaux*, news in : [https://www.rtbf.be/info/belgique/detail\\_la-chambre-entame-l-examen-du-projet-sur-les-pensions-des-pouvoirs-locaux?id=9745339](https://www.rtbf.be/info/belgique/detail_la-chambre-entame-l-examen-du-projet-sur-les-pensions-des-pouvoirs-locaux?id=9745339)

RTBF (2017, 27 October), *La « charge émotionnelle », critère de pénibilité pris en compte pour la pension des fonctionnaires*, news in : [https://www.rtbf.be/info/economie/detail\\_la-charge-emotionnelle-critere-de-penibilite-pris-en-compte-pour-la-pension-des-fonctionnaires?id=9748124](https://www.rtbf.be/info/economie/detail_la-charge-emotionnelle-critere-de-penibilite-pris-en-compte-pour-la-pension-des-fonctionnaires?id=9748124)

RTBF (2017, 9 November), *L'âge de la retraite reste à 55 ans et 56 ans pour les militaires et le personnel roulant de la SNCB*, news in : [https://www.rtbf.be/info/belgique/detail\\_l-age-de-la-retraite-reste-a-55-et-56-ans-pour-les-militaires-et-le-personnel-roulant-de-la-sncb?id=9758143](https://www.rtbf.be/info/belgique/detail_l-age-de-la-retraite-reste-a-55-et-56-ans-pour-les-militaires-et-le-personnel-roulant-de-la-sncb?id=9758143)

RTBF (2017, 20 November), *La réforme des pensions du personnel communal approuvée en commission à la Chambre*, news in : [https://www.rtbf.be/info/belgique/detail\\_la-reforme-des-pensions-du-personnel-communal-approuvee-en-commission-a-la-chambre?id=9769963](https://www.rtbf.be/info/belgique/detail_la-reforme-des-pensions-du-personnel-communal-approuvee-en-commission-a-la-chambre?id=9769963)

RTBF (2017, 21 November), *Nouvelle motion en conflit d'intérêt en vue au parlement francophone bruxellois sur la réforme fédérale des pensions*, news in : [https://www.rtbf.be/info/belgique/detail\\_nouvelle-motion-en-conflit-d-interet-en-vue-au-parlement-francophone-bruxellois-sur-la-reforme-federale-des-pensions?id=9769374](https://www.rtbf.be/info/belgique/detail_nouvelle-motion-en-conflit-d-interet-en-vue-au-parlement-francophone-bruxellois-sur-la-reforme-federale-des-pensions?id=9769374)

RTBF (2017, 21 November), *Selon les syndicats, avec le système à points l'estimation de la pension sera impossible*, news in : [https://www.rtbf.be/info/economie/detail\\_selon-les-syndicats-avec-le-systeme-a-points-l-estimation-de-la-pension-sera-impossible?id=9768911](https://www.rtbf.be/info/economie/detail_selon-les-syndicats-avec-le-systeme-a-points-l-estimation-de-la-pension-sera-impossible?id=9768911)

RTBF (2017, 21 November), *Quel montant allez-vous recevoir quand vous serez à la pension ? Le site « My Pension » vous dit tout*, news in : [https://www.rtbf.be/info/belgique/detail\\_quel-montant-allez-vous-recevoir-quand-vous-serez-a-la-pension-le-site-my-pension-vous-dit-tout?id=9768634](https://www.rtbf.be/info/belgique/detail_quel-montant-allez-vous-recevoir-quand-vous-serez-a-la-pension-le-site-my-pension-vous-dit-tout?id=9768634)

RTBF (2017, 23 November), *Réforme des pensions. La Chambre approuve le projet de loi sur l'unité de carrière*, news in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-la-chambre-approuve-le-projet-de-loi-sur-l-unite-de-carriere?id=9771406](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-la-chambre-approuve-le-projet-de-loi-sur-l-unite-de-carriere?id=9771406)

RTBF (2017, 27 November), *Réforme des pensions. Dès le 1<sup>er</sup> décembre, chaque travailleur pourra racheter ses années d'études*, news in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-des-le-1er-decembre-chaque-travailleur-pourra-racheter-ses-annees-d-etudes?id=9773710](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-des-le-1er-decembre-chaque-travailleur-pourra-racheter-ses-annees-d-etudes?id=9773710)

RTBF (2017, 17 December), *L'UCM soutient la réforme des pensions du gouvernement, et dénonce « la manifestation des conservateurs »*, news in : [https://www.rtbf.be/info/economie/detail\\_l-ucm-soutient-la-reforme-des-pensions-du-gouvernement-et-denonce-la-manifestation-des-conservateurs?id=9791836](https://www.rtbf.be/info/economie/detail_l-ucm-soutient-la-reforme-des-pensions-du-gouvernement-et-denonce-la-manifestation-des-conservateurs?id=9791836)

RTBF (2017, 18 December), *Réforme des pensions : pourquoi les syndicats manifestent-ils ce mardi ?*, news in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-pourquoi-les-syndicats-manifestent-ils-ce-mardi?id=9792633](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-pourquoi-les-syndicats-manifestent-ils-ce-mardi?id=9792633)

RTBF (2017, 18 December), *Pour Raoul Hedebouw (PTB), « la pension à points », c'est une tombola*, news in : [https://www.rtbf.be/info/belgique/detail\\_pour-raoul-hedebouw-ptb-la-pension-a-points-c-est-une-tombola?id=9792273](https://www.rtbf.be/info/belgique/detail_pour-raoul-hedebouw-ptb-la-pension-a-points-c-est-une-tombola?id=9792273)

RTBF (2018, 12 January), *« La pénibilité du métier d'enseignement est un fait », d'après Laurent Henquet (MR)*, news in : [https://www.rtbf.be/info/belgique/detail\\_la-penibilite-du-metier-d-enseignant-est-un-fait-d-apres-laurent-henquet-mr?id=9809261](https://www.rtbf.be/info/belgique/detail_la-penibilite-du-metier-d-enseignant-est-un-fait-d-apres-laurent-henquet-mr?id=9809261)

RTBF (2018, 12 January), *Un pas vers la reconnaissance de la pénibilité du métier d'enseignant ?*, news in : [https://www.rtbf.be/info/belgique/detail\\_un-pas-vers-la-reconnaissance-de-la-penibilite-du-metier-d-enseignant?id=9809323](https://www.rtbf.be/info/belgique/detail_un-pas-vers-la-reconnaissance-de-la-penibilite-du-metier-d-enseignant?id=9809323)

RTBF (2018, 14 January), *Le syndicat chrétien chahute les vœux du MR et interpelle Willy Borsus sur les pensions*, news in : [https://www.rtbf.be/info/belgique/detail\\_action-du-syndicat-chretien-lors-des-v-ux-du-mr?id=9810814](https://www.rtbf.be/info/belgique/detail_action-du-syndicat-chretien-lors-des-v-ux-du-mr?id=9810814)

RTBF (2018, 15 January), *Pension à points : le gouvernement reprend la main*, news in : [https://www.rtbf.be/info/economie/detail\\_pension-a-points-le-gouvernement-reprend-la-main?id=9811990](https://www.rtbf.be/info/economie/detail_pension-a-points-le-gouvernement-reprend-la-main?id=9811990)

RTBF (2018, 30 January), *La FGTB veut une pension minimum à 1500 euros bruts*, news in : [https://www.rtbf.be/info/belgique/detail\\_la-fgtb-veut-une-pension-minimum-a-1500-euros-bruts?id=9824970](https://www.rtbf.be/info/belgique/detail_la-fgtb-veut-une-pension-minimum-a-1500-euros-bruts?id=9824970)

RTBF (2018, 1 February), *Réforme des pensions : qu'en est-il de la notion de pénibilité dans la fonction publique ?*, news in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-qu-en-est-il-de-la-notion-de-penibilite-dans-la-fonction-publique?id=9827859](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-qu-en-est-il-de-la-notion-de-penibilite-dans-la-fonction-publique?id=9827859)

RTBF (2018, 21 February), *Métiers pénibles : la N-VA juge le projet trop laxiste*, news in : [https://www.rtbf.be/info/belgique/detail\\_metiers-penibles-la-n-va-juge-le-projet-trop-laxiste?id=9846374](https://www.rtbf.be/info/belgique/detail_metiers-penibles-la-n-va-juge-le-projet-trop-laxiste?id=9846374)

RTBF (2018, 26 February), *Pension et pénibilité des métiers : pourquoi la CGSP fait grève ce mardi*, news in : [https://www.rtbf.be/info/belgique/detail\\_pension-et-penibilite-des-metiers-pourquoi-la-cgsp-fait-greve-ce-mardi?id=9851246](https://www.rtbf.be/info/belgique/detail_pension-et-penibilite-des-metiers-pourquoi-la-cgsp-fait-greve-ce-mardi?id=9851246)

RTBF (2018, 27 February), *Daniel Bacquelaine : « La FGTB est dans une action commune avec le PTB et le PS »*, news in : [https://www.rtbf.be/info/belgique/detail\\_daniel-bacquelaine-la-fgtb-est-dans-une-action-commune-avec-le-ptb-et-le-ps?id=9852283](https://www.rtbf.be/info/belgique/detail_daniel-bacquelaine-la-fgtb-est-dans-une-action-commune-avec-le-ptb-et-le-ps?id=9852283)

RTBF (2018, 27 February), *La « charge émotionnelle », critère de pénibilité pris en compte pour la pension des fonctionnaires*, news in : [https://www.rtbf.be/info/economie/detail\\_la-charge-emotionnelle-critere-de-penibilite-pris-en-compte-pour-la-pension-des-fonctionnaires?id=9748124](https://www.rtbf.be/info/economie/detail_la-charge-emotionnelle-critere-de-penibilite-pris-en-compte-pour-la-pension-des-fonctionnaires?id=9748124)

RTBF (2018, 1 March), *Le PTB au Conseil d'Etat contre un élément de la réforme des pensions*, news in : [https://www.rtbf.be/info/belgique/detail\\_le-ptb-au-conseil-d-etat-contre-un-element-de-la-reforme-des-pensions?id=9854503](https://www.rtbf.be/info/belgique/detail_le-ptb-au-conseil-d-etat-contre-un-element-de-la-reforme-des-pensions?id=9854503)

RTBF (2018, 14 March), *Les enseignants du nord et du sud se rassemblent pour défendre la pénibilité de leur métier*, news in : [https://www.rtbf.be/info/belgique/detail\\_les-enseignants-du-nord-et-du-sud-se-rassemblent-pour-defendre-la-penibilite-de-leur-metier?id=9864408](https://www.rtbf.be/info/belgique/detail_les-enseignants-du-nord-et-du-sud-se-rassemblent-pour-defendre-la-penibilite-de-leur-metier?id=9864408)

RTBF (2018, 14 March), *Le ministre Bacquelaire n'exclut pas la reconnaissance de la pénibilité du métier d'enseignant*, news in : [https://www.rtbf.be/info/belgique/detail\\_le-ministre-bacquelaire-n-exclut-pas-la-reconnaissance-de-la-penibilite-du-metier-d-enseignant?id=9866258](https://www.rtbf.be/info/belgique/detail_le-ministre-bacquelaire-n-exclut-pas-la-reconnaissance-de-la-penibilite-du-metier-d-enseignant?id=9866258)

RTBF (2018, 15 March), *Militaires et cheminots pourraient maintenir une pension précoce jusqu'à 2039*, news in : [https://www.rtbf.be/info/belgique/detail\\_militaires-et-cheminots-pourraient-maintenir-une-pension-precoce-jusqu-a-2039?id=9867137](https://www.rtbf.be/info/belgique/detail_militaires-et-cheminots-pourraient-maintenir-une-pension-precoce-jusqu-a-2039?id=9867137)

RTBF (2018, 16 March), *Pour François Bellot, les cheminots doivent être inclus dans les métiers pénibles*, news in : [https://www.rtbf.be/info/belgique/detail\\_pour-francois-bellot-les-cheminots-doivent-etre-inclus-dans-les-metiers-penibles?id=9868375](https://www.rtbf.be/info/belgique/detail_pour-francois-bellot-les-cheminots-doivent-etre-inclus-dans-les-metiers-penibles?id=9868375)

RTBF (2018, 20 March), *"Les pensions en question" : une méga opération "d'information" des syndicats*, news in : [https://www.rtbf.be/info/belgique/detail\\_les-pensions-en-question-une-mega-operation-d-information-des-syndicats?id=9872216](https://www.rtbf.be/info/belgique/detail_les-pensions-en-question-une-mega-operation-d-information-des-syndicats?id=9872216)

RTBF (2018, 27 March), *Tournai : un millier de manifestants de la CGSP défilent contre la réforme des pensions*, news in : [https://www.rtbf.be/info/regions/detail\\_tournai-un-millier-de-manifestants-de-la-cgsp-defilent-contre-la-reforme-des-pensions?id=9852290](https://www.rtbf.be/info/regions/detail_tournai-un-millier-de-manifestants-de-la-cgsp-defilent-contre-la-reforme-des-pensions?id=9852290)

RTBF (2018, 27 March), *Les syndicats annoncent une action autour des pensions le 16 mai*, news in : [https://www.rtbf.be/info/belgique/detail\\_les-syndicats-annoncent-une-action-autour-des-pensions-le-16-mai?id=9878075](https://www.rtbf.be/info/belgique/detail_les-syndicats-annoncent-une-action-autour-des-pensions-le-16-mai?id=9878075)

RTBF (2018, 16 April), *Le « gang des vieux en colère » part en campagne contre le système de pensions*, news in : [https://www.rtbf.be/info/belgique/detail\\_le-gang-des-vieux-en-colere-part-en-campagne-contre-le-systeme-des-pensions?id=9893711](https://www.rtbf.be/info/belgique/detail_le-gang-des-vieux-en-colere-part-en-campagne-contre-le-systeme-des-pensions?id=9893711)

RTBF (2018, 16 April), *Le « gang des vieux en colère » manifeste ce lundi : « Messieurs du gouvernement, tremblez ! »*, news in : [https://www.rtbf.be/info/societe/detail\\_le-gang-des-vieux-en-colere-manifeste-ce-lundi-messieurs-du-gouvernement-tremblez?id=9893705](https://www.rtbf.be/info/societe/detail_le-gang-des-vieux-en-colere-manifeste-ce-lundi-messieurs-du-gouvernement-tremblez?id=9893705)

RTBF (2018, 17 April), *Manifestation syndicale le 16 mai à Bruxelles contre le plan pensions du gouvernement*, news in : [https://www.rtbf.be/info/belgique/detail\\_manifestation-syndicale-le-16-mai-a-bruxelles-contre-le-plan-pensions-du-gouvernement?id=9894519](https://www.rtbf.be/info/belgique/detail_manifestation-syndicale-le-16-mai-a-bruxelles-contre-le-plan-pensions-du-gouvernement?id=9894519)

RTBF (2018, 23 April), *Bruxelles : des chiens et des aînés attachés aux arbres pour dénoncer le plan des pensions*, news in : [https://www.rtbf.be/info/belgique/detail\\_bruxelles-des-chiens-et-des-aines-attaches-aux-arbres-pour-denoncer-le-plan-pensions?id=9899689](https://www.rtbf.be/info/belgique/detail_bruxelles-des-chiens-et-des-aines-attaches-aux-arbres-pour-denoncer-le-plan-pensions?id=9899689)

RTBF (2018, 1 May), *1<sup>er</sup> mai à Liège : le député PTB Raoul Hedebouw centre son discours sur Lidl et la pensions à points*, news in : [https://www.rtbf.be/info/regions/liege/detail\\_1er-mai-a-liege-le-depute-ptb-raoul-hedebouw-centre-son-discours-sur-lidl-et-la-pension-a-points?id=9906873](https://www.rtbf.be/info/regions/liege/detail_1er-mai-a-liege-le-depute-ptb-raoul-hedebouw-centre-son-discours-sur-lidl-et-la-pension-a-points?id=9906873)

RTBF (2018, 4 May), *Toutes les pensions seront payées le même jour, peu importe le régime*, news in : [https://www.rtbf.be/info/belgique/detail\\_toutes-les-pensions-seront-payees-le-meme-jour-peu-importe-le-regime?id=9909417](https://www.rtbf.be/info/belgique/detail_toutes-les-pensions-seront-payees-le-meme-jour-peu-importe-le-regime?id=9909417)

RTBF (2018, 14 May), *Manifestation du 16 mai : les perturbations à prévoir dans les transports en commun*, news in : [https://www.rtbf.be/info/societe/detail\\_manifestation-du-16-mai-les-perturbations-a-prevoir-dans-les-transports-en-commun?id=9917563](https://www.rtbf.be/info/societe/detail_manifestation-du-16-mai-les-perturbations-a-prevoir-dans-les-transports-en-commun?id=9917563)

RTBF (2018, 16 May), *Manifestation à Bruxelles contre la réforme des pensions : entre 55.000 et 70.000 participants (photos et vidéos)*, news in : [https://www.rtbf.be/info/belgique/detail\\_bruxelles-des-dizaines-de-milliers-de-manifestants-defilent-contre-le-plan-pension?id=9919280](https://www.rtbf.be/info/belgique/detail_bruxelles-des-dizaines-de-milliers-de-manifestants-defilent-contre-le-plan-pension?id=9919280)

RTBF (2018, 16 May), *Réforme des pensions : les raisons de la manifestation de ce mercredi*, news in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-les-raisons-de-la-manifestation-de-ce-mercredi?id=9919220](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-les-raisons-de-la-manifestation-de-ce-mercredi?id=9919220)

RTBF (2018, 16 May), *« Les indépendants espèrent la réforme des pensions », rappelle l'UCM*, news in : [https://www.rtbf.be/info/belgique/detail\\_les-independants-esperent-la-reforme-des-pensions-rappelle-l-ucm?id=9919504](https://www.rtbf.be/info/belgique/detail_les-independants-esperent-la-reforme-des-pensions-rappelle-l-ucm?id=9919504)

RTBF (2018, 16 May), *Daniel Bacquelaine : « Je ne fais pas marche-arrière sur le système de pension à points »*, news in : [https://www.rtbf.be/info/belgique/detail\\_daniel-bacquelaine-je-ne-fais-pas-marche-arriere-sur-le-systeme-de-pension-a-points?id=9919089](https://www.rtbf.be/info/belgique/detail_daniel-bacquelaine-je-ne-fais-pas-marche-arriere-sur-le-systeme-de-pension-a-points?id=9919089)

RTBF (2018, 16 May), *Réforme des pensions : les enseignants aussi manifestent contre la pénibilité du métier*, news in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-les-enseignants-aussi-manifestent-contre-la-penibilite-du-metier?id=9919222](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-les-enseignants-aussi-manifestent-contre-la-penibilite-du-metier?id=9919222)

RTBF (2018, 17 May), *Le flou des pensions*, news in : [https://www.rtbf.be/info/article/detail\\_le-flou-des-pensions?id=9920331](https://www.rtbf.be/info/article/detail_le-flou-des-pensions?id=9920331)

RTBF (2018, 22 May), *Pensions : les partenaires entament des discussions cruciales sur la pénibilité du travail*, news in : [https://www.rtbf.be/info/economie/detail\\_pensions-les-partenaires-entament-des-discussions-cruciales-sur-la-penibilite-du-travail?id=9924487](https://www.rtbf.be/info/economie/detail_pensions-les-partenaires-entament-des-discussions-cruciales-sur-la-penibilite-du-travail?id=9924487)

RTBF (2018, 22 May), *Frédéric Daerden : « Le système actuel des pensions est viable »*, news in : [https://www.rtbf.be/info/belgique/detail\\_frederic-daerden-le-systeme-actuel-des-pensions-est-viable?id=9924166](https://www.rtbf.be/info/belgique/detail_frederic-daerden-le-systeme-actuel-des-pensions-est-viable?id=9924166)

RTBF (2018, 24 May), *Réforme des pensions: voici la liste des métiers pénibles dans la fonction publique qui pourrait être adoptée*, news in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-voici-la-liste-des-metiers-penibles-dans-la-fonction-publique-qui-pourrait-etre-adoptee?id=9926448](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-voici-la-liste-des-metiers-penibles-dans-la-fonction-publique-qui-pourrait-etre-adoptee?id=9926448)

RTBF (2018, 24 May), *Liste des métiers pénibles : ma prudence reste de mise avant le conseil des ministres vendredi*, news in : [https://www.rtbf.be/info/belgique/detail\\_liste-des-metiers-penibles-la-prudence-reste-de-mise-avant-le-conseil-des-ministres-vendredi?id=9926191](https://www.rtbf.be/info/belgique/detail_liste-des-metiers-penibles-la-prudence-reste-de-mise-avant-le-conseil-des-ministres-vendredi?id=9926191)

RTBF (2018, 24 May), *Métiers pénibles : ni la N-VA ni l'Open VLD ne se sentent liés par l'accord*, news in : [https://www.rtbf.be/info/belgique/detail\\_metiers-penibles-ni-la-n-va-ni-l-open-vld-ne-se-sentent-lies-par-l-accord?id=9926692](https://www.rtbf.be/info/belgique/detail_metiers-penibles-ni-la-n-va-ni-l-open-vld-ne-se-sentent-lies-par-l-accord?id=9926692)

RTBF (2018, 25 May), *Alexander De Croo sur les métiers pénibles : « Le politique doit mener le débat, pas les syndicats »*, news in : [https://www.rtbf.be/info/belgique/detail\\_alexander-de-croo-sur-les-metiers-penibles-le-politique-doit-mener-le-debat-pas-les-syndicats?id=9927591](https://www.rtbf.be/info/belgique/detail_alexander-de-croo-sur-les-metiers-penibles-le-politique-doit-mener-le-debat-pas-les-syndicats?id=9927591)

RTBF (2018, 19 June), *Tous les travailleurs seront désormais éligibles à la pension complémentaire de leur entreprise*, news in : [https://www.rtbf.be/info/belgique/detail\\_tous-les-travailleurs-seront-desormais-eligibles-a-la-pension-complementaire-de-leur-entreprise?id=9949571](https://www.rtbf.be/info/belgique/detail_tous-les-travailleurs-seront-desormais-eligibles-a-la-pension-complementaire-de-leur-entreprise?id=9949571)

RTBF (2018, 27 June), *Chemin de fer : la CGSP-Cheminots en grève à partir de jeudi soir, premier test pour le service minimum*, news in : [https://www.rtbf.be/info/belgique/detail\\_chemin-de-fer-la-cgsp-cheminots-en-greve-a-partir-de-jeudi-soir-premier-test-pour-le-service-minimum?id=9957021](https://www.rtbf.be/info/belgique/detail_chemin-de-fer-la-cgsp-cheminots-en-greve-a-partir-de-jeudi-soir-premier-test-pour-le-service-minimum?id=9957021)

RTBF (2018, 27 June), *Permis de conduire, éthylotest, factures... tout ce qui change chez nous ce 1<sup>er</sup> juillet*, news in : [https://www.rtbf.be/info/societe/detail\\_tout-ce-qui-change-chez-nous-ce-1er-juillet?id=9957220](https://www.rtbf.be/info/societe/detail_tout-ce-qui-change-chez-nous-ce-1er-juillet?id=9957220)

RTBF (2018, 18 July), *Mais au fait, c'est quoi ce régime de chômage avec complément, qui remplace les prépensions*, news in : [https://www.rtbf.be/info/belgique/detail\\_mais-au-fait-c-est-quoi-ce-regime-de-chomage-avec-complement-qui-remplace-les-prepensions?id=9975850](https://www.rtbf.be/info/belgique/detail_mais-au-fait-c-est-quoi-ce-regime-de-chomage-avec-complement-qui-remplace-les-prepensions?id=9975850)

RTBF (2018, 9 September), *Daniel Bacquelaine : « La pension à mi-temps sera possible au plus tard en janvier 2020 »*, news in : [https://www.rtbf.be/info/societe/detail\\_bacquelaine-la-pension-a-mi-temps-sera-possible-au-plus-tard-en-janvier-2020?id=10013776](https://www.rtbf.be/info/societe/detail_bacquelaine-la-pension-a-mi-temps-sera-possible-au-plus-tard-en-janvier-2020?id=10013776)

RTBF (2018, 10 September), *La pension à mi-temps, une bonne idée ?*, news in : [https://www.rtbf.be/info/belgique/detail\\_la-pension-a-mi-temps-une-bonne-idee?id=10015426](https://www.rtbf.be/info/belgique/detail_la-pension-a-mi-temps-une-bonne-idee?id=10015426)

RTBF (2018, 1 October), *Réforme des pensions : pourquoi un nouveau mouvement social*, news in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-pourquoi-un-nouveau-mouvement-social?id=10034187](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-pourquoi-un-nouveau-mouvement-social?id=10034187)



RTBF (2018, 2 October), « *Réforme des pensions : les actions en cours dans tout le pays* », news in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-les-actions-en-cours-dans-tout-le-pays?id=10034174](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-les-actions-en-cours-dans-tout-le-pays?id=10034174)

RTBF (2018, 2 October), *Réforme des pensions : division contre division*, news in : [https://www.rtbf.be/info/dossier/chroniques/detail\\_reforme-des-pensions-division-contre-division?id=10034170](https://www.rtbf.be/info/dossier/chroniques/detail_reforme-des-pensions-division-contre-division?id=10034170)

RTBF (2018, 3 October), *Ce n'est pas vraiment ce que nous...Pensions*, news in : [https://www.rtbf.be/info/article/detail\\_ce-n-est-donc-pas-vraiment-ce-que-nous-pensions?id=10035367](https://www.rtbf.be/info/article/detail_ce-n-est-donc-pas-vraiment-ce-que-nous-pensions?id=10035367)

RTBF (2018, 5 October), *La pension à mi-temps devrait entrer en vigueur le 1<sup>er</sup> juillet 2019*, news in : [https://www.rtbf.be/info/belgique/detail\\_la-pension-a-mi-temps-devrait-entrer-en-vigueur-le-1er-juillet-2019?id=10037660](https://www.rtbf.be/info/belgique/detail_la-pension-a-mi-temps-devrait-entrer-en-vigueur-le-1er-juillet-2019?id=10037660)

RTBF (2018, 6 October), *Jean Hindriks sur les pensions : « Stop aux caculs d'épicier »*, news in : [https://www.rtbf.be/info/economie/detail\\_jean-hindriks-sur-les-pensions-stop-aux-caculs-d-epicier?id=10038242](https://www.rtbf.be/info/economie/detail_jean-hindriks-sur-les-pensions-stop-aux-caculs-d-epicier?id=10038242)

RTBF (2018, 31 October), *Avis acide du Conseil d'Etat sur le projet « Pénibilité-Pension »*, news in : [https://www.rtbf.be/info/belgique/detail\\_avis-acide-du-conseil-d-etat-sur-le-projet-penibilite-pension?id=10061314](https://www.rtbf.be/info/belgique/detail_avis-acide-du-conseil-d-etat-sur-le-projet-penibilite-pension?id=10061314)

RTBF (2018, 7 November), *Feu vert à la pension complémentaire libre des salariés en commission de la Chambre*, news in : [https://www.rtbf.be/info/belgique/detail\\_feu-vert-a-la-pension-complementaire-libre-des-salaries-en-commission-de-la-chambre?id=10066945](https://www.rtbf.be/info/belgique/detail_feu-vert-a-la-pension-complementaire-libre-des-salaries-en-commission-de-la-chambre?id=10066945)

RTBF (2018, 7 November), *Métiers pénible : échec de la concertation pour le secteur privé*, news in : [https://www.rtbf.be/info/belgique/detail\\_metiers-penibles-echec-de-la-concertation-sociale-pour-le-secteur-privé?id=10066507](https://www.rtbf.be/info/belgique/detail_metiers-penibles-echec-de-la-concertation-sociale-pour-le-secteur-privé?id=10066507)

RTBF (2018, 15 November), *Les militaires protestent à l'occasion de la Fête du Roi*, news in : [https://www.rtbf.be/info/belgique/detail\\_les-militaires-protestent-a-l-occasion-de-la-fete-du-roi?id=10073583](https://www.rtbf.be/info/belgique/detail_les-militaires-protestent-a-l-occasion-de-la-fete-du-roi?id=10073583)

RTBF (2018, 3 December), *Réforme des pensions : les conciliateurs chargés de consulter les partenaires sociaux après l'échec de la conciliation*, news in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-les-conciliateurs-charges-de-consulter-les-partenaires-sociaux-apres-l-echec-de-la-conciliation?id=10088258](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-les-conciliateurs-charges-de-consulter-les-partenaires-sociaux-apres-l-echec-de-la-conciliation?id=10088258)

RTBF (2018, 21 December), *La chute de la maison Michel*, news in : [https://www.rtbf.be/info/article/detail\\_la-chute-de-la-maison-michel-philippe-walkowiak?id=10104136](https://www.rtbf.be/info/article/detail_la-chute-de-la-maison-michel-philippe-walkowiak?id=10104136).

RTBF (2019, 28 February), *Chambre: la coalition gouvernementale se divise sur la question des prépensions*, news in : [https://www.rtbf.be/info/belgique/detail\\_chambre-la-coalition-gouvernementale-se-divise-sur-la-question-des-prepensions?id=10158295](https://www.rtbf.be/info/belgique/detail_chambre-la-coalition-gouvernementale-se-divise-sur-la-question-des-prepensions?id=10158295)

RTBF (2019, 28 February), *Gang des Vieux en colère : quand les aînés descendent dans les rues*, news in : [https://www.rtb.be/info/societe/detail\\_gang-des-vieux-en-colere-quand-les-aines-descendent-dans-les-rues?id=10150487](https://www.rtb.be/info/societe/detail_gang-des-vieux-en-colere-quand-les-aines-descendent-dans-les-rues?id=10150487)

RTBF (2019, 6 March), *Pensions des fonctionnaires : réforme remise au placard ?*, news in : [https://www.rtb.be/info/belgique/detail\\_pension-des-fonctionnaires-la-reforme-remisee-au-placard?id=10162870](https://www.rtb.be/info/belgique/detail_pension-des-fonctionnaires-la-reforme-remisee-au-placard?id=10162870)

RTBF (2019, 27 March), *La PLCS, un nouveau système de pension pour les salariés*, news in : [https://www.rtb.be/info/societe/onpdp/detail\\_la-plcs-un-nouveau-systeme-de-pension-pour-les-salaries?id=10181834](https://www.rtb.be/info/societe/onpdp/detail_la-plcs-un-nouveau-systeme-de-pension-pour-les-salaries?id=10181834)

RTBF (2019, 24 September), *Pierre Devolder, Professeur à l'UCL : « Notre système de pension est très inégalitaire »*, news in : [https://www.rtb.be/info/societe/detail\\_pierre-devolder-professeur-a-l-ucl-notre-systeme-de-pension-est-tres-inegalitaire?id=10323249](https://www.rtb.be/info/societe/detail_pierre-devolder-professeur-a-l-ucl-notre-systeme-de-pension-est-tres-inegalitaire?id=10323249)

RTBF (2019, 26 October), *La pension minimum à 1500 euros (brut), c'est faisable*, news in : [https://www.rtb.be/info/belgique/detail\\_la-pension-minimum-a-1500-euros-brut-c-est-faisable?id=10351371](https://www.rtb.be/info/belgique/detail_la-pension-minimum-a-1500-euros-brut-c-est-faisable?id=10351371)

RTBF (2019, 15 May), *Pensions à 65 ans, 67 ans ou encore plus tard, que disent les partis sur l'âge de départ à la retraite ?*, news in : [https://www.rtb.be/info/belgique/detail\\_pensions-a-65-ans-67-ans-ou-encore-plus-tard-que-disent-les-partis-sur-l-age-de-depart-a-la-retraite?id=10221048](https://www.rtb.be/info/belgique/detail_pensions-a-65-ans-67-ans-ou-encore-plus-tard-que-disent-les-partis-sur-l-age-de-depart-a-la-retraite?id=10221048)

RTBF (2019, 17 May), *Ce que la Suédoise a changé pour moi : la réforme des pensions*, news in : [https://www.rtb.be/info/article/detail\\_ce-que-la-suedoise-a-change-pour-moi-la-reforme-des-pensions?id=10223077](https://www.rtb.be/info/article/detail_ce-que-la-suedoise-a-change-pour-moi-la-reforme-des-pensions?id=10223077)

RTBF (2019, 11 September), *Le PTB veut passer par la Chambre pour obtenir la pension minimum à 1500 euros*, news in : [https://www.rtb.be/info/belgique/detail\\_le-ptb-veut-passer-par-la-chambre-pour-obtenir-la-pension-minimum-a-1500?id=10312439](https://www.rtb.be/info/belgique/detail_le-ptb-veut-passer-par-la-chambre-pour-obtenir-la-pension-minimum-a-1500?id=10312439)

RTBF (2019, 29 November), *Bientôt une pension complémentaire pour les fonctionnaires fédéraux contractuels*, news in : [https://www.rtb.be/info/belgique/detail\\_bientot-une-pension-complementaire-pour-les-fonctionnaires-federaux-contractuels?id=10376401](https://www.rtb.be/info/belgique/detail_bientot-une-pension-complementaire-pour-les-fonctionnaires-federaux-contractuels?id=10376401)

RTBF (2019, 18 December), *A votre avis. Pension minimum : assez ou méprisable ?*, TV debate in : [https://www.rtb.be/auvio/detail\\_a-votre-avis?id=2579231](https://www.rtb.be/auvio/detail_a-votre-avis?id=2579231)

RTBF (2020, 18 June), *Pensions : le ministre Bacquelaine entend la demande du personnel infirmier sur la pénibilité*, news in : [https://www.rtb.be/info/belgique/detail\\_pensions-le-ministre-bacquelaine-entend-la-demande-du-personnel-infirmier-sur-la-penibilite?id=10524547](https://www.rtb.be/info/belgique/detail_pensions-le-ministre-bacquelaine-entend-la-demande-du-personnel-infirmier-sur-la-penibilite?id=10524547)

RTBF (2020, 13 November), *Les pensions les plus basses devraient augmenter de 22,5% sur 4 ans, la « pension à points » abandonnée*, news in : [https://www.rtb.be/info/belgique/detail\\_les-pensions-les-plus-basses-devraient-augmenter-de-22-5-sur-4-ans?id=10631115](https://www.rtb.be/info/belgique/detail_les-pensions-les-plus-basses-devraient-augmenter-de-22-5-sur-4-ans?id=10631115)

**Trends Tendance, website : [www.trends.levif.be](http://www.trends.levif.be)**

Trends Tendance (2013), *Les dix travaux de Di Rupo : les pensions (7/10)*, news in : <https://trends.levif.be/economie/politique-economique/les-dix-travaux-de-di-rupo-les-pensions-7-10/article-normal-175973.html>.

**VRT, website : [www.vrt.be](http://www.vrt.be)**

VRT (2014, 16 June), *"Nieuwe meerderheid moet nu beslissingen nemen"*, news in: [https://www.vrt.be/vrtnws/nl/2014/06/16/\\_nieuwe\\_meerderheidmoetnubeslissingennemen-1-2000188/](https://www.vrt.be/vrtnws/nl/2014/06/16/_nieuwe_meerderheidmoetnubeslissingennemen-1-2000188/)

VRT (2017, 5 September), *Minder pensioen voor werklozen 50-plussers: chronologie van een 'niet-besliste' beslissing*, news in: <https://www.vrt.be/vrtnws/nl/2017/09/05/minder-pensioen-voor-werkloze-50-plussers---chronologie-van-een-/>

VRT (2017, 11 September), *Een minimum aan pensioenfattoen*, news in: <https://www.vrt.be/vrtnws/nl/2017/09/11/een-minimum-aan-pensioenfattoen/>

VRT (2017, 14 September), *Rutten : « Vooral klinkklare onzin dat men mensen heeft proberen bang te maken*, news in: <https://www.vrt.be/vrtnws/nl/2017/09/14/crombez--blij-dat-regering-inziet-dat-deze-pensioenmaatregel-sle/>

VRT (2017, 15 September), *Klaarheid in het pensioendossier: 4 vragen aan Marc Van de Looverbosch*, news in: <https://www.vrt.be/vrtnws/nl/2017/09/15/loover/>

VRT (2017, 15 september), *Experts fileren communicatie over pensioenen: "Terug te voeren tot misverstand bij één partijvoorzitter*, news in: <https://www.vrt.be/vrtnws/nl/2017/09/15/slangen-over-communicatie-regering---je-creert-toestand-waarbij/>

VRT (2017, 15 September), *ABVV : Pensioenbeleid op mensenmaat, niet om staatskas te spijzen*, news in: <https://www.vrt.be/vrtnws/nl/2017/09/15/pensioenbeleid-op-mensenmaat--niet-om-staatskas-te-spijzen/>

VRT (2017, 22 September), *Pensioenhervorming : « Technisch dossier vereist advise van experts »*, news in: <https://www.vrt.be/vrtnws/nl/2017/09/22/pensioenhervorming---technisch-dossier-vereist-advies-van-expert/>

VRT (2018, 16 May), *Frank Vandebroucke: "Pensioendebat is gemiste kans langs twee kanten"*, news in: <https://www.vrt.be/vrtnws/nl/2018/05/16/frank-vandebroucke---pensioendebat-is-gemiste-kans-langs-twee-k/>

VRT (2018, 24 May), *Bacquelaine : "Lijst met zware beroepen moet nog door de regering goedgekeurd worden"*, news in: <https://www.vrt.be/vrtnws/nl/2018/05/24/bacquelaine---lijst-zware-beroepen-moet-nog-door-de-regering-bes/>

VRT (2018, 24 May), *Brandweer, leerkracht, postbode, ... Over deze lijst met zware beroepen bij overheid gaat het*, news in: <https://www.vrt.be/vrtnws/nl/2018/05/24/wie-heeft-een-zwaar-beroep-bij-de-overheid-/>

VRT (2018, 25 May), *Michel wil resultaat gesprekken in privésector afwachten voor hij knopen doorhakt over zware beroepen*, news in: <https://www.vrt.be/vrtnws/nl/2018/05/25/de-croo-over-zware-beroepen---er-bestaat-geen-lijst--met-wat-nu/>

VRT (2019, 22 September), *PVDA-voorzitter Peter Mertens: “Al 45.000handtekeningen voor minimumpensioen van 1500 euro”*, news in: <https://www.vrt.be/vrtnws/nl/2019/09/22/pvda-haalde-al-ruim-40-000-handtekeningen-op-voor-eis-minimumpen/>

## TV INTERVIEWS, TV DEBATES, TV PROGRAMS, RADIO INTERVIEWS, RADIO DEBATES AND WEBINARS

Bacquelaine, D. (2014, 20 November), *Matin Première*, Radio interview in : [https://www.rtbf.be/info/belgique/detail\\_daniel-bacquelaine-les-profs-vont-travailler-entre-2-et-3-ans-de-plus?id=8413207](https://www.rtbf.be/info/belgique/detail_daniel-bacquelaine-les-profs-vont-travailler-entre-2-et-3-ans-de-plus?id=8413207)

Bacquelaine, D. (2015, 27 March), *Matin Première*, Radio interview in : [https://www.rtbf.be/info/belgique/detail\\_d-bacquelaine-mr-condamne-le-racisme-mais-n-accuse-pas-de-wever?id=8942096](https://www.rtbf.be/info/belgique/detail_d-bacquelaine-mr-condamne-le-racisme-mais-n-accuse-pas-de-wever?id=8942096)

Bacquelaine, D. (2017, 24 July), *Matin Première*, Radio interview in : [https://www.rtbf.be/info/belgique/detail\\_daniel-bacquelaine-a-l-avenir-chaque-euro-cotise-accordera-le-meme-droit-a-la-pension?id=9667092](https://www.rtbf.be/info/belgique/detail_daniel-bacquelaine-a-l-avenir-chaque-euro-cotise-accordera-le-meme-droit-a-la-pension?id=9667092)

Bacquelaine, D. (2017, 6 September), *Matin Première*, Radio interview in : [https://www.rtbf.be/info/belgique/dossier/gouvernement-michel/detail\\_reforme-des-pensions-une-volonte-de-remettre-les-chomeurs-au-travail?id=9701423](https://www.rtbf.be/info/belgique/dossier/gouvernement-michel/detail_reforme-des-pensions-une-volonte-de-remettre-les-chomeurs-au-travail?id=9701423)

Bacquelaine, D. (2018, 19 May), *Matin Première*, Radio interview in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-les-raisons-de-la-manifestation-de-ce-mercredi?id=9919220](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-les-raisons-de-la-manifestation-de-ce-mercredi?id=9919220)

Bacquelaine, D. (2018, 21 November), *La Première*, Radio interview in : [https://www.rtbf.be/info/belgique/detail\\_la-reformes-des-pensions-est-elle-au-point-mort-non-repond-le-ministre-bacquelaine-on-veut-arriver-a-un-accord?id=10078353](https://www.rtbf.be/info/belgique/detail_la-reformes-des-pensions-est-elle-au-point-mort-non-repond-le-ministre-bacquelaine-on-veut-arriver-a-un-accord?id=10078353)

Botenga, M. (2019, 18 December), *Journal de l'Humanité. Lutte contre la réforme des retraites : pourquoi les Belges ont gagné ?*, TV interview in : <https://www.youtube.com/watch?v=9nIgFPNj1SU>

Devos, C. (2017, 15 september), *Terzake*, TV interview in : <https://www.vrt.be/vrtnws/nl/2017/09/15/slangen-over-communicatie-regering---je-creert-toestand-waarbij/>

Di Rupo, E. (2016, 6 November), *A votre avis*, TV interview in : [https://www.rtbf.be/info/dossier/a-votre-avis/detail\\_elio-di-rupo-sur-les-pensions-il-faudrait-des-bonus-pour-ceux-qui-continuent-a-travailler?id=9448583](https://www.rtbf.be/info/dossier/a-votre-avis/detail_elio-di-rupo-sur-les-pensions-il-faudrait-des-bonus-pour-ceux-qui-continuent-a-travailler?id=9448583)

Fonck, C. (2018, 19 May), *Le grand oral*, Radio interview in : [https://www.rtbf.be/info/belgique/detail\\_catherine-fonck-cdh-la-vraie-question-ce-n-est-pas-l-age-auquel-on-prend-sa-pension-mais-la-duree-de-carriere?id=9922082](https://www.rtbf.be/info/belgique/detail_catherine-fonck-cdh-la-vraie-question-ce-n-est-pas-l-age-auquel-on-prend-sa-pension-mais-la-duree-de-carriere?id=9922082)

Hedebouw, R. (2017, 21 December), *Matin Première*, Radio Interview in : [https://www.rtbf.be/info/belgique/detail\\_raoul-hedebouw-le-gouvernement-veut-instaurer-une-pension-tombola?id=9795192](https://www.rtbf.be/info/belgique/detail_raoul-hedebouw-le-gouvernement-veut-instaurer-une-pension-tombola?id=9795192)

Itinera (2014, 28 April), *Verzekeringsdebat: Betaalbaarheid pensioenen*, TV debate in : [https://www.youtube.com/watch?v=nlAwCyndxZs&feature=emb\\_title](https://www.youtube.com/watch?v=nlAwCyndxZs&feature=emb_title)

Itinera (2021, 19 February), *Jean Hindriks : La nécessaire réforme des pensions*, webinar in : <https://www.youtube.com/watch?v=z0uEWOG8mZk>

LN24 (2020, 5 October), *Que dit l'accord Vivaldi ? L'indispensable réflexion sur les pensions*, TV debate in : <https://www.ln24.be/2020-10-05/pensions-laccord-de-gouvernement-est-un-catalogue-de-bonnes-intentions>.

Maingain, O. (2018, 24 May), *La Première*, Radio interview in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-le-gouvernement-a-travaille-a-l-envers-selon-olivier-maingain?id=9926058](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-le-gouvernement-a-travaille-a-l-envers-selon-olivier-maingain?id=9926058)

Meyer, M. (2018, 27 February), *Matin Première*, Radio interview in : [https://www.rtbf.be/info/belgique/detail\\_michel-meyer-cgsp-d-accord-pour-le-changement-mais-sur-une-base-objective-et-scientifique?id=9852044](https://www.rtbf.be/info/belgique/detail_michel-meyer-cgsp-d-accord-pour-le-changement-mais-sur-une-base-objective-et-scientifique?id=9852044)

RTBF (2013, 26 May), *Mise au point. Entre présidents, un an avant*, TV debate in : [https://www.rtbf.be/info/belgique/detail\\_fiscalite-dette-et-pensions-s-invitent-dans-les-debats-de-mise-au-point?id=8003395](https://www.rtbf.be/info/belgique/detail_fiscalite-dette-et-pensions-s-invitent-dans-les-debats-de-mise-au-point?id=8003395)

RTBF (2014, 5 October), *Mise au point*, TV debate in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-le-systeme-des-points-sera-t-il-plus-lisible?id=8370867](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-le-systeme-des-points-sera-t-il-plus-lisible?id=8370867)

RTBF (2014, 12 October), *Mise au Point*, TV debate in : [https://www.rtbf.be/info/belgique/detail\\_le-mr-seul-contre-tous-les-autres-sur-le-plateau-de-mise-au-point?id=8376331](https://www.rtbf.be/info/belgique/detail_le-mr-seul-contre-tous-les-autres-sur-le-plateau-de-mise-au-point?id=8376331)

RTBF (2015, 3 May), *Mise au point. Pension à 67 ans : Comment aménager les fins de carrières ?*, TV debate in : [https://www.rtbf.be/auvio/detail\\_mise-au-point-pension-a-67-ans-comment-amenager-les-fins-de-carrieres?id=2012848](https://www.rtbf.be/auvio/detail_mise-au-point-pension-a-67-ans-comment-amenager-les-fins-de-carrieres?id=2012848)

RTBF (2016, 26 June), *Le face à face des décodeurs*, TV debate in : [https://www.rtbf.be/info/dossier/les-decodeurs/detail\\_daniel-bacquelaine-probablement-10-des-gens-au-travail-jusqu-a-67-ans?id=9337419](https://www.rtbf.be/info/dossier/les-decodeurs/detail_daniel-bacquelaine-probablement-10-des-gens-au-travail-jusqu-a-67-ans?id=9337419)

RTBF (2016, 16 October), *A votre avis*, TV program in : [https://www.rtbf.be/info/belgique/dossier/gouvernement-michel/detail\\_discours-de-politique-generale-nos-reformes-portent-leurs-premiers-fruits-nous-poursuivons-sur-cette-lancee-michel?id=9431488](https://www.rtbf.be/info/belgique/dossier/gouvernement-michel/detail_discours-de-politique-generale-nos-reformes-portent-leurs-premiers-fruits-nous-poursuivons-sur-cette-lancee-michel?id=9431488)

RTBF (2017, 3 July), *Soir Première*, Radio debate in : [https://www.rtbf.be/info/belgique/detail\\_reforme-des-pensions-le-systeme-a-points-tue-t-il-le-principe-de-solidarite?id=9650612](https://www.rtbf.be/info/belgique/detail_reforme-des-pensions-le-systeme-a-points-tue-t-il-le-principe-de-solidarite?id=9650612)

RTBF (2017, 18 December), *Débats Première*, Radio debate in : <https://www.youtube.com/watch?v=xmB-M40VuSs>

RTBF (2018, 28 February), *A votre avis*, TV debate in : [https://www.rtbf.be/info/belgique/detail\\_la-reforme-des-pensions-et-la-penibilite-du-travail-au-coeur-d-a-votre-avis?id=9853494](https://www.rtbf.be/info/belgique/detail_la-reforme-des-pensions-et-la-penibilite-du-travail-au-coeur-d-a-votre-avis?id=9853494)

RTBF (2018, 3 October), *A votre avis*, TV debate in : [https://www.rtbf.be/info/belgique/detail\\_pour-la-feb-il-faut-osser-parler-des-baremes-lies-a-l-age?id=10035713](https://www.rtbf.be/info/belgique/detail_pour-la-feb-il-faut-osser-parler-des-baremes-lies-a-l-age?id=10035713)

RTBF (2019, 18 December), *A votre avis. Pension minimum : assez ou méprisable ?*, TV debate in : [https://www.rtbf.be/auvio/detail\\_a-votre-avis?id=2579231](https://www.rtbf.be/auvio/detail_a-votre-avis?id=2579231)

RTBF (2020, 24 September), *CQFD*, TV debate in : [https://www.rtbf.be/info/societe/detail\\_pension-minimale-a-1500-la-mesure-n-a-de-sens-que-si-on-parle-de-net?id=10592172](https://www.rtbf.be/info/societe/detail_pension-minimale-a-1500-la-mesure-n-a-de-sens-que-si-on-parle-de-net?id=10592172)

RTBF (2020, 30 September), *CQFD*, Radio debate in : [https://www.rtbf.be/info/belgique/detail\\_accord-vivaldi-on-retrouve-un-certain-sens-de-l-etat-social?id=10596768](https://www.rtbf.be/info/belgique/detail_accord-vivaldi-on-retrouve-un-certain-sens-de-l-etat-social?id=10596768)

RTBF (2020, 1 October), *A votre avis*, TV debate in : [https://www.rtbf.be/info/belgique/detail\\_gouvernement-vivaldi-la-pension-minimale-s-elevera-bien-a-1580-brut-en-2024?id=10597486](https://www.rtbf.be/info/belgique/detail_gouvernement-vivaldi-la-pension-minimale-s-elevera-bien-a-1580-brut-en-2024?id=10597486)

RTL (2019, 24 May), *Débat des grands présidents : les partis donnent leurs positions sur les pensions*, TV debate in : <https://www.rtl.be/info/video/708941.aspx>

RTL (2020, 4 October), *La pension à 1500 euros, nette ou brute ?*, TV debate in : <https://www.rtl.be/info/video/759970.aspx>

Ska, M.H. (2017, 22 November), *Matin Première*, Radio interview in : [https://www.rtbf.be/info/belgique/detail\\_le-systeme-de-pension-a-points-ne-garantit-pas-de-connaître-le-montant-de-sa-pension?id=9769627](https://www.rtbf.be/info/belgique/detail_le-systeme-de-pension-a-points-ne-garantit-pas-de-connaître-le-montant-de-sa-pension?id=9769627)

Ska, M.H. (2018, 2 October), *La Première*, Radio interview in : [https://www.rtbf.be/info/belgique/detail\\_10-ans-dans-la-meme-fonction-avec-le-meme-employeur-pour-faire-reconnaitre-une-penibilite-c-est-inacceptable?id=10034206](https://www.rtbf.be/info/belgique/detail_10-ans-dans-la-meme-fonction-avec-le-meme-employeur-pour-faire-reconnaitre-une-penibilite-c-est-inacceptable?id=10034206)

Tamellini, J.F. (2017, 25 July), *Matin Première*, Radio interview in : [https://www.rtbf.be/info/belgique/detail\\_jean-francois-tamellini-fgtb-le-mr-est-le-cheval-de-troie-de-la-n-va-pour-detruire-l-etat-belgique?id=9667935](https://www.rtbf.be/info/belgique/detail_jean-francois-tamellini-fgtb-le-mr-est-le-cheval-de-troie-de-la-n-va-pour-detruire-l-etat-belgique?id=9667935)

Vandenbroucke, F. (2015, 27 April), *Pensions, la balle est du côté des partenaires sociaux*, TV interview in : [https://www.rtbf.be/info/belgique/detail\\_pension-il-faut-pouvoir-choisir-l-age-du-depart-a-la-retraite?id=8966604](https://www.rtbf.be/info/belgique/detail_pension-il-faut-pouvoir-choisir-l-age-du-depart-a-la-retraite?id=8966604)

Vandenbroucke, F. (2015, 9 May), *La Première : le grand oral*, Radio interview in : [https://www.rtbf.be/info/belgique/detail\\_frank-vandenbroucke-j-invite-tout-le-monde-a-relire-notre-rapport?id=8976532](https://www.rtbf.be/info/belgique/detail_frank-vandenbroucke-j-invite-tout-le-monde-a-relire-notre-rapport?id=8976532)

Vandenbroucke, F. (2017, 21 November), *Soir Première*, Radio interview in : [https://www.rtbf.be/info/belgique/detail\\_frank-vandenbroecke-la-reforme-des-pensions-n-est-pas-coherente?id=9769364](https://www.rtbf.be/info/belgique/detail_frank-vandenbroecke-la-reforme-des-pensions-n-est-pas-coherente?id=9769364)

Verteneuil, R. (2018, 30 January), *Matin Première*, Radio interview in : [https://www.rtb.be/info/belgique/detail\\_robert-verteneuil-fgtb-une-pension-a-1500-euros-c-est-un-choix-politique?id=9825484](https://www.rtb.be/info/belgique/detail_robert-verteneuil-fgtb-une-pension-a-1500-euros-c-est-un-choix-politique?id=9825484)

Verteneuil, R. (2019, 30 April), *La Première*, Radio interview in : [https://www.rtb.be/info/belgique/detail\\_robert-verteneuil-fgtb-le-ministre-bacquelaine-a-un-bulletin-qui-est-proche-de-zero?id=10208550](https://www.rtb.be/info/belgique/detail_robert-verteneuil-fgtb-le-ministre-bacquelaine-a-un-bulletin-qui-est-proche-de-zero?id=10208550)

VRT (2014, 12 October), *De zevende dag*, TV debate in : [https://www.vrt.be/vrtnws/nl/2014/10/12/\\_pensioenleeftijdparlementsledengelijktrekkenmetw-erknemers-1-2116698](https://www.vrt.be/vrtnws/nl/2014/10/12/_pensioenleeftijdparlementsledengelijktrekkenmetw-erknemers-1-2116698)

VRT (2017, 19 September), *Terzake*, TV debate in : <https://www.vrt.be/vrtnws/nl/2017/09/19/-verlaging-solidariteitsbijdrage-hoge-pensioenen-samen-zien-met/>

VRT (2018, 24 May), *Terzake*, TV debate in : <https://www.vrt.be/vrtnws/nl/2018/05/24/van-quickenborne---voorbarig-lossen-lijst-zware-beroeopen-geen-sl/>

VRT (2019, 14 May), *Terzake. KIES19: Bart De Wever en John Crombez in debat over begroting en pensioenleeftijd*, TV debate in : <https://www.youtube.com/watch?v=pznJySMa3gM>

VRT (2019, 20 May), *Terzake: Jan Spooren en Raoul Hedebouw in debat over pensioenen*, TV debate in : <https://www.youtube.com/watch?v=NaSkkjZcx7Y>

VRT (2019, 20 May), *Terzake. KIES19: Bruno Tobbacq en Alexander De Croo in debat over pensioenen*, TV debate in : [https://www.youtube.com/watch?v=fWB\\_8ul7pSs](https://www.youtube.com/watch?v=fWB_8ul7pSs)

VRT (2019, 23 May), *Terzake. KIES19: Conner Rousseau over pensioen na 42 jaar werken*, TV interview in : <https://www.youtube.com/watch?v=TAqtiANMSpI>

VRT (2019, 22 September), *PVDA-voorzitter Peter Mertens: "Al 45.000 handtekeningen voor minimumpensioen van 1500 euro"*, news in : <https://www.vrt.be/vrtnws/nl/2019/09/22/pvda-haalde-al-ruim-40-000-handtekeningen-op-voor-eis-minimumpen/>



## ANNEXES

**Table A.1. Position of the various Francophone parties on pension policies, 2014 federal electoral campaign.**

PTB/ PVDA <sup>49</sup>	Access conditions	<ul style="list-style-type: none"> <li>- Maintaining the pensionable age: 65.</li> <li>- Maintaining early retirement conditions: 60 years of age and 35 years of career.</li> <li>- Back to previous pre-pension conditions: 58 years of age and 35 years of career. with softer conditions for hard jobs.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Generalisation of the civil servants' pension formula to salaried workers' regime: 75% of the income of the latest ten years of the career.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Not mentioned, favouring first pillar.</li> </ul>
	Financing	<ul style="list-style-type: none"> <li>- Stable job creation.</li> <li>- Alternative financing: tax on capital, taxing wealth.</li> <li>- Fight against tax fraud.</li> <li>- Stop lowering employers' contributions.</li> </ul>
PS	Access conditions	<ul style="list-style-type: none"> <li>- Maintenance of pensionable age: 65.</li> <li>- Maintaining all existing assimilated periods in pension benefit calculation.</li> <li>- Better access conditions and pension benefits for hard jobs based on a list of arduous jobs established by the social partners in self-employed and salaried workers' regimes.</li> <li>- Improve transparency and efficiency of the system. Every year workers must know the pension to which they will be entitled at least according to the number of years already worked.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Improve minimum pension for a full career: 1300 EUR.</li> <li>- Improve Grapa: 1150 EUR.</li> <li>- Increasing the ceiling below which pensioners do not pay solidarity contributions.</li> <li>- Harmonising the possibility of taking years of study in the calculation of pension benefits in the scheme for employees and self-employed.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Priority to statutory pensions, all available resources to the first pillar, targeted especially for low and medium pensions.</li> </ul>
	Financing	<ul style="list-style-type: none"> <li>- Not by rising contributions or by decreasing benefits.</li> <li>- Employment creation.</li> <li>- Capital taxation.</li> <li>- Increasing effective retirement age by introducing tax credits for those who continue to work even though they meet the conditions for early pension entitlements.</li> </ul>
Ecolo	Access conditions	<ul style="list-style-type: none"> <li>- Maintaining pensionable age: 65.</li> <li>- Maintaining all existing assimilated periods in pension benefit calculation.</li> <li>- Focus on career length.</li> <li>- Consideration of hard jobs in access conditions.</li> <li>- Extend "Tandem Plan" to the private sector which facilitates progressive exit from the labour market from the age of 55 and replacement by a young worker while maintaining pension rights.</li> <li>- More flexibility between regimes.</li> </ul>

<sup>49</sup> PTB/PVDA is a national party (with PTB as francophone branch and PVDA as a Flemish branch). They thus have one common electoral program.

		<ul style="list-style-type: none"> <li>- Improve transparency and efficiency of the system. Every year workers must know the pension to which they will be entitled at least according to the number of years already worked.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Harmonised minimum pension for a full career: 1200 EUR.</li> <li>- GRAPA: above the poverty line.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Priority on first pillar pensions.</li> <li>- Encourage ethical and sustainable investments.</li> <li>- Encouraging solidarity in the second pillar and favouring fiscal advantages in second pillar instead of third pillar.</li> </ul>
	Financing	<ul style="list-style-type: none"> <li>- Capital taxation.</li> <li>- Fight against tax fraud.</li> <li>- Rising employment rates, especially for older age groups.</li> </ul>
CDH	Access conditions	<ul style="list-style-type: none"> <li>- Maintaining pensionable age: 65.</li> <li>- Improve transparency and efficiency of the system. Every year workers must know the pension to which they will be entitled at least according to the number of years already worked.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Increasing minimum pensions for a full career and ensure a significant differential with the GRAPA.</li> <li>- Increase minimum pensions for a full career in the self-employed regime to reach the level of the salaried workers' regime.</li> <li>- Increase the GRAPA.</li> <li>- Increase the salary ceiling when calculating the pension.</li> <li>- Improving the bonus pension to encourage work after conditions for early retirement are met.</li> <li>- Further harmonisation between the different regimes.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Strengthening and priority to the first pillar.</li> <li>- Improve coverage: everybody must have access to the second pillar.</li> </ul>
	Financing	<ul style="list-style-type: none"> <li>- Increasing employment, in particular for older age groups.</li> <li>- Taxing speculation on financial markets.</li> </ul>
Défi	Access conditions	<ul style="list-style-type: none"> <li>- Increase pensionable age to reach progressively 67 years of age.</li> <li>- More flexibility at the end of the career.</li> <li>- Possibility of continuing to work after a full career (45 years) with no income limit.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Provide a pension equal for all to at least 60% of average career earnings.</li> <li>- Abolish the solidarity contribution.</li> </ul>
	Second and third pillar	
	Financing	<ul style="list-style-type: none"> <li>- Gradually modify the financing of the first pillar by investing part of the employee and employer contributions.</li> <li>- Increase employment, especially for older age groups.</li> </ul>
MR	Access conditions	<ul style="list-style-type: none"> <li>- Increase effective pension age without increasing the current legal pensionable age (65 years of age).</li> <li>- Abolish work limits for pensioners.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Closer link between work and the amount of the pension.</li> <li>- Take into account all working days in the pension benefit formula</li> <li>- Increase the salary ceiling in the pension benefit formula.</li> <li>- Harmonise the way in which years of study are taken into account in the calculation of the pension and abolish its free provision in the civil servants' regime.</li> </ul>

		<ul style="list-style-type: none"> <li>- Abolish the solidarity contributions.</li> <li>- Revalorisation of minimum pensions according to the welfare index.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Generalisation of the second pillar for all workers.</li> <li>- Increase fiscal benefits in the third pillar.</li> </ul>
	Financing	<ul style="list-style-type: none"> <li>- Reduction of public debt.</li> <li>- Job creation.</li> <li>- New balance between PAYG financing methods and funded methods.</li> </ul>

*Source: Author's elaboration based on data from the 2014 electoral programs of the Francophone parties (see bibliography)*

**Table A.2. Position of the various Flemish parties on pension policies, 2014 federal electoral campaign.**

PTB/ PVDA <sup>50</sup>	Access conditions	<ul style="list-style-type: none"> <li>- Maintenance of pensionable age: 65.</li> <li>- Maintenance of early retirement: 60 years of age and 35 years of career.</li> <li>- Back to previous pre-pension conditions: 58 years of age and 35 years of career with softer conditions for har jobs.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Generalisation of the civil servants' pension formula to salaried workers' regime: 75% of the income of the latest ten years of the career.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Not mentioned, favouring first pillar.</li> </ul>
	Financing	<ul style="list-style-type: none"> <li>- Stable job creation.</li> <li>- Alternative financing: tax on capital, wealth capital.</li> <li>- Fight against tax fraud.</li> <li>- Stop lowering employers' contributions.</li> </ul>
SP.A	Access conditions	<ul style="list-style-type: none"> <li>- Moving from a uniform pension age to an age determined on the basis of a career span of 42 years. No age requirement anymore for early retirement.</li> <li>- Adapting the reference career length to life expectancy.</li> <li>- Improve transparency and efficiency of the system. Every year workers must know the pension to which they will be entitled at least according to the number of years already worked.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Everyone's pension must be equal to at least 75% of his or her earnings.</li> <li>- First pillar must ensure benefits above the poverty line for everyone.</li> <li>- The ceiling for the total pension (three pillars combined) must be equal to the ceiling for the current pension in the civil servants' regime.</li> <li>- Maintaining existing assimilated periods in the pension benefit formula.</li> <li>- GRAPA amount above European poverty line.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Generalisation of the second pillar for all workers and ensure a minimum return.</li> <li>- No more fiscal advantages for pension benefits that exceed the 75% replacement rate.</li> </ul>
	Financing	<ul style="list-style-type: none"> <li>- Employers' and employees' contributions as well as state financing.</li> </ul>
Groen	Access conditions	<ul style="list-style-type: none"> <li>- Focus on career length requirement of 42 years for retirement and no age requirement anymore for early retirement.</li> <li>- But pensionable age still 65 for people who do not fulfil career requirement.</li> <li>- Maintaining existing assimilated periods.</li> <li>- Improve transparency and efficiency of the system. Every year workers must know the pension to which they will be entitled at least according to the number of years already worked.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Introduction of a basic pension at the level of the poverty line.</li> <li>- If no introduction of a basic pension, no decrease in the importance of assimilated periods in calculation of pension benefits.</li> <li>- GRAPA above poverty line as long as no introduction of a basic pension.</li> <li>- Harmonisation: erasing the illegitimate differences between the different regimes like the advantageous pension benefit formula for civil servants.</li> <li>- Maximum pension may not exceed 4 times the basic pension.</li> <li>- Pension bonus based on number of years working instead of age.</li> </ul>

<sup>50</sup> PTB/PVDA is a national party (with PTB as francophone branch and PVDA as a Flemish branch). They thus have one common electoral program.

		<ul style="list-style-type: none"> <li>- Possibility to continue acquire pension rights after 65 or after 42 years of career if continue working.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Priority to the first pillar.</li> <li>- Fiscal advantages in the complementary pensions only up to a certain ceiling.</li> <li>- Reduce inequalities in the second pillar across sectors and more regulation in the second pillar.</li> <li>- Abolish fiscal advantages in the third pillar.</li> <li>- Encourage ethical and sustainable investments.</li> </ul>
	Financing	<ul style="list-style-type: none"> <li>- Tax on capital and decrease labour taxes.</li> <li>- Increase career lengths.</li> <li>- Environmental taxes.</li> <li>- Investment in workability.</li> <li>- Fiscal fraud.</li> </ul>
CD&V	Access conditions	<ul style="list-style-type: none"> <li>- Focus on career length of 45 years instead of age.</li> <li>- Maintaining pensionable age: moment at which pension rights are possible. But may not be a barrier for those who want to work longer.</li> <li>- More selectivity and tightening for assimilated periods.</li> <li>- Improve transparency and efficiency of the system. Every year workers must know the pension to which they will be entitled at least according to the number of years already worked.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Harmonise the different regimes and erase unjustified differences.</li> <li>- Significant difference between the minimum pension for a full career and the GRAPA amount.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Focus on first pillar.</li> </ul>
	Financing	<ul style="list-style-type: none"> <li>- Decrease labour taxes, especially for older workers.</li> </ul>
Open VLD	Access conditions	<ul style="list-style-type: none"> <li>- Focus on career length linked to life expectancy.</li> <li>- Maintaining pensionable age: 65.</li> <li>- Improve transparency and efficiency of the system. Every year workers must know the pension to which they will be entitled at least according to the number of years already worked.</li> <li>- Abolish pre-pension system.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Harmonisation of the different regimes.</li> <li>- Strengthen the insurance principle in the first pillar. Increase effective retirement age.</li> <li>- Reduce assimilated periods for long-term unemployed and people who choose not to work.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Encourage the second pillar in all the sectors.</li> <li>- Introduction of a second pillar for self-employed workers.</li> </ul>
	Financing	<ul style="list-style-type: none"> <li>- Keep workers longer on the labour market.</li> <li>- Job creation.</li> <li>- Decrease social contributions to make work more attractive, encourage hiring and make the economy more competitive.</li> <li>- Limiting public spending.</li> </ul>
NV-A	Access conditions	<ul style="list-style-type: none"> <li>- Abolishing pre-pensions.</li> <li>- Maintaining statutory pensionable age: 65.</li> <li>- Focus on career length: 45 years.</li> <li>- early retirement: only from 60 years of age.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Increasing link between work/contributions and pension benefits.</li> </ul>

		<ul style="list-style-type: none"> <li>- Increase low and medium pensions. Minimum pension above poverty line.</li> <li>- Malus for early retirement. (pension before 45 years of career)</li> <li>- No extra pension entitlements if keeping working after the age of 65 and a career of 45 years.</li> <li>- If 65 years old and not still 45 years of career, keep acquire pension rights until worker reach 45 years of career.</li> <li>- Basic pension in first pillar.</li> <li>- Tightening conditions for assimilated periods: long unemployed periods for example or pre-pension.</li> </ul>
	Second and third pillar	
	Financing	<ul style="list-style-type: none"> <li>- Decrease social contributions to make work more attractive, encourage hiring and make the economy more competitive.</li> <li>- Limiting public spending.</li> <li>- Active labour market measures.</li> </ul>
Vlaams Belang	Access conditions	<ul style="list-style-type: none"> <li>- Increase effective working career.</li> <li>- Limiting access to early retirement.</li> <li>- Focus on career length instead of retirement age.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Increase pension benefits to at least 70% of the last earnings.</li> <li>- No income limits next to pension benefits.</li> <li>- Abolition of pre-pension.</li> <li>- Abolition of solidarity contribution.</li> </ul>
	Second and third pillar	
	Financing	<ul style="list-style-type: none"> <li>- Reduce unemployment rates.</li> <li>- Splitting the social security across regions.</li> </ul>
	Other	<ul style="list-style-type: none"> <li>- Splitting the social security across regions.</li> </ul>

*Source: Author's elaboration based on data from the 2014 electoral programs of the Flemish parties (see bibliography)*

**Table A.3. Position of the various Francophone parties on pension policies, 2019 federal electoral campaign.**

PTB/ PVDA <sup>51</sup>	Access conditions	<ul style="list-style-type: none"> <li>- Back to previous pensionable age: 65.</li> <li>- Back to previous condition age of early retirement: 60.</li> <li>- End-of-career facilities from the age of 55 onwards.</li> <li>- Pre-pension conditions for hard jobs: 58 years of age.</li> <li>- Complete career duration for women: 40 years.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- For salaried workers and self-employed workers: 75% of the average earnings.</li> <li>- Minimum pension for a full career: 1500 EUR net of taxes.</li> <li>- Maximum pension: 3000 EUR net of taxes.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Not mentioned, favouring first pillar.</li> </ul>
	Financing	<ul style="list-style-type: none"> <li>- Stable job creation.</li> <li>- Alternative financing: tax on capital, wealth capital.</li> <li>- Fight against tax fraud.</li> <li>- Stop lowering employers' contributions.</li> </ul>
	Point-based system	<ul style="list-style-type: none"> <li>- Strictly opposed.</li> </ul>
PS	Access conditions	<ul style="list-style-type: none"> <li>- Back to previous pensionable age: 65.</li> <li>- Possibility to go on pension (with a full pension) after a career length of 42 years.</li> <li>- Back to previous condition age of early retirement: 60 years of age and career condition of 40 years.</li> <li>- Better access conditions and pension benefits for hard jobs based on a list of arduous jobs established by the social partners in self-employed and salaried workers' regimes.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Extend replacement rate of 75% to salaried workers and self-employed workers.</li> <li>- Minimum pension for a full career: 1500 EUR.</li> <li>- Ensuring a GRAPA amount always above the poverty line.</li> <li>- In the civil servant regime, specifically: <ul style="list-style-type: none"> <li>o Abolition of mixed pensions for statutory civil servants</li> <li>o Reintroduction of the free recognition of years of study in the calculation of pensions</li> <li>o Maintaining pension benefit formula based on the last ten years of the career</li> <li>o Maintaining system of <i>tantièmes préférentiels</i></li> </ul> </li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Priority to statutory first pillar pensions.</li> </ul>
	Financing	<ul style="list-style-type: none"> <li>- Capital taxation.</li> <li>- Cost will increase but it is also a societal, political and budgetary choice.</li> </ul>
	Point-based system	<ul style="list-style-type: none"> <li>- Strictly opposed.</li> </ul>
Ecolo	Access conditions	<ul style="list-style-type: none"> <li>- Better access conditions and pension benefits for hard jobs.</li> <li>- If not possible to make a list, back to previous pensionable age: 65.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Minimum pension for a full career: 1500 EUR.</li> </ul>

<sup>51</sup> PTB/PVDA is a national party (with PTB as francophone branch and PVDA as a Flemish branch). They thus have one common electoral program.

		- Limit the differences between pensions by re-establishing all the assimilated periods.
	Second and third pillar	
	Financing	
	Point-based system	
CDH	Access conditions	- Focus on career length while maintaining the legal pensionable age. - Harmonised system of definition of hard jobs across the different regimes to give access to more favourable conditions.
	Generosity	- Harmonisation of the minimum pension for a full career across the different regimes. Amount: at least 110% of the European poverty line. - Increase GRAPA to at least the European poverty line. - Increase the salary ceiling when calculating the pension. - More convergence between the different regimes.
	Second and third pillar	- Improve coverage: everybody must have access to the second pillar.
	Financing	- Increase employment rate, especially for older age groups by for example: <ul style="list-style-type: none"> <li>o Improving the organisation of working time at the end of one's career.</li> <li>o Encourage tutoring of young workers at the end of their career.</li> <li>o Formation all along the career.</li> <li>o Reducing employers' contribution for older workers.</li> </ul>
	Point-based system	
Défi	Access conditions	- Maintaining pensionable age: 67 years of age. But, only for new entrants in the labour market and the issue of hard jobs must be settled with the social partners. - Introduction of a partial pension with pension entitlements. - Establish a list of hard jobs in concertation with the social partners.
	Generosity	- Minimum pension for a full career: 1400 EUR. - Gradually harmonise the different regimes, in concertation with the social partners. - Abolish the solidarity contribution.
	Second and third pillar	
	Financing	- For new entrants in labour market: establishment of a pension scheme based on two legally mandatory pillars: PAYG scheme to ensure a basic pension and complementary benefits financed through collective funded schemes.
	Point-based system	- Agree with the principle. But the value of the point cannot be a budgetary adjustment variable for the government. And the point value must be set so that it guarantees a specific replacement rate for workers with a full career.
MR	Access conditions	- Introduction of a half-time pension. - Consider hard jobs in the access conditions and pension benefits.
	Generosity	- Closer link between work and the amount of the pension by considering each euro earned during the career in the pension benefit formula and take into account the evolution of the salary. - Increase the salary ceiling in the pension benefit formula. - Abolish the solidarity contributions. - Revalorisation of minimum pensions according to the welfare index.



		<ul style="list-style-type: none"> <li>- Pension supplement for workers who continue to work even though they meet the conditions for retirement.</li> <li>- Open minimum pension rights after 20 years of effective work.</li> <li>- Further harmonisation of the different pension regimes, including increasing self-employed pension benefits at the level of salaried workers.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Further incentivise workers to develop second and third pillar pensions with fiscal advantages.</li> </ul>
	Financing	<ul style="list-style-type: none"> <li>- Successful economy, encourage investments.</li> <li>- Job creation, decrease taxes.</li> <li>- Sound public finances and public debt.</li> </ul>
	Point-based system	<ul style="list-style-type: none"> <li>- Not explicitly stated but it was a proposal of the Michel government and use the term “pension rights” but also “accumulated points” as part of his electoral programme.</li> </ul>

*Source: Author's elaboration based on data from the 2019 electoral programs of the Francophone parties (see bibliography)*

**Table A.4. Position of the various Flemish parties on pension policies, 2019 federal electoral campaign.**

PTB/ PVDA <sup>52</sup>	Access conditions	<ul style="list-style-type: none"> <li>- Back to previous pensionable age: 65.</li> <li>- Back to previous condition age of early retirement: 60.</li> <li>- End-of-career facilities from the age of 55 onwards.</li> <li>- Pre-pension conditions for hard jobs: 58 years of age.</li> <li>- Complete career duration for women: 40 years.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- For salaried workers and self-employed workers: 75% of the average earnings.</li> <li>- Minimum pension for a full career: 1500 EUR net of taxes.</li> <li>- Maximum pension: 3000 EUR net of taxes.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Not mentioned, favouring first pillar.</li> </ul>
	Financing	<ul style="list-style-type: none"> <li>- Stable job creation.</li> <li>- Alternative financing: tax on capital, wealth capital.</li> <li>- Fight against tax fraud.</li> <li>- Stop lowering employers' contributions.</li> </ul>
	Point-based system	<ul style="list-style-type: none"> <li>- Strictly opposed.</li> </ul>
SP.A	Access conditions	<ul style="list-style-type: none"> <li>- Focus on career length requirement of 42 years for retirement and no age requirement anymore for early retirement.</li> <li>- But pensionable age still 65 for people who do not fulfil career requirement.</li> <li>- For hard jobs: more favourable conditions in terms of access and benefits.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Minimum pension for full career: 1500 EUR. A full career: 42 years with an average of 30 hours per week.</li> <li>- Pension bonus if workers continue to work after career condition. Targeted to low pensions.</li> <li>- Maintaining all assimilated periods in the calculation of pension benefits.</li> <li>- Increase the salary ceiling in the pension benefit formula.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Focus on the first pillar.</li> <li>- Fiscal advantages targeted to the second pillar instead of the third pillar.</li> <li>- Fiscal advantages in the second pillar only if pension plans in the second pillar are collectively negotiated and if a sufficient return is ensured.</li> <li>- No fiscal advantages anymore for people with a pension that exceed the current civil servant's pension ceiling.</li> <li>- No fiscal advantages anymore in third pillar to invest in the first pillar.</li> </ul>
	Financing	<ul style="list-style-type: none"> <li>- Employers' and employees' contributions as well as state financing.</li> <li>- Tax on capital.</li> <li>- Progressivity in the solidarity contribution on the basis of the total pension of the first and second pillar in order to increase the lowest pensions.</li> </ul>
	Point-based system	<ul style="list-style-type: none"> <li>-</li> </ul>
Groen	Access conditions	<ul style="list-style-type: none"> <li>- Focus on career length requirement of 42 years for retirement and no age requirement anymore for early retirement.</li> <li>- But pensionable age still for people who do not fulfil career requirement.</li> <li>- For hard jobs: more favourable conditions in terms of access and benefits.</li> </ul>

<sup>52</sup> PTB/PVDA is a national party (with PTB as francophone branch and PVDA as a Flemish branch). They thus have one common electoral program.

		<ul style="list-style-type: none"> <li>- Improve transparency and efficiency of the system. Every year workers must know the pension to which they will be entitled at least according to the number of years already worked.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Introduction of a basic pension at the level of the poverty line.</li> <li>- Minimum pension for a full career: 1500 EUR.</li> <li>- Pension ceiling: 4000 EUR.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Priority to the first pillar.</li> <li>- Fiscal advantages in third pillar abolished and invest in first pillar.</li> </ul>
	Financing	-
	Point-based system	-
CD&V	Access conditions	<ul style="list-style-type: none"> <li>- Focus on career length of 45 years instead of age.</li> <li>- For hard jobs: more favourable conditions in terms of access and benefits.</li> <li>- Keep the current state of affairs in terms of assimilated periods.</li> <li>- Improve transparency and efficiency of the system. Every year workers must know the pension to which they will be entitled at least according to the number of years already worked.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Stronger link between work and pension benefits to increase income maintenance.</li> <li>- More harmonisation across the different schemes.</li> <li>- Minimum pension for a full career: 1500 EUR.</li> <li>- Access to minimum pension from 20 years of career.</li> <li>- GRAPA above European poverty line.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Focus on first pillar in terms of poverty protection and income maintenance.</li> <li>- Stronger complementary and more solidarity in the second pillar: make it gradually compulsory.</li> </ul>
	Financing	-
	Point-based system	-
Open VLD	Access conditions	-
	Generosity	<ul style="list-style-type: none"> <li>- Focus: Harmonisation of the different schemes.</li> <li>- Strengthening the link between work and pension benefits.</li> <li>- Minimum pension for full careers of 1500 EUR, first and second pillars combined.</li> <li>- Increase self-employed pensions by adopting the same pension benefit formula for each year of career starting from 2020.</li> <li>- Pension amounts not decreased when the economy is not doing well.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Relevance of the four pillars (including house ownership).</li> <li>- Generalisation of the second pillar to all workers.</li> </ul>
	Financing	<ul style="list-style-type: none"> <li>- Longer careers.</li> <li>- Successful economy.</li> <li>- Control public debt.</li> </ul>
	Point-based system	-
NV-A	Access conditions	<ul style="list-style-type: none"> <li>- Increase the statutory pensionable age according to increase in life expectancy.</li> <li>- Full pensions if career length = 45 years.</li> </ul>

	Generosity	<ul style="list-style-type: none"> <li>- Stronger link between worked periods and pension benefits. Abolition of assimilated periods for long time unemployment and pre-pension.</li> <li>- Increase of the minimum pension with a full career.</li> <li>- Increase pensions for those who continue working after access conditions reached.</li> <li>- Abolition of more favourable pensionable ages in civil servant's regime.</li> <li>- Harmonisation of the three regimes.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Extension of supplementary pensions.</li> </ul>
	Financing	
	Point-based system	<ul style="list-style-type: none"> <li>- Favourable: strengthening the insurance principle.</li> </ul>
	Other	<ul style="list-style-type: none"> <li>- Confederal model: communities responsible for their pension policy.</li> </ul>
Vlaams Belang	Access conditions	<ul style="list-style-type: none"> <li>- Pensionable age: back to 65. Or earlier if full career.</li> <li>- Full career: 40 years calculated in hours (= 66.000 hours). Increase in line with life expectancy.</li> </ul>
	Generosity	<ul style="list-style-type: none"> <li>- Minimum pension for a full career: 1500 EUR.</li> <li>- No income limits next to pension benefits.</li> <li>- Decrease of the pension ceiling for civil servants.</li> <li>- No more pension indexation for pensions above 3000 EUR.</li> </ul>
	Second and third pillar	<ul style="list-style-type: none"> <li>- Social concertation. Not against a generalisation of the second pillar for all workers.</li> </ul>
	Financing	<ul style="list-style-type: none"> <li>- Splitting the social security across regions.</li> </ul>
	Point-based system	<ul style="list-style-type: none"> <li>- Favourable.</li> </ul>
	Other	<ul style="list-style-type: none"> <li>- Splitting the social security across regions.</li> </ul>

*Source: Author's elaboration based on data from the 2019 electoral programs of the Flemish parties (see bibliography)*

**TABLE A.5. Chronology of trade union actions and actions of other pressure groups related to the pension reform program of the Michel government, 2014-2018.**

<b>Date</b>	<b>Who?</b>	<b>How?</b>	<b>Scope of the action</b>	<b>Nature of protest and claims</b>
2014, 20 October	Police trade union	Protest	in front of the house of the Minister of pensions.	<ul style="list-style-type: none"> <li>- Recognition of dangerousness and hardness of their job.</li> <li>- Against postponement access conditions for early retirement.</li> </ul>
2014, 22 October	Teachers	<ul style="list-style-type: none"> <li>- Work interruption</li> <li>- info session</li> </ul>	<ul style="list-style-type: none"> <li>- Wallonia and Brussels.</li> <li>- 75% participation rate.</li> </ul>	<ul style="list-style-type: none"> <li>- End of career conditions</li> <li>- Against abolition of the <i>bonification pour diplôme</i> (diploma bonus) in civil servant's regime</li> <li>- Against abolition of the <i>tantième préférentiels</i> in the civil servant's regime</li> <li>- Recognition of the harness of their profession.</li> </ul>
2014, 24 October	Police trade union	Protest	In the center of Brussels	<ul style="list-style-type: none"> <li>- Recognition of dangerousness and hardness of their job.</li> <li>- Against postponement access conditions for early retirement.</li> </ul>
2014, 21 January	Public service trade union in common front at the initiative of the CGSP	Protest	<ul style="list-style-type: none"> <li>- 2000 people</li> <li>- Education and transport sector particularly present</li> <li>- In front of the office of the Minister of pensions.</li> </ul>	<ul style="list-style-type: none"> <li>- Civil servant's pensions.</li> </ul>
2014, 19 March	Public service trade union in common front (CGSP, FSCSP, SLFP), supported by some trade unions of the private sector.	Protest	<ul style="list-style-type: none"> <li>- 5000 people</li> <li>- Supported by the PTB and PS</li> </ul>	<ul style="list-style-type: none"> <li>- Not specifically for pensions but against budgetary restrictions in public sector and pensions without any social concertation.</li> </ul>
2014, 1 April	Trade unions in common front (FGTB, CSC, CGSLB)	Protest	<ul style="list-style-type: none"> <li>- Thousands of people</li> </ul>	<ul style="list-style-type: none"> <li>- Not only for pensions but also for general and budgetary policy of the government.</li> <li>- Against abolition of pension bonus.</li> <li>- Against tightening of pre-pension access conditions.</li> </ul>

				<ul style="list-style-type: none"> <li>- Against abolition of the <i>bonification pour diplôme</i> (diploma bonus) in civil servant's regime.</li> <li>- Against postponement of statutory pensionable age.</li> </ul>
2014, 22 April	At the initiative of the Socialist public sector trade union (CGSP)	Protest and strike	- Strike in public transports	<ul style="list-style-type: none"> <li>- Against budgetary restrictions in the public sector.</li> <li>- Against the government's pension reform.</li> </ul>
2015, 15 June	Trade unions in common front (FGTB, CSC, CGSLB)	Protest	- 6000 people	<ul style="list-style-type: none"> <li>- Protest, specifically against the government's pension reform.</li> <li>- Claims: a real social concertation and clear pension benefit amounts.</li> </ul>
2015, 23 July	Neutral and independent trade union	Reaction		Negative feedback on raising the statutory pensionable age.
2016, 27 January	Women associations and trade unions in common front (FGTB, CSC, CGSLB)	Protest		Against the allocation of envelopes to compensate for the increase in excise duties and VAT. These are targeted at beneficiaries of minimum pensions but only for a full career and therefore penalise women who often have incomplete careers.
2016, 28 January	Women associations and trade unions in common front (FGTB, CSC, CGSLB)		Supported by the PS, SP.A and Ecolo	Against increasing the wage ceilings taken into account in the calculation of the pension in return for a tightening of the consideration of certain assimilated periods such as long-term unemployment or pre-pension. A measure that affects the poor and women in particular.
2016, 22 February	Trade unions in common front (FGTB, CSC, CGSLB)	Appeal to the Constitutional Court		Against postponement of the statutory pensionable age.
2016, 21 April	Socialist trade union (FGTB)	A ludic information campaign		Against government's pension reform.
2016, 24 June	Socialist trade union (FGTB)	Strike	Not in common front, CSC and CGSLB do not follow the strike.	Against government's budgetary policy and pension reforms policies.

2016, 11 November	Women associations	A letter sent to the pension Minister	Supported by the CDH	are critical of hardship criteria that focus on male criteria and penalise women. They do not take sufficient account of harassment, repetitive work, interrupted working times etc. Moreover, the measures penalise women who rarely have a full career and who are forced to interrupt their career.
2016, 14 November	Military personnel	Protest	9000 people	Against lengthening of their careers
2016, 28 November	Trade unions in common front (FGTB, CSC, CGSLB)	Protest	In Brussels	<ul style="list-style-type: none"> <li>- Against pension reform, in particular: reform of assimilated periods and lowest pensions.</li> <li>- Discourse used: penalise the most vulnerable, no transition measures.</li> </ul>
2017, 15 September	Socialist trade union (FGTB)	Protest during the CNP, the national pension council	<ul style="list-style-type: none"> <li>- 1200 people</li> <li>- Not followed by other trade unions who prefer to wait for the results of the social concertation.</li> </ul>	<ul style="list-style-type: none"> <li>- Pension reform strengthens the inequalities</li> <li>- Claims: pension benefits equal to 75% of last earnings and 1500EUR minimum pension.</li> </ul>
2017, 18 December	Trade unions in common front (FGTB, CSC, CGSLB)	National protest	<ul style="list-style-type: none"> <li>- 30.000 people</li> </ul>	<ul style="list-style-type: none"> <li>- Subjects: arduousness recognition of certain jobs, points-based pension system.</li> <li>- Discourse: penalise the most vulnerable, a “budgetary adjustment variable”, little visibility, a “tombola”, tool to reduce the budgetary deficit.</li> </ul>
2018, 14 January	French Christian trade union (CSC)	Protest	During MR new year wishes	Against government’s pension reforms
2018, 1 February	Francophone teachers	One hour strike	Schools of the Wallonia-Brussels federation	<ul style="list-style-type: none"> <li>- Against increase of the statutory pensionable age.</li> <li>- Against abolition of the <i>bonification pour diplôme</i> (diploma bonus) in civil servant’s regime</li> <li>- Claim: recognition of arduousness of their profession</li> </ul>
2018, 26 February	Socialist public service trade union (CGSP)	Strike	<ul style="list-style-type: none"> <li>- In particular education and administration services</li> <li>- Not followed by other trade unions who prefer to</li> </ul>	<ul style="list-style-type: none"> <li>- Topic: arduousness of certain professions in public sector, the question of the assimilated periods taken into consideration in the access conditions to early retirement which penalise women in particular.</li> </ul>

			wait for the results of the social concertation.	
2018, 14 March	Teachers, in common front	National meeting of the union delegates	Nationally: very rare in the field of education	Subjects of protest: arduousness of their profession, abolition of the system of <i>tantièmes préférentiels</i> .
2018, 20 March	Trade unions in common front (FGTB, CSC, CGSLB)	Common front information operation		Information on pension issues and debate to the large public.
2018, 27 March	Socialist public service trade union (CGSP)	Protest	<ul style="list-style-type: none"> <li>- Thousands of people</li> <li>- Not followed by other trade unions who prefer to wait for the results of the social concertation</li> </ul>	Subjects: recognition of hard jobs in access criteria to pension.
2018, 16 April	GVC ( <i>Gang des vieux en colère</i> , « gang of angry old people »)	Protest	<ul style="list-style-type: none"> <li>- Citizen's movements especially formed of retired people defending adequate pensions for future generations</li> </ul>	<ul style="list-style-type: none"> <li>- Claims: 1500 EUR minimum pension, real social concertation, critical regarding the points-based pension system.</li> </ul>
2018, 16 May	Trade unions in common front (FGTB, CSC, CGSLB)	<ul style="list-style-type: none"> <li>- National protest</li> <li>- Strikes in certain sectors</li> </ul>	<ul style="list-style-type: none"> <li>- 70.000 people</li> <li>- Supported and presence of left-wing political parties (Socialists and Greens)</li> </ul>	<ul style="list-style-type: none"> <li>- Protest with regard to the overall reform package: statutory pensionable age, recognition of hard jobs, <i>tantièmes préférentiels</i>, Points-based pension system.</li> <li>- Claims: 1500 EUR minimum pension, return to the statutory pensionable age of 65, alternative methods of financing.</li> <li>- Discourse: lowest pensions of Europe, disadvantage the most vulnerable and women, points-based system = tombola.</li> </ul>
2018, 27 June	Socialists railway workers trade union (CGSP-Railway)	Strike		Against pension reform and for the recognition of their profession as arduous.



2018, 2 October	Trade unions in common front (FGTB, CSC, CGSLB)	National protest	<ul style="list-style-type: none"> <li>- 50.000 people</li> <li>- Protest actions all around the country</li> </ul>	<ul style="list-style-type: none"> <li>- Focus on the topic of the recognition of hard jobs but general protest of the pension reform as well.</li> <li>- Claims: 1500 EUR minimum pension, return to the statutory pensionable age of 65, alternative methods of financing.</li> </ul>
-----------------	---	------------------	---	---

