

# The 2011 social balance sheet

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## Introduction

The information contained in the social balance sheet can be used to analyse trends in the workforce, working time and staff costs, and the effort firms devote to training their workers.

This article is in three parts. Part 1 describes the trend in employment from 2010 to 2011, for all firms on the one hand, and then for firms required to submit a more detailed full-format account on the other hand. Part 2 examines the training indicators, and the third discusses the finance and insurance branch, which has undergone far-reaching changes, amplified in recent years by the economic and financial crisis.

The findings discussed in parts 1 and 2 were obtained from a reduced population<sup>(1)</sup> of firms, whereas part 3 covers the total population of firms that filed a social balance sheet in 2010. The reduced population comprises 49 006 firms, or 60 % of the total population of firms in 2010. The firms included filed a social balance sheet for both 2011 and 2010, enabling measurement of the changes in a range of variables between these two financial years. However, use of a constant population does have its limitations. New companies and those which have ceased trading are automatically excluded, which can lead to some discrepancies between the changes seen in the reduced population and those that will be recorded later in the total population. Nevertheless, the lengthy time lag before the information is available for all firms and the guarantees offered by the representativeness of the reduced population in terms of jobs justify the adoption of such an approach. Since the constant population contains proportionately more large firms than the total

population, the 1 586 930 persons employed by firms in the reduced population represented 81 % of workers in the total population.

## 1. Trend in employment

### 1.1 All firms

In a context where GDP growth was starting to slow, the national accounts showed a 1.5 % increase in private sector employment<sup>(2)</sup> in 2011. Private sector employment tends to react to fluctuations in activity with a certain delay.

The average change in the number of workers in the reduced population of firms filing a social balance sheet paints the same picture. In 2011, the number of both full-time and part-time workers increased, in similar proportions. Because economic conditions tended to deteriorate over the course of the year, the job growth situation at 31 December 2011 was more modest, at 1 %; the slow-down was more pronounced for full-time workers.

(1) In view of the time which firms are given to fulfil their accounting obligations and the time needed to audit the accounts, the full set of social balance sheets for the year ending 31 December 2011 was not available on 13 September 2012, the date on which the data needed for the analysis were extracted. Annex 1 summarises the methodological principles governing the construction of these analysis populations and their regional distribution. The breakdown by branch of activity is based on the sections and divisions of the NACE-BEL Nomenclature (2008 version) presented in Annex 2. The official headings have been abbreviated in the body of the text for the reader's convenience. Annexes 3 to 10 contain a series of detailed indicators per branch of activity. Annexes 11 to 13 break down some of the findings according to the Region to which the firms belong.

(2) Institutional sectors S11 (non-financial corporations), S12 (financial corporations) and S15 (non-profit institutions serving households), with the exception of NACE-BEL 78 branches (employment-related activities), 84 (public administration and defence; compulsory social security) and 85 (education) in order to use the same sectors and branches as the ones covered by the analysis population.

**TABLE 1** CHANGE IN EMPLOYMENT BETWEEN 2010 AND 2011  
(reduced population)

	Full-time		Part-time		Total	
	In units	In %	In units	In %	In units	In %
Annual average	16 106	1.5	7 711	1.6	23 817	1.5
As at 31 December	10 099	0.9	6 294	1.3	16 393	1.0
Men	5 742	0.7	-97	-0.1	5 645	0.6
Women	4 357	1.4	6 391	1.7	10 748	1.6

Source: NBB (social balance sheets).

Women were the primary beneficiaries of the job growth observed at year's end, with 10 748 additional workers out of a 16 393 total. The number of women working part-time increased somewhat faster than the number working full-time, at respectively 1.7 % and 1.4 %. The number of male workers only increased in the full-time category. At end-2011, women represented 43.4 % of workers on companies' staff registers, an increase of 0.2 of a percentage point compared with the previous year. Male workers were still in the majority, at 56.6 %.

Net job creation was the most dynamic in SMEs. In small firms with 50 or fewer FTE workers, the number of employees rose 2.1 % between end-2010 and end-2011; in those with more than 50 to 250 FTE workers, growth was 0.9 %; and in large firms with over 250 FTE workers – which account for more than half of all jobs – growth was 0.5 %.

The number of temporary workers increased significantly, by 5.2 %, the equivalent of an extra 5 007 people. Our definition of temporary staff includes persons on a fixed-term

contract, substitution contract or contract concluded for a specific project. Employees on a permanent contract also made a positive contribution, although their growth rate was more modest, at 0.8 %. This represented 11 386 additional workers, bringing the percentage of these contracts to 93.7 % of employees on the staff register.

The underlying staff movements indicate that employee turnover rose in 2011, with an increase in both recruitment and departures of workers, up respectively 6.1 % and 8.8 % compared with 2010, although the departures remained lower than recruitment. As a result, total net recruitment reached 18 539 workers<sup>(1)</sup> in 2011. The breakdown of flows according to working arrangements suggests that, as in previous years, some full-time workers switched to a reduced working time arrangement during the year. In fact, the increase in full-time staff recorded between 31 December 2010 and 2011 was half that of

(1) Owing to errors in the social balance sheets filed, year-on-year changes in the staff employed as at 31 December are not always equal to the balance of staff recruitment and departures.

**TABLE 2** BREAKDOWN OF EMPLOYMENT BY TYPE OF CONTRACT  
(data as at 31 December, reduced population)

	Change between 2010 and 2011		Level in 2011	
	In %	In units	In % of the total	In units
Workers recorded in the staff register	1.0	16 393	100.0	1 610 139
Permanent workers	0.8	11 386	93.7	1 508 962
Temporary workers <sup>(1)</sup>	5.2	5 007	6.3	101 177

Source: NBB (social balance sheets).

(1) Workers on fixed-term contracts, substitution contracts or contracts concluded for a specific project.

**TABLE 3** STAFF RECRUITMENT AND DEPARTURES  
(units, reduced population)

	Recruitment		Departures		Net recruitment	
	2010	2011	2010	2011	2010	2011
Full-time .....	400 850	438 400	369 150	415 234	31 700	23 166
Part-time .....	298 846	303 708	295 818	308 335	3 028	-4 627
<b>Total</b> .....	<b>699 696</b>	<b>742 108</b>	<b>664 968</b>	<b>723 569</b>	<b>34 728</b>	<b>18 539</b>

Source: NBB (social balance sheets).

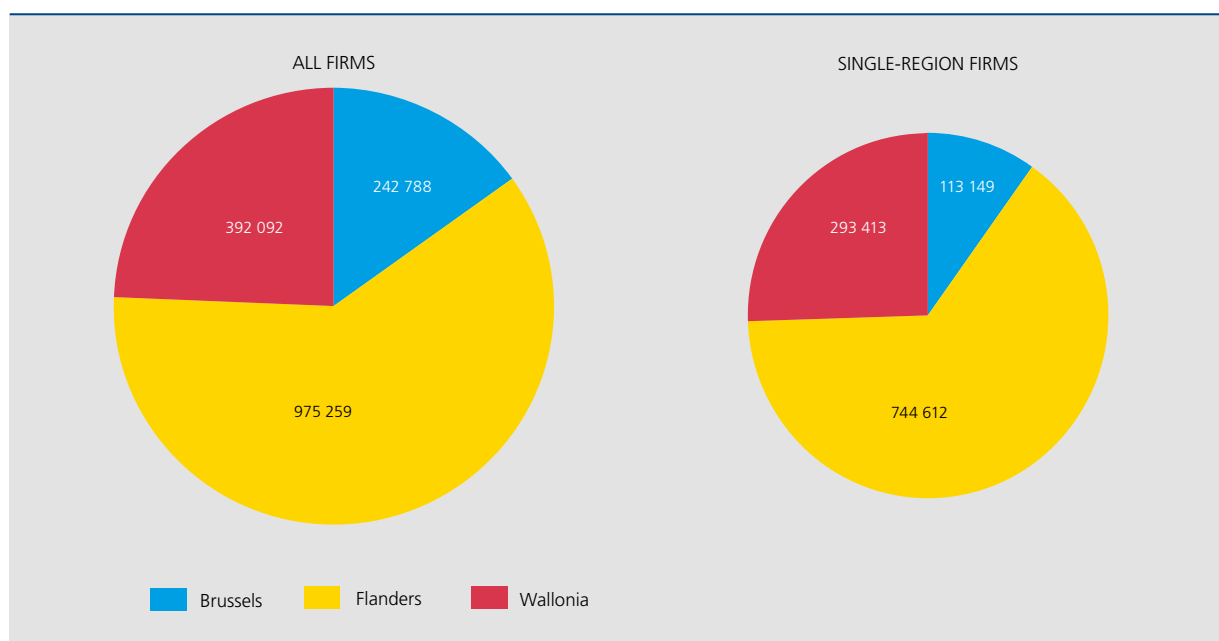
net recruitments, whereas there was an increase in the number of part-time workers over the same period, in contrast to net departures of this type of worker recorded on the basis of staff movements.

Overall, the rate of part-time work was virtually unchanged between end-2010 and end-2011, at 30.3%. While it has steadily increased over the past ten years, the rate of part-time work among men remains considerably lower than it does among women, at 12.3% compared with 53.7%.

## 1.2 Regions

Single-region firms are those whose head office and operating establishment(s) are located in just one of Belgium's three Regions. They accounted for 98% of firms in the reduced population in 2011, or 48 057 firms. These companies are generally fairly small: on average, they employed 24 workers. The other 949 companies – referred to as multi-region firms – have establishments in more than one Region. They employed 483 workers on average.

**CHART 1** REGIONAL BREAKDOWN OF EMPLOYMENT IN ALL FIRMS AND IN SINGLE-REGION FIRMS IN 2011  
(data as at 31 December, in units, reduced population)



Source: NBB (social balance sheets).

The workforce is apportioned among the Regions using the formula applied by the NAI to compile the regional employment accounts<sup>(1)</sup>. At end-2011, 60.6 % of workers in the reduced population of firms were employed in Flanders, 24.4 % in Wallonia and 15.1 % in Brussels. These proportions are very similar to what was observed in the national accounts in 2010.

Single-region firms accounted for 72 % of workers in the reduced population in 2011. This figure varies considerably from one Region to another. Because Brussels is home to more multi-region firms' head offices, single-region firms employ less than half of this Region's workers, whereas single-region firms located exclusively in either Flanders or Wallonia account for around three-quarters of each Region's jobs.

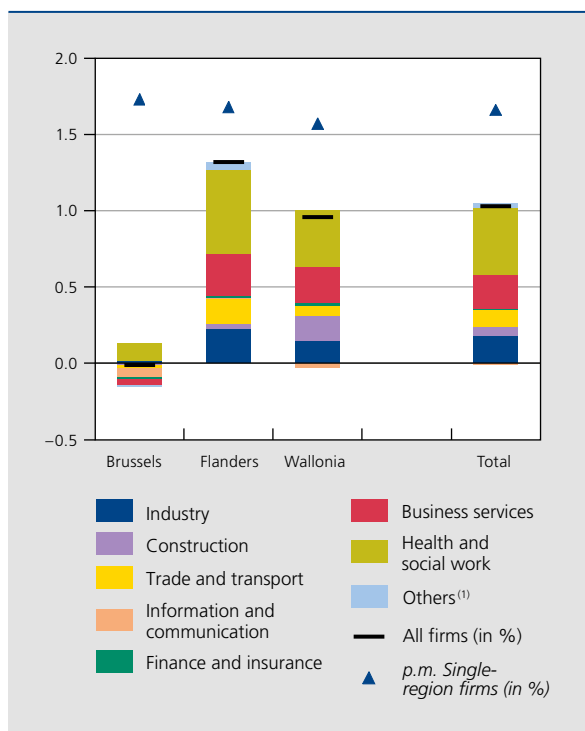
The two types of firms also differ with respect to areas of specialisation<sup>(2)</sup>: around three-quarters of single-region firms' jobs are divided evenly among industry, trade and transport, and health and social work. Brussels stands out for the prominence of its services sector. Hence, around one-third of workers in single-region firms in Brussels work in information and communication, finance and insurance, real estate, and business services, whereas single-region firms in Flanders and Wallonia exhibit a breakdown by activity close to the average. The principal branch of employment among multi-region firms is trade and transport, which accounts for one-third of jobs. Industrial firms represent 18 % of jobs, and financial firms, 17 %.

Growth in employment was stronger in single-region firms, with a 1.7 % increase in workers between 31 December 2010 and 2011, or 18 787 additional jobs. Conversely, staff employed by multi-region firms fell 0.5 %, a net decrease of 2 394 workers. Overall, employment rose by 1 %. As in the previous year, growth was driven principally by the health and social work branch, at 0.4 of a percentage point. Industry and business services also combined to bolster net job creation, contributing 0.4 point. Other branches made more modest or in some cases zero contribution.

Employment grew at different rates from one Region to the next. It was stable in Brussels, as growth in the health and social work branch was offset by job losses in most other branches. Flanders posted the strongest expansion, at 1.3 %, and employment increased by 1 % in Wallonia. The health and social work branch made the strongest

**CHART 2** CONTRIBUTION OF THE BRANCHES OF ACTIVITY TO THE CHANGE IN EMPLOYMENT IN THE REGIONS BETWEEN 2010 AND 2011

(data as at 31 December, in percentage points, unless otherwise stated, reduced population)



Source: NBB (social balance sheets).  
(1) Agriculture, real estate, other services.

contribution to job growth in both those Regions (respectively 0.6 and 0.4 of a percentage point), followed by business services (respectively 0.3 and 0.2 of a percentage point). Industry, like trade and transport, was also in the plus column, although to a lesser extent in Wallonia, which in return got a boost from the jobs created in the construction branch.

### 1.3 Firms filing full-format accounts

The information supplied by firms filing full-format accounts can be used to identify more detailed characteristics of the labour force and the changes taking place. In particular, these social balance sheets contain information on the use of external workers – whether agency workers or seconded workers – and the reasons for staff departures.

#### 1.3.1 External workers

If we add in agency and seconded workers, the average number of FTE workers rose by 16 542 units in 2011,

(1) It is based on the data per establishment collected by the NSSO which enable the NAI to break down employment according to the districts where the firm has its head office and operating establishment(s). Such a formula is relevant for the regional employment breakdown, but it cannot be applied to all the items in the social balance sheet.

(2) For more details, see Annex 1.

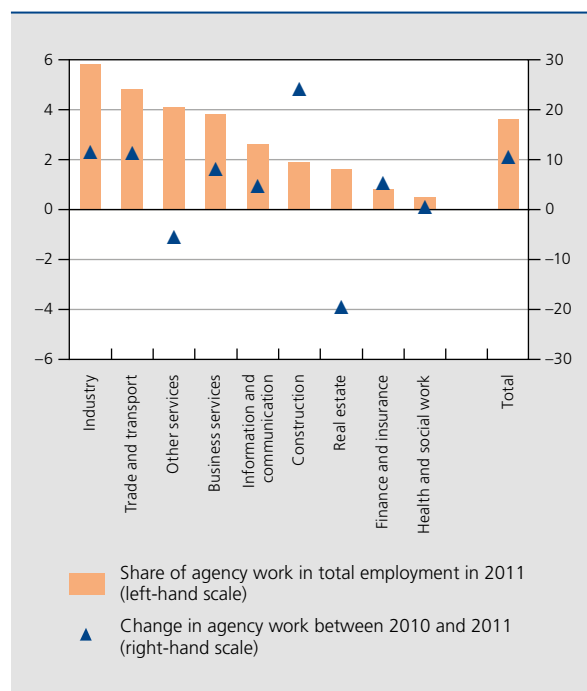
which represents year-on-year growth of 1.4%. It was driven mainly by the number of workers on the staff register, which rose by 12 862 FTEs. In 2011, this class of workers accounted for 95.5% of the volume of work expressed in FTE reported by companies filing full-format accounts. Following the upswing in activity, those companies reported a notable 10.4% increase in agency workers between 2010 and 2011, or 4 033 FTEs. Agency workers represented 3.6% of total FTE workers in 2011. The number of seconded workers, which accounted for less than 1% of the total, fell by 3%, or 352 units.

The relative share of agency workers in total employment differs significantly from one branch of activity to another. It ranges from 0.5% in health and social work to nearly 6% in industry. Over 80% of firms in the latter branch used agency workers in 2011, the highest proportion of any branch of activity. The share of agency workers in the trade and transport and other services branches also exceeded 4%, and over half of firms in those branches used these external workers. The use of agency work in finance and insurance came to 0.8% of total employment; that level is almost as low as in health and social work. In those two branches only one-third of companies use agency workers, compared with 59% on average.

The strongest rate of growth in the number of FTE workers under this system was in the construction branch, at 24.1%, but the share of agency workers in the branch still did not reach 2% in 2011. Their number rose by more than 11% in industry, as in the trade and transport branch. In other branches, the rate of growth failed to top 8% and in some cases was actually negative, as in real estate and other services, two branches of minimal importance where the decline in the number of agency workers was the equivalent of only about ten FTEs.

**CHART 3** CHANGE IN THE NUMBER AND RELATIVE SHARE OF AGENCY WORKERS EXPRESSED AS FTE IN FIRMS FILING FULL-FORMAT ACCOUNTS, BY BRANCH OF ACTIVITY

(annual average, in %, reduced population)



Source: NBB (social balance sheets).

### 1.3.2 Reasons for departures

Gross departures of workers from companies filing full-format accounts increased by 8.3% in 2011, an outflow of 30 456 persons. Temporary contracts coming to an end and spontaneous departures, which are typically the main reasons for departures, rose by respectively 6.4% and 21.3%: in 2011, they represented respectively 57%

**TABLE 4** BREAKDOWN OF EMPLOYMENT IN FTES IN FIRMS FILING FULL-FORMAT ACCOUNTS

(annual average, reduced population)

	Change between 2010 and 2011		Level in 2011	
	In %	In units	In % of the total	In units
Workers recorded in the staff register .....	1.1	12 862	95.5	1 144 431
Agency workers .....	10.4	4 033	3.6	42 783
Workers seconded to the firm .....	-3.0	- 352	0.9	11 207
<b>Total</b> .....	<b>1.4</b>	<b>16 542</b>	<b>100.0</b>	<b>1 198 421</b>

Source: NBB (social balance sheets).

**TABLE 5** BREAKDOWN OF STAFF DEPARTURES IN FIRMS FILING FULL-FORMAT ACCOUNTS, BY REASON  
(reduced population)

	Change between 2010 and 2011		Level in 2011	
	In %	In units	In % of the total	In units
Retirement .....	23.0	2 268	3.1	12 132
Early retirement <sup>(1)</sup> .....	-23.7	-2 162	1.8	6 958
Redundancy .....	-7.5	-3 059	9.6	37 945
End of temporary contract .....	6.4	13 554	57.0	225 505
Other reasons <sup>(2)</sup> .....	21.3	19 855	28.6	113 162
<b>Total</b> .....	<b>8.3</b>	<b>30 456</b>	<b>100.0</b>	<b>395 702</b>

Source: NBB (social balance sheets).

(1) The early retirement scheme became the unemployment benefit with company supplement scheme on 1 January 2012. This new designation was introduced in the new social balance sheet forms applicable from the financial year 2012 onwards.

(2) Spontaneous departures, death in service.

and 28.6% of the total. Starting from a much lower level, the number of staff taking retirement increased by a quarter, whereas staff taking early retirement fell by a similar amount. Redundancies were also less numerous than in 2010, down 7.5%. The share of redundancies in total staff departures came to 9.6% in 2011, whereas retirements and early retirements together represented just under 5%.

## 2. Training

### 2.1 Training firms

The number of firms in the reduced population having completed one of the three sections related to vocational training<sup>(1)</sup> rose from 11 890 to 12 982 between 2010 and 2011. Respectively 80% and 74% of training companies identified in 2010 and 2011 reported training activities in the two consecutive years. The upshot is that the figures for training vary due to both changes in companies' training policies and in the population of training firms.

In 2011, more than one in four companies in the reduced population offered training. This ratio has been increasing steadily since the new format of the social balance sheet was introduced. It requires much more specific reporting on firms' various training efforts. This upward trend is the result of actions implemented at the sectoral level and by public authorities to encourage companies to strengthen and develop their workers' skills. In the total population, the rate of training firms increased from 18.5% in 2008

to 21.1% in 2010. In 2011, the proportion in the reduced population rose by 2.2 percentage points. The increase was particularly robust for companies reporting formal training, the share of which increased from 19.5% to 22% of the total. It was more limited for those reporting less formal or informal training, whereas the proportion of those reporting initial training fell<sup>(2)</sup>. It is worth noting that nearly one-third of training firms combined different types of training.

### 2.2 Private sector training targets

For many years, there have been quantitative targets for the training efforts of private sector employers. Regarding participation, the aim is that one in every two workers should take part in training. In terms of cost, training expenditure should account for 1.9% of the wage bill. Failure to meet that target makes sectors falling behind in their training efforts liable for a fine in the form of an addition social contribution intended to finance the paid training leave scheme. There are plans to allow for greater flexibility in the penalty system, which originally sanctioned all of the companies in sectors that had not concluded a collective bargaining agreement specifying an increase in the financial investment in training or in the participation rate.

(1) Formal training covers courses and practical classes designed by training staff in premises separate from the workplace. Less formal and informal training includes other apprenticeship activities, planned according to the learners' needs, and including training in the workplace. Initial training is intended for workers under schemes alternating training and practical work experience, with a view to acquiring a diploma.

(2) Trends in initial training seem to indicate that there are errors affecting the social balance sheets of certain firms, which is why this type of training, ultimately marginal, is not taken into consideration here.

The results presented in this article differ from those published by the Central Economic Council (CEC), which annually assesses the performance of the private sector as a whole and publishes its findings in its Technical Report on the maximum available margins for increases in labour costs. The CEC uses data covering all of the companies that file a social balance sheet in a given year, data which are only available some 18 months after the end of the financial year in question. The reduced population that forms the basis of this article, on the other hand, must meet a range of criteria (including the length of the financial year, the account closing date and the filing of a social balance sheet in 2010 and 2011) which reduces the size of the sample. Even so, the movements observed in the reduced population are good indicators of likely developments for the whole group of firms filing a social balance sheet.

In 2011, 41.3% of workers employed in firms in the reduced population took part in one or more formal training activities, and 22.5% were involved in less formal or informal training. These two figures rose compared with 2010, by respectively 1.6 and 0.6 percentage points, but both remained below the 50% target. It is worth noting that the data available in the social balance sheet do not make it possible to calculate an aggregate participation rate, because workers who take part in formal as well as informal training activities are counted twice.

It should be added that the participation rate, like the level of the other training indicators, is higher in the reduced population than in the total population, because of the proportionately greater number of large firms in the

reduced population; large firms invest more in training their employees on average, and more of them report on their training initiatives. For example, in 2010, the formal training participation rate in the reduced population was 58% among large firms, 35% among medium-sized firms and 11% among small firms, and amounted to 40% on average. For the total population, the numbers were respectively 59%, 34% and 9%, for an average of 37%.

In 2011, spending related to workers' continuing vocational training amounted to 1.67% of staff costs in firms in the reduced population. The slight increase of 0.03 of a percentage point was entirely attributable to formal training. Three-quarters of the continuing training budget was devoted to formal training, where the costs came to 1.22% of the wage bill in 2011. It should be noted that training costs recorded in the social balance sheet are net costs: subsidies and other financial benefits are subtracted from gross training costs. Furthermore, with respect to formal training, net costs also include social security contributions and payments to collective funds to fulfil legal or sectoral obligations. The latter corresponded on average to 0.06% of staff costs reported in 2011, well below the CEC estimate of 0.16% of the wage bill. We note both a large number of firms reporting no amount in the corresponding field, including among the largest companies, and a significant variability in the contribution rates among those that did report an amount. A communication effort and more systematic controls of this information will be needed in the future. Subsidies and other financial benefits linked to formal training activities represented 0.08% of staff costs; they covered on average 6.1% of the corresponding gross costs.

**TABLE 6** CONTINUING VOCATIONAL TRAINING INDICATORS FOR ALL FIRMS  
(reduced population)

	Formal training		Informal training		Total	
	2011	Change between 2010 and 2011, in percentage points	2011	Change between 2010 and 2011, in percentage points	2011	Change between 2010 and 2011, in percentage points
Participation rate (in % of average employment) . . . . .	41.3	1.6	22.5	0.6	–	–
Net training costs <sup>(1)</sup> (in % of staff costs) . . . . .	1.22	0.03	0.45	0.00	1.67	0.03
Duration of training (in % of hours worked) . . . . .	0.81	0.01	0.45	0.02	1.26	0.03

Source: NBB (social balance sheets).

(1) Net training costs are calculated as the gross costs less subsidies and other financial benefits. The net costs of formal training include, in addition, contributions and payments to collective funds.

The share of working hours devoted to workers' training rose from 1.23 % to 1.26 % between 2010 and 2011 among firms in the reduced population. The increase was more pronounced for informal training, which is less costly on average, as its relative importance is much greater in terms of hours (36 %) than it is in terms of cost (27 %).

### 2.3 Other training indicators

While the average number of hours of learning that each formal training participant received was virtually identical to the time spent on informal training, at respectively 26.4 and 26.9 hours in 2011, the costs related to formal training – which include, in addition to the salaries of the trainers and of the workers receiving the training, the cost of the training premises and materials, as well as, in some cases, travel, catering and accommodation expenses for the trainees – remained much higher than the costs of informal training. In 2011, an hour of formal training cost € 56.3 on average (up by almost 5 % compared with a year earlier), i.e. 50 % more than an hour of informal training. The average cost per trainee was € 1 414 for formal training and € 1 004 for informal training.

**TABLE 7** COST AND DURATION OF TRAINING IN TRAINING FIRMS (reduced population)

	Formal training	Informal training
Net cost <sup>(1)</sup> per participant (in €, unless otherwise stated)		
2010 .....	1 387	994
2011 .....	1 414	1 004
Change (in %) .....	2.0	0.9
Net cost <sup>(1)</sup> per hour of training (in €, unless otherwise stated)		
2010 .....	53.7	37.6
2011 .....	56.3	37.3
Change (in %) .....	4.9	-0.9
Duration of training per participant (in hours, unless otherwise stated)		
2010 .....	27.1	26.4
2011 .....	26.4	26.9
Change (in %) .....	-2.9	1.9

Source: NBB (social balance sheets).

(1) Net training costs are calculated as the gross costs less subsidies and other financial benefits. The net costs of formal training include, in addition, contributions and payments to collective funds.

## 3. Employment and employee management trends in the finance and insurance branch

### 3.1 Composition of the branch

The social balance sheet is an integral part of the annual accounts that credit institutions and insurance companies must file with the NBB, although, because of specific accounting requirements, those firms' annual accounts follow a different standardised format than those of non-financial corporations. This part is devoted to examining the information contained in the social balance sheets of firms in the finance and insurance branch<sup>(1)</sup>, which in 2010 accounted for 5.8 % of employment in firms in the total population<sup>(2)</sup>. The goal is to highlight the branch's specific traits with respect to employment as compared with the other branches of activity.

The fact that the analysis population is not exhaustive compromises an assessment of the branch over the long term: given the degree of concentration of jobs noted in the branch, the absence of a single firm<sup>(3)</sup> can significantly skew the level of and trend in the variable studied, which is why this part of the study will focus basically on the results recorded for the financial year 2010, the most recent one for which we have complete data. In certain cases, these results will be put into perspective by comparing them with the results from 2001.

In 2001, the finance and insurance branch comprised 2 618 firms employing 120 214 people. In 2010, social balance sheets show only 113 816 workers, even though the number of filing firms had climbed to 3 832.

The number of banks grew from 558 to 815 between 2001 and 2010, but over the same period, employment numbers fell to 72 638, or 64 % of jobs in the finance and insurance branch. The average firm size thus shrank from a staff of 154 in 2001 to 89 in 2010. Despite these trends, employment remains highly concentrated: the

(1) Abbreviated title (see Annex 2). In the NACE-BEL 2008 nomenclature, the branch "finance and insurance activities" is split into three divisions. Division 64 (herein designated "banks" as well as "banking") includes central bank activities and those of other monetary intermediaries, along with the activities of holding companies, those of trusts, funds and similar financial entities and other financial service activities. Division 65 (herein designated "insurers" or "insurance") includes the activities of insurance, reinsurance companies and pension funds, with the exception of compulsory social insurance. Division 66 (herein designated "auxiliary financial services") includes activities auxiliary to financial and insurance services.

(2) The analysis population is neither exhaustive nor constant. The methodology used to create this population (see Annex 1) excludes de facto a series of firms, notably those that do not close their financial year on 31 December, that exhibit differences between the staff recorded in the annual accounts and in the social balance sheet, or whose social balance sheet is deemed insufficient. This being the case, it is possible for a firm to be absent from the analysis population for a given year, even though it is present in other years. The analysis population also varies over time as a result of business starts and closures.

(3) This is the case, for example, with insurance company Axa, which had more than 5 000 workers in 2010, and which did not begin filing a social balance sheet with its annual accounts until 2008.



23 biggest firms still represented 84 % of jobs in 2010, compared with 88 % ten years earlier. Small and medium-sized enterprises employed respectively 7 % and 9 % of the workforce.

In insurance, employment was also highly concentrated among a small number of large firms. Overall, 74 firms in the population employed 21 967 workers in 2010, or 19 % of the finance and insurance branch staff. Small firms employed barely 3 % of the workforce, medium-sized firms, 12 %, and large firms, 85 %, a share that had increased only marginally since 2001, unlike what we saw with banks. The average insurance company employed just under 300 people in 2011, compared with 232 in 2001.

The breakdown for auxiliary financial services is completely different. Most jobs, 82 % of the 19 210 workers, are reported at SMEs<sup>(1)</sup>. Small companies are quite numerous: those employing at most 10 FTE workers represented close to 44 % of jobs in 2010, and those with more than 10 to 50 FTEs 26 %. Medium-sized and large firms employed respectively 12 % and 18 % of the workforce.

On average, these firms employed 7 people in 2010, unchanged compared with 2001.

### 3.2 Workers' characteristics

#### 3.2.1 Employment status and qualifications

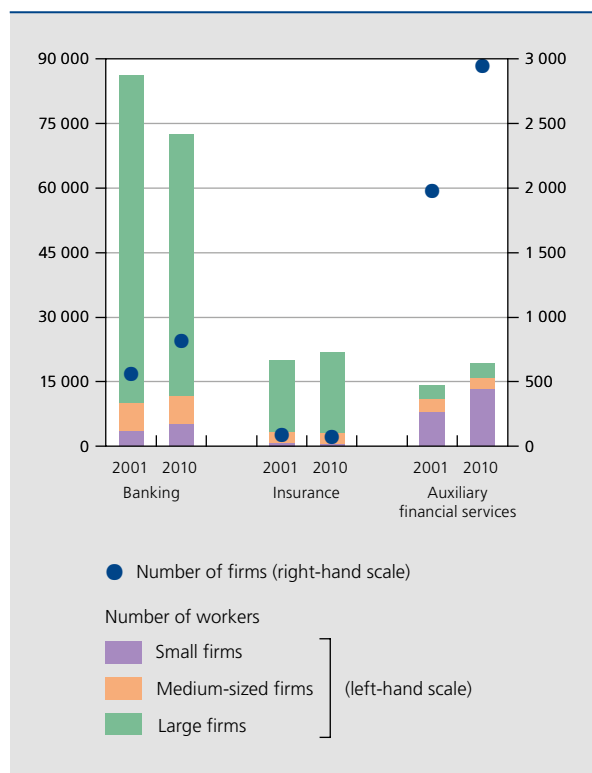
Whereas 41.5 % of the workers in firms that filed social balance sheets in 2010 were blue-collar workers, only 1.4 % of the workforce in the finance and insurance branch fell into that category. The vast majority of staff, 94.5 %, were clerical workers, compared with an average of 56.3 %. The percentage of executives is also above average, at 3.8 % versus 1.3 %. Staff that do not fall into any of these categories, notably trainees and apprentices, made up only a marginal share of branch workers, i.e. 0.4 % – barely under the percentage for the entire analysis population.

The predominance of intellectual functions in the finance and insurance branch and their high level of specialisation are the reason why highly-skilled workers are over-represented. In fact, 64 % of the workforce held higher education degrees, compared with 29 % on average. The highest concentrations of highly-skilled workers are found in the finance and insurance branch and the information and communication branch, far exceeding the level in the health and social work and business services branches. At the other extreme, we find the agriculture and construction branches, where highly-skilled workers represent only one-tenth of jobs.

The breakdown of staff by educational level is fairly similar in banks and insurers, but the profile in auxiliary financial services is quite different. Among the latter group of firms, 47 % of the workforce is highly-skilled, compared with 65 % among insurers and 69 % among banks, where the percentage of workers with a university degree is particularly high. Workers with a secondary school diploma are proportionally more numerous in auxiliary financial services than in banking or insurance (44 %, versus respectively 30 % and 34 %). Furthermore, one in ten workers in auxiliary financial services holds nothing more than a primary school diploma, whereas the share of the workforce with this skill level is barely more than 1 % of the total in the two other groups of firms.

It is worth noting that, in the finance and insurance branch, the breakdown by skill level among female workers, who make up just over half of personnel, is quite

**CHART 4** BREAKDOWN OF EMPLOYMENT BY TYPE OF ACTIVITY AND COMPANY SIZE IN THE FINANCE AND INSURANCE BRANCH  
(in units, total population)



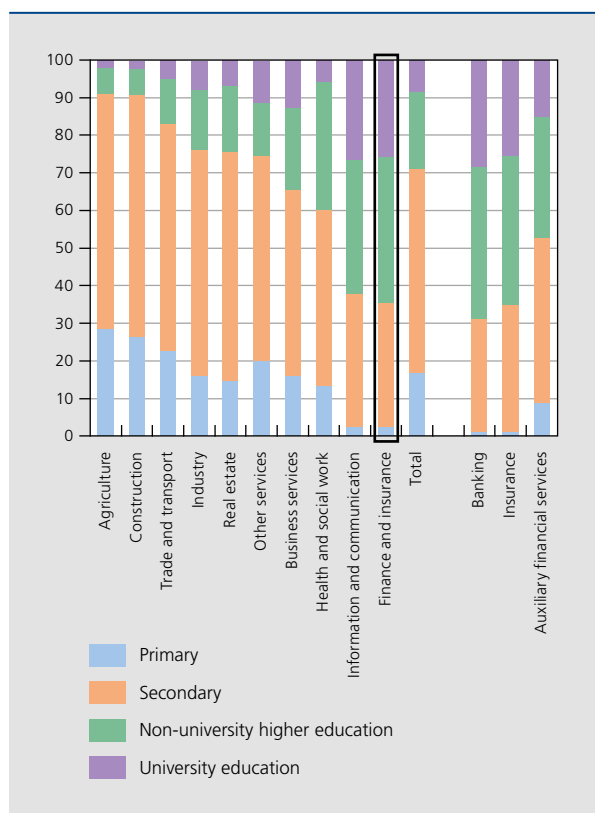
Source: NBB (social balance sheets).

(1) Bank branches franchised under the Dexia brand are classified as auxiliary financial services.

CHART 5

WORKERS' EDUCATIONAL LEVEL

(in % of the total number of workers in the staff register at year's end, total population, 2010)



Source: NBB (social balance sheets).

different from that of the male workforce: there is a higher percentage of women with a secondary school diploma (37%, versus 29% among men) and a higher percentage of highly-skilled men, with most of the difference among workers with a university degree (21% for women, versus 31% for men).

### 3.2.2 Gender and working arrangements

Women are comparatively more numerous in the finance and insurance branch than in the total analysis population. On average, they accounted for 43.6% of workers in 2010, compared with 52% in the finance and insurance branch. The latter figure masks divergent situations: in auxiliary financial services firms, more than 60% of workers were women, whereas among banks and insurers, men and women were equally represented.

The share of female workers has increased substantially over the past ten years, gaining on average 5 percentage points since 2001. The extent of the increase was comparable in the finance and insurance branch, where it

resulted both from a reduction in male employment and a rise in female employment. Contributing to this trend was the ever-increasing number of highly-skilled young women entering the labour market and the departure of a smaller number of female workers at the end of their careers, given the lower rate of female participation among the older cohort of female workers.

This feminisation has been accompanied by a rise in part-time work rate, which increased on average from 21.8% to 31.1% between 2001 and 2010. In the finance and insurance branch, where the percentage was 27.7% in 2010, the increase since 2001 has been more pronounced than in the other branches. The rise, from 3.7% to 11.1%, was proportionally more robust among men, but male part-time work remained less common than in the total population (12.9%). Among women, the ratio increased by 11 percentage points to 42.9%, a proportion still well below the average of 54.5%.

Within the finance and insurance branch, part-time work is more prevalent among auxiliary financial services firms, where 32.4% of staff worked part-time in 2010, than among banks (27.3%) and insurers (24.7%). The ranking is the same for female part-time work, whereas among men, part-time work is proportionally a bit more common among banks.

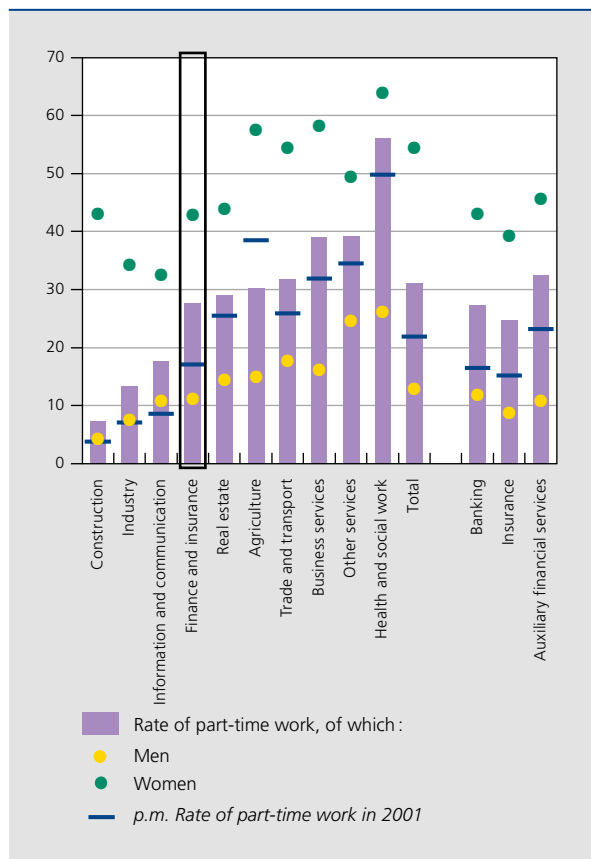
It is worth noting that it is in the finance and insurance branch that the contractual duration of work<sup>(1)</sup> for part-time workers is the longest. The average part-time worker in the branch supplied 69% of the number of hours worked by a full-time worker in 2010, compared with 62% for all branches combined. This ratio is particularly low, around 56%, in the other services and agriculture branches.

However, it is also in the finance and insurance branch that this ratio diverges the most strongly from the effective duration of work performed by a part-time worker expressed as a percentage of the hours worked by a full-time worker. The latter ratio, calculated from the breakdown of hours worked between full-time and part-time workers, was only 64.4% in 2010, 5 percentage points lower than the result calculated on the basis of the breakdown of workers according to their working arrangement, whereas for all firms, the gap was limited to 0.3 of a percentage point. This observation undoubtedly stems in part from the improper use of the part-time time-credit

(1) Contractual duration of work is calculated on the basis of the breakdown of workers between full-time and part-time and the number of FTE workers. In a firm with 1.5 FTEs, where one worker is full-time and the other is part-time, the contractual duration of work of the part-time worker is 50%, or half-time.

**CHART 6 PART-TIME WORK**

(in % of total workers on the staff register at year's end, total population, 2010)



Source: NBB (social balance sheets).

scheme as a way for workers to end their career at certain banking institutions. Workers who benefit from this arrangement collect both a NEO allowance and a part-time salary, but without working the hours stipulated in their contract.

### 3.3 Duration and cost of work

Because part-time employees' effective working time is distorted by inappropriate use of the part-time time-credit scheme, when studying the duration and cost of work, it is preferable to examine only the variables related to full-time workers.

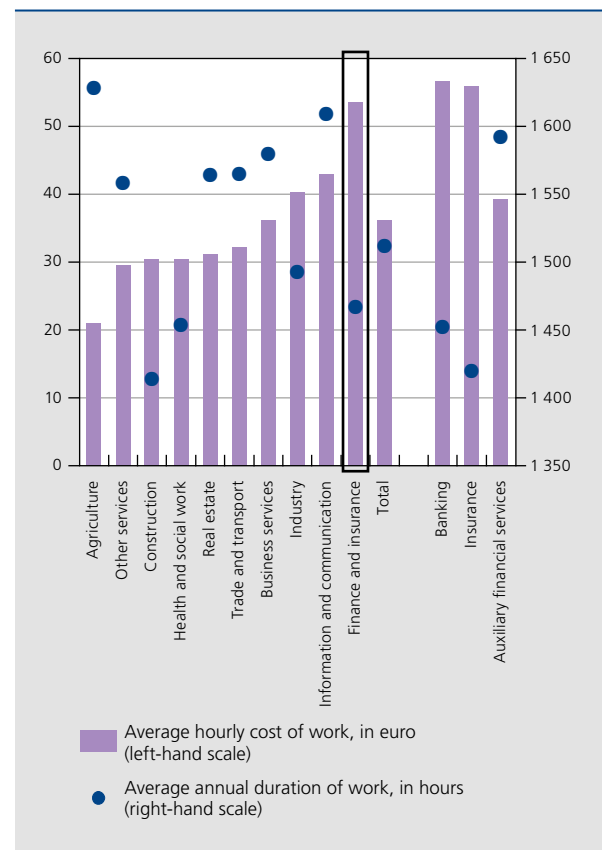
Staff costs for a full-time employee came to € 53.5 per hour worked in the finance and insurance branch in 2010, i.e. € 10.5 more than in the information and communication branch – which ranked second – and € 17.5 more than the overall average. This amount was also higher than in industry (€ 40.3) and business services (€ 36.2).

In most other branches, an hour of work costs around € 30, but in agriculture, the hourly cost reached € 21.

At the same time, the average annual number of hours worked in the finance and insurance branch was among the lowest: full-time workers supplied 1 467 hours in 2010, which was 45 fewer than the average. Working time was only shorter in two other branches of activity: health and social work and construction. However, it is important to note that in the latter branch this is partly due to weather conditions, which can disrupt normal levels of activity, particularly during winter months. In the health and social work branch, work during off-hours and the weekend entitles workers to additional time off, which shortens the normal duration of work compared with a traditional day job. This is also the case in some industry jobs, which also show an annual number of hours worked slightly below the average. More or less intense use of temporary lay-offs for economic reasons in

**CHART 7 DURATION AND COST OF WORK OF A FULL-TIME WORKER<sup>(1)</sup>**

(total population, 2010)



Source: NBB (social balance sheets).

(1) The 2001 figures are not presented here: the insurance company Axa did not file a social balance sheet for that financial year, which distorts any comparison with the 2010 results.

this branch can also have an impact on the actual number of hours worked in a given year. In other branches, a full-time worker supplied on average between 1 558 and 1 609 hours of work in 2010. In agriculture, the working time reached 1 628 hours, or around 160 more than in the finance and insurance branch.

Whereas the level of hourly wage costs was slightly above the overall average for full-time workers employed by auxiliary financial services firms (€ 39.2 versus € 36.1), an hour of work in both banking and insurance cost around € 56. With respect to the annual number of hours worked, auxiliary financial services firms again stood out relative to the other two groups: full-time workers supplied an average of 1 592 hours in 2010, compared with 1 452 among banks and 1 420 among insurers.

### 3.4 Employment contracts and workers' turnover

All firms that fill out a social balance sheet are obliged to supply a breakdown of their staff by employment contract at the end of the financial year, as well as a list of all recruitment and departures during the year. Those filing full-format accounts must also distinguish recruitment and departures according to the type of employment contract, and separate departures by reason.

In the finance and insurance branch, 18% of firms filed full-format accounts in 2010. Most of these were very large companies: the workers they employ represent 88% of the branch staff. Auxiliary financial services firms filed the fewest full-format accounts: barely 5% of these companies, covering just over one-third of jobs, used this financial reporting model. By contrast, in banking and insurance, virtually all workers are employed by firms filing full-format accounts, which allows for a more detailed analysis.

On average, 6.5% of workers recorded in the staff register of firms in the analysis population were on temporary contracts in 2010, whether fixed-term contracts (5.4% of the workers), substitution contracts (1%) or contracts for a specific project (0.2%). This proportion remained unchanged between 2001 and 2010.

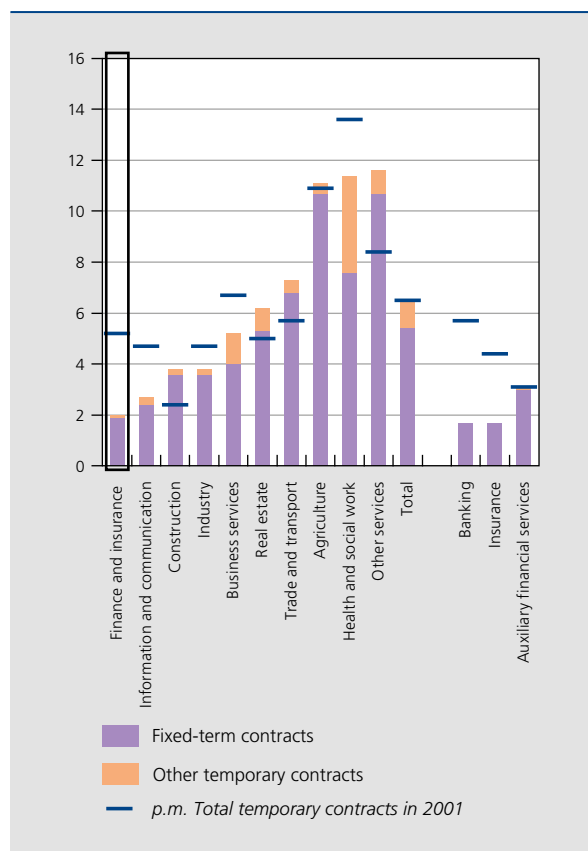
The level of and trend in the proportion of temporary work vary considerably from one branch to another. In other services, health and social work, and agriculture, just over one in ten workers had temporary contracts in 2010. At the other extreme, only 2% of workers in the

finance and insurance branch did not have permanent contracts. Of that 2%, fixed-term contracts were by far the most prevalent form of temporary work; the other two were virtually non-existent. This was not always the case: in 2001, substitution contracts represented 0.7% of the total, and fixed-term contracts were much more common as 4.5% of workers had them. Overall, the share of temporary work fell by 3.2 percentage points, the most pronounced decline of any branch of activity.

The predominance of permanent contracts in the finance and insurance branch explains the relatively small extent of staff movements. The number of jobs at the end of the financial year 2010 was virtually the same as a year earlier, but gross recruitment and departures nevertheless affected around 14% of average staff in 2010. This may seem like a lot, but in reality it is quite modest: in many branches of activity, gross movements affected more than 30% of average staff. On average, for all branches, recruitment affected 57% of staff in 2010 and departures, 54%<sup>(1)</sup>.

CHART 8 TEMPORARY WORK

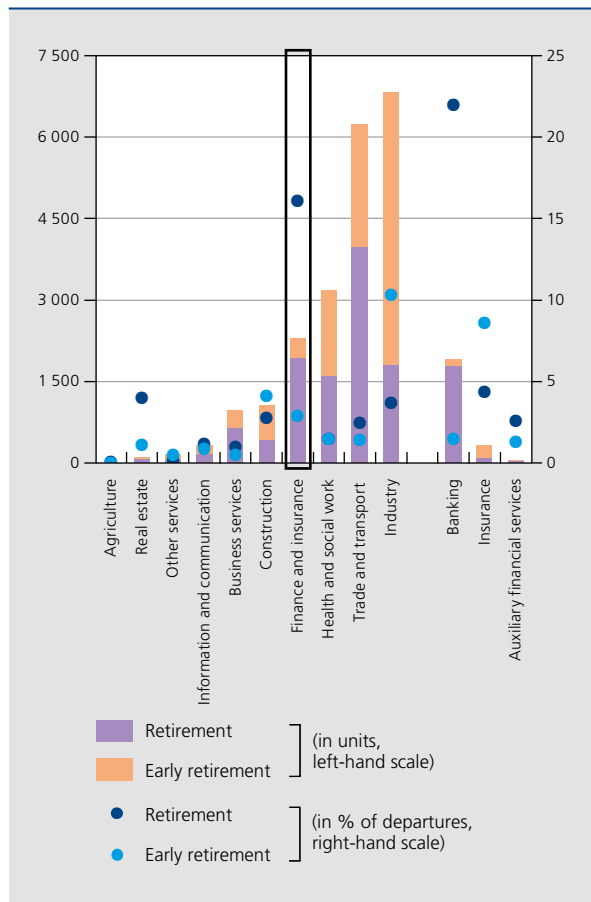
(in % of total workers in the staff register at year's end, total population, 2010)



Source: NBB (social balance sheets).

(1) It is worth noting that for some firms, data on gross movements of workers is marred by errors because net flows do not always correspond to the variation in staff from one year's end to the next. This may have a relatively significant impact on the rate of gross recruitment and departures.

**CHART 9** WORKERS' DEPARTURES FOR RETIREMENT OR EARLY RETIREMENT<sup>(1)</sup>  
(total population, 2010)



Source: NBB (social balance sheets).

(1) The early retirement scheme became the unemployment benefit with company supplement scheme on 1 January 2012. This new designation was introduced in the new social balance sheet forms applicable from the financial year 2012 onwards.

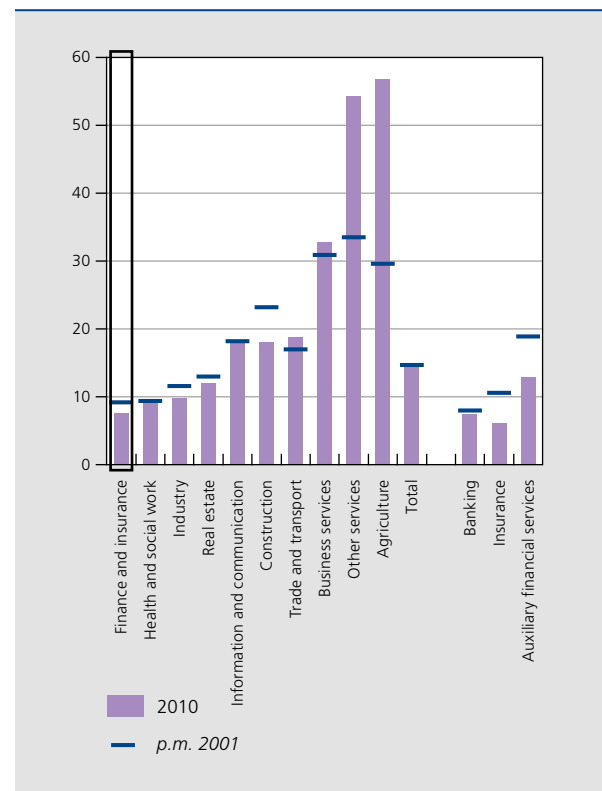
Looking just at firms filing full-format accounts, gross recruitment and departure rates are generally even more limited, because these firms are often bigger, older and more stable than those filing simplified accounts. Among finance and insurance branch firms filing full-format accounts, recruitment affected 11% of average staff in 2010, and departures 12%.

Nearly one departure in five was related to retirement in finance and insurance firms. Moreover, this branch had the highest relative share of retirement-related departures (19% of the total, or 16.1% for retirement and a further 2.9% for early retirement), ahead of industry (14.1%), where early retirement dominated. In the other branches, retirement and early retirement accounted for less than 7% of departure volumes, and the percentage was below 2% in business services, other services and agriculture.

Banks were the principal contributors to the trend observed in the finance and insurance branch: 83.4% of end-of-career departures were recorded in these companies, compared with 10.3% among insurers and less than 1% in auxiliary financial services firms.

While the share of permanent workers reached 98% in 2010 in finance and insurance firms filing full-format accounts, more than one-third of staff movements in that year involved temporary workers. As a result, movements of permanent staff were very limited. The turnover rate for permanent workers – i.e. the number of gross departures expressed as a percentage of the initial staff level – was the lowest of any branch of activity. In 2010, it came to 7.6%, compared with 15% on average for the analysis population. This average was heavily influenced by the rates observed in agriculture, other services (notably due to the particularly high level of mobility of workers in arts, entertainment and recreation activities, which increased strongly compared to 2001) and business services.

**CHART 10** TURNOVER RATE<sup>(1)</sup> FOR PERMANENT WORKERS  
(in %, total population, 2010)



Source: NBB (social balance sheets).

(1) Ratio between the number of departures recorded during the financial year and the number of workers at the start of this year.

Within the finance and insurance branch, the greatest stability was in insurance (6.2%) and banking (7.5%), whereas permanent workers' turnover in auxiliary financial services (12.8%) was close to the average.

### 3.5 Training

On average in 2010, 21.5% of firms in the analysis population completed at least one of the three sections of the social balance sheet dealing with vocational training. In the finance and insurance branch, this percentage was slightly lower, at 19.4%. Regardless of the type of training (formal, informal or initial) considered, the relative share of training firms in the branch was lower than the average of the total population.

That said, practices differed considerably within the branch. The highest proportion of training firms was recorded in insurance, with more than eight in ten reporting formal training activities, whether or not they were combined with other types of training initiatives. More than one in three banks held training activities, whereas among auxiliary financial services firms, barely more than one in ten firms reported training initiatives. Among both insurers and banks, firms that offer initial training – one training company in twenty – are rare, whereas one in five auxiliary financial services firms offers initial training.

The small proportion of firms reporting initial training in the finance and insurance branch is attributable to the

specific nature of the skills required in the branch, which are acquired either by following specialised courses or via internal or on-the-job training. The educational level of workers, more than two-thirds of whom have higher education degrees, is such that initial vocational training, in which workers alternate training and practical work experience with a view to acquiring a diploma, plays only a marginal role in the branch. As a result, this section will not cover this aspect of vocational training. We will look only at continuing vocational training activities intended to expand or complement workers' skills, whether they are formal initiatives or less formal or informal activities.

An in-depth examination of firms' training efforts shows that the finance and insurance branch clearly stands out from others, regardless of the target in question.

Costs related to formal training activities represented nearly three-quarters of branch spending on continuing vocational training, reaching 1.94% of staff costs. This is the highest relative share of any branch, well ahead of the figure for information and communication (1.35%), industry (1.29%) and trade and transport (1.02%). Spending on informal training, which represented 0.72% of staff costs in the finance and insurance branch, were twice what they were in most other branches. Overall, continuing training costs represented 2.66% of staff costs in the finance and insurance branch, well above the 1.9% target set for the private sector as a whole. Only industry, where these costs amounted to 1.95% of the wage bill, also managed to beat the target.

**TABLE 8** TRAINING FIRMS  
(in % of the total, unless otherwise stated, total population, 2010)

	Total population	of which:			
		Finance and insurance	of which:		
			Banking	Insurance	Auxiliary financial services
Training firms	21.5	19.4	36.4	83.8	13.1
(units)	(17 527)	(745)	(297)	(62)	(386)
of which:					
Firms providing:					
Formal training	16.2	15.6	33.4	83.8	9.0
Less formal or informal training	7.2	7.0	14.6	51.4	3.8
Initial training	5.4	2.3	1.8	4.1	2.4
Firms combining different forms of training	6.6	5.2	12.4	51.4	2.0

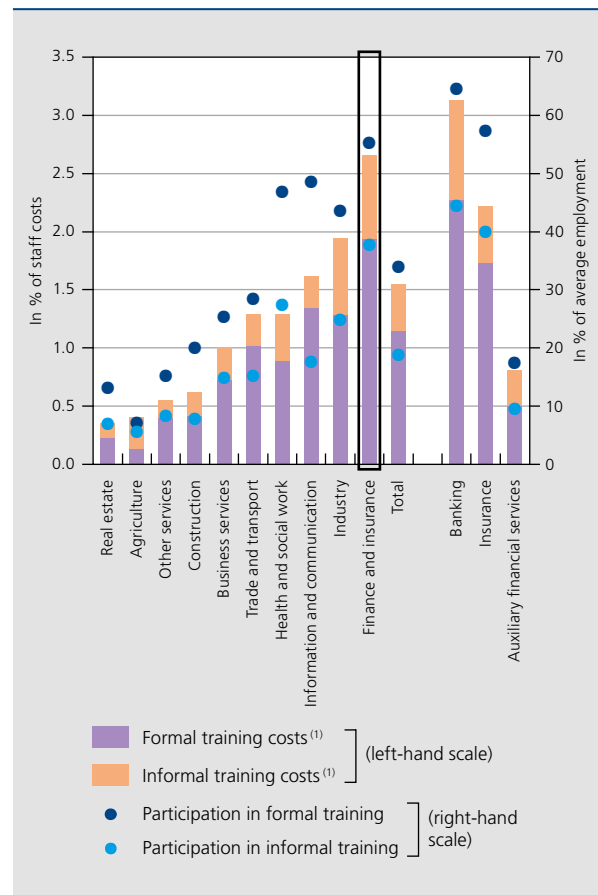
Source: NBB (social balance sheets).

At the same time, it is the finance and insurance branch that devotes the largest proportion of the volume of work to training: in 2010, nearly 2 % of hours worked were devoted to continuing training of workers, of which 41 % were spent on informal training initiatives. In the other branches of activity, workers used between 0.35 % (agriculture, information and communication) and 1.51 % (industry) of their working time for training activities. The finance and insurance branch also boasts the highest spending per hour of training; an hour of formal training in the branch cost € 90, compared with € 53 on average in the analysis population, whereas hourly costs related to informal training initiatives came to € 47, versus € 37 on average. Of course, the costs of training include workers' compensation during time spent in training. Given that hourly wages in the finance and insurance branch are the highest of the analysis population, this component is a significant factor in calculating training costs.

The target for the private sector as a whole is that one in every two workers should attend training every year. While participation rates in formal and informal training cannot simply be added together, as mentioned in part 2, they can be compared between branches. Here again, the finance and insurance branch posts the best results: 55 % of workers participated in one or more formal training activities in 2010, thus beating the target, whereas 38 % received some sort of informal training. With respect to formal training, the information and communication, health and social work, and industry branches also did better than the average of 37 %. The participation rate for informal training was 20 % on average in all firms. It was only exceeded in the health and social work and industry branches.

While training firms are proportionally more numerous in insurance, the level of each of the cost and participation indicators in this group of companies is lower than that of banks. In 2010, banks devoted the equivalent of 3.13 % of their wage bill to continuing vocational training, i.e. 40 % more than insurance companies, which spent 2.23 %. Nearly two in every three workers took part in a formal training initiative in banks, compared with 57 % among insurers. The difference is less pronounced when it comes to informal training (respectively 44 % and 40 %). The continuing vocational training budget of auxiliary financial services firms, however, is much lower than those of the other two groups: at 0.81 % of staff costs, it is more than 0.7 of a percentage point lower than the average for the analysis population in 2010. Workers' participation rates in formal and informal training, at respectively 17 % and 10 %, were also half the average for the analysis population.

**CHART 11** CONTINUING VOCATIONAL TRAINING  
(total population, 2010)



Source: NBB (social balance sheets).

(1) Net training costs are calculated as the gross costs less subsidies and other financial benefits. The net costs of formal training include, in addition, contributions and payments to collective funds.

## Conclusions

The social balance sheet analysis presented in this article was based on a reduced and constant population of 49 006 firms which employed 1 610 747 workers in 2011, a staff increase of 1.5 % compared with the previous year. This improvement was made even though economic growth began to slow, such that between end-2010 and end-2011, the pace of the increase was only 1 %. The biggest contributor to job growth was the health and social work branch, followed by business services and industry.

Two-thirds of the beneficiaries of the rise in employment were women, who represented 43.4 % of staff at end-2011. The number of full-time workers increased by 0.9 % between 31 December 2010 and 2011, and part-time workers, by 1.3 %, as a portion of the former opted

for part-time working arrangements over the course of the year. The rate of part-time work remained nevertheless unchanged at 30.3 %.

Single-region firms represented 98 % of the reduced population and employed nearly 72 % of workers. Job growth in these firms was above average, with staff numbers rising by 1.7 % between 31 December 2010 and 2011. Companies with establishments in more than one Region, larger on average, saw their staff shrink by 0.5 %. Overall, Flanders posted the strongest growth (1.3 %), followed by Wallonia (1 %). Employment in Brussels was stable.

Among the categories of workers hired by firms submitting full-format accounts, agency staff experienced the biggest gains in 2011, up 10.4 %, compared with 1.1 % for workers recorded in the staff register. The latter, however, represented 95.5 % of total employment in 2011. The share of agency work in total employment averaged 3.6 %; among branches, this proportion ranged from 0.5 % in health and social work to nearly 6 % in industry.

In full-format accounts, firms must specify the reasons for staff departures. In 2011, the completion of temporary contracts and spontaneous departures both increased, to respectively 57 % and 28.6 % of the total. Redundancies were less numerous: their share in departures came to 9.6 %, compared with just below 5 % for retirements and early retirements combined. The former fell significantly, whereas the latter sharply increased.

In 2011, 41.3 % of workers took part in formal training and 22.5 % participated in less formal or informal training, an increase in both rates compared with 2010. Training costs amounted to 1.67 % of staff costs. The 0.03 of a percentage point increase in this ratio was entirely attributable to formal training, the budget for which represented three-quarters of spending on continuing vocational training. Working time devoted to training rose from 1.23 % to 1.26 % of hours worked between 2010 and 2011; the increase was greater for informal training, the relative importance of which was significantly greater in terms of hours than in terms of budget.

The finance and insurance branch was the subject of a more detailed analysis this year. The analysis was based on 2010 results, the most recent year for which we have complete data. In 2010, the branch employed 114 000 workers, or 5.8 % of the staff of the total

population. Workers were split between banks (64 % of workers), insurers (19 %) and auxiliary financial services firms (17 %). Large companies dominate the first two sub-branches, whereas a majority of workers in the third sub-branch are employed by small firms.

Most of the branch's staff are clerical workers. The proportion of highly-skilled workers is significantly above average, i.e. 64 % versus 29 %. The number of women employed in the branch (52 % of workers in 2010, a higher proportion than in the overall population) increased over the past decade, whereas male employment fell. This feminisation has been accompanied by a rise in part-time work rate, which has increased by 10 percentage points to 27.7 %, a level nevertheless below the average.

Full-time employees in the finance and insurance branch worked an average of 1 467 hours in 2010, or 3 % less than that for the overall population of companies. Conversely, an hour of work in the branch cost € 53.5, the highest of any branch of activity and 50 % above average.

Employment in the finance and insurance branch can be considered stable, given that 98 % of workers have a permanent contract, and recruitment and departures affected only 14 % of staff in 2010, compared with more than 50 % on average. For firms submitting full-format accounts, which is predominantly the case among banks and insurers, more than one-third of departures were attributable to temporary workers, meaning that the turnover among permanent staff is particularly low: in 2010, it was 7.6 %, less than half the average. Owing to extensive restructuring within the branch, nearly one in five departures marked the end of a career, principally due to retirement, compared with just less than 5 % on average among all companies.

While the proportion of training firms in the finance and insurance branch is below the average, its main vocational training indicators are among the highest, generally exceeding the targets set for the private sector as a whole. Branch spending on continuing vocational training (excluding initial training) accounted for 2.66 % of staff costs in 2010, of which 1.94 % for formal training and 0.72 % for informal training. The only other branch that beat the 1.9 % private sector target was industry. The participation rate was 55 % for formal training – above the targeted 50 % – and 38 % for informal training, well above the levels observed in the population as a whole.



# Methodological note

## 1. Methodological principles governing the composition of the populations of firms

The methodological principles that governed the composition of the populations of firms used in the analysis of the social balance sheets are described in detail in Annex 1 to the article "The social balance sheet 2005", which appeared in the December 2006 Economic Review and is available on the website of the National Bank of Belgium ([www.nbb.be](http://www.nbb.be)).

In order to obtain reliable, consistent data, the analysis only considers the social balance sheets of firms which meet a number of criteria. In particular, the financial year must comprise twelve months and end on 31 December; firms must be in the private sector<sup>(1)</sup>; they must employ at least one full-time equivalent worker; their economic activity and location must be clearly identified<sup>(2)</sup>; the data reported in the social balance sheet must tally exactly with the data in the annual accounts<sup>(3)</sup>; firms submitting abnormal values for hourly staff costs or average working time are left out, while any anomalies found in regard to training<sup>(4)</sup> and the use of agency workers are neutralised.

Application of these methodological principles means that the number of social balance sheets included in the analysis for the purposes of this article is considerably smaller, each year, than the total number of social balance sheets filed with the Central Balance Sheet Office. At the end of the selection process, the total population for 2010 comprised 81 651 firms and 1 965 238 employees.

Moreover, the analysis of the social balance sheets filed for 2011 is based on a reduced<sup>(5)</sup>, constant<sup>(6)</sup> population, which further diminishes the coverage of the analysis population in regard to the balance sheets filed with the Central Balance Sheet Office. The results presented in this article therefore reflect the changes between 2010 and 2011 recorded in a stable population, so they may differ from those observed following the final closure for all firms filing a social balance sheet<sup>(7)</sup>.

The constant reduced population comprises 49 006 companies which together employed 1 586 930 workers in 2010, corresponding to 81 % of the workforce in the total population, even though the number of firms included in the reduced population represents only 60 % of the total population. The number of workers employed in the firms in the reduced population comes to 61 % of the private sector salaried employment recorded in the national accounts.

Representativeness according to the employment criterion varies from one branch of activity to another. Expressed as a percentage of the number of employees in firms in the total population, it is lower in the branches with a predominance of small firms, whose annual accounts are often filed and/or checked later. This applies particularly in agriculture and in accommodation and food service activities.

(1) Private sector employment is defined as employment recorded in the total economy (S1), less employment in general government (S13) and in the household sector (S14). Firms in NACE-BEL divisions 84 (public administration and defence; compulsory social security), 85 (education) and 78 (employment activities, including activities of employment placement agencies) are also excluded.

(2) Firms whose activity or address is unknown are excluded from the population.

(3) This amounts to excluding firms in which some of the employees work abroad or are not entered in the staff register (statutory staff).

(4) From the year 2010, the Central Balance Sheet Office has introduced stricter quality checks on the items relating to training. The remaining checks are therefore intended primarily to make sure that the changes recorded in firms in the reduced population are not biased by errors or methodological changes.

(5) Firms have seven months starting from the date of the end of the financial year to file their social balance sheets with the Central Balance Sheet Office. In view of the time needed to check the data, the full set of social balance sheets relating to 2011 was not available on 13 September 2012 when the data were extracted.

(6) Firms which did not file a social balance sheet for one of the two years are excluded from the reduced population.

(7) Since the Central Balance Sheet Office gives priority to processing the annual accounts of large firms and there are more small firms that file their accounts late, the results based on this reduced population lead to some distortion in favour of large firms.

**TABLE 1 REPRESENTATIVENESS OF THE REDUCED POPULATION IN 2010**

	Number of workers			Representativeness of the reduced population	
	In the national accounts <sup>(1)</sup>	In the social balance sheets <sup>(2)</sup>		In % of private sector salaried employment <sup>(1)</sup>	In % of the total population
		Total population	Reduced population		
	(1)	(2)	(3)	(4) = (3) / (1)	(5) = (3) / (2)
<b>According to the employment criterion</b> . . . . .	<b>2 621 806</b>	<b>1 965 238</b>	<b>1 586 930</b>	<b>60.5</b>	<b>80.8</b>
Agriculture, forestry and fishing . . . . .	12 216	5 927	3 713	30.4	62.6
Manufacturing, mining and quarrying and other industry . . . . .	557 487	438 541	376 089	67.5	85.8
Mining and quarrying . . . . .	2 917	2 657	2 324	79.7	87.5
Manufacturing . . . . .	508 597	394 263	337 416	66.3	85.6
Electricity, gas, steam and air conditioning supply . . . . .	20 701	19 835	19 077	92.2	96.2
Water supply; sewerage, waste management and remediation activities . . . . .	25 272	21 787	17 272	68.3	79.3
Construction . . . . .	204 992	147 658	107 462	52.4	72.8
Wholesale and retail trade, transport and storage, accommodation and food service activities . . . . .	766 456	536 017	409 261	53.4	76.4
Wholesale and retail trade; repair of motor vehicles and motorcycles . . . . .	476 217	306 761	226 980	47.7	74.0
Transport and storage . . . . .	194 823	168 044	149 574	76.8	89.0
Accommodation and food service activities . . . . .	95 416	61 211	32 707	34.3	53.4
Information and communication . . . . .	89 522	70 699	62 071	69.3	87.8
Financial and insurance activities . . . . .	127 657	113 816	104 229	81.6	91.6
Real estate activities . . . . .	16 526	11 809	8 748	52.9	74.1
Professional, scientific, technical, administration and support service activities . . . . .	298 674	185 060	137 217	45.9	74.1
Professional, scientific and technical activities . . . . .	135 063	87 135	66 569	49.3	76.4
Administrative and support service activities <sup>(3)</sup> . . . . .	163 611	97 925	70 648	43.2	72.1
Human health and social work activities . . . . .	454 298	410 421	344 987	75.9	84.1
Other services . . . . .	93 978	45 290	33 153	35.3	73.2
Arts, entertainment and recreation . . . . .	28 062	15 072	10 652	38.0	70.7
Other service activities . . . . .	65 916	30 218	22 502	34.1	74.5
<b>According to the criterion concerning the number of firms</b> . . . . .	<b>n.</b>	<b>81 651</b>	<b>49 006</b>	<b>n.</b>	<b>60.0</b>

Sources: NAI, NBB (social balance sheets).

(1) Private sector salaried employment, i.e. salaried employment recorded in the total economy (S1), less salaried employment in the general government sector (S13) and in the household sector (S14). This concept also excludes workers employed in NACE-BEL divisions 84 (public administration and defence; compulsory social security) and 85 (education).

(2) Average number of workers, i.e. the sum of items 1001 (full-time workers) and 1002 (part-time workers).

(3) Excluding employment activities (NACE-BEL 78), which comprise in particular activities of employment placement agencies.

Furthermore, certain categories of firms or jobs do not appear in the analysis population. This is true of non-profit-making organisations employing fewer than 20 FTE workers, which are not required to file a social balance sheet. Similarly, employees working for an employer who is not incorporated as a company are not included since the obligation to file a social balance sheet only applies to companies. Consequently, the representativeness of the reduced population

expressed as a percentage of the private sector salaried employment recorded in the national accounts is particularly low in the branches where such firms or workers are numerous, notably in agriculture, accommodation and food service activities, the arts, entertainment and recreation activities, and other service activities.

In the analysis population, the breakdown of firms by branch of activity is based on the NACE-BEL sections and divisions presented in Annex 2. Branch titles have been simplified to make the text easier to read. Overall, workers in the trade and transport branch represent 26 % of the staff in the reduced population, and those in industry 24 %. Health and social work activities employ 22 % of workers. The other branches are relatively less important, at 9 % for business services, 7 % both for finance and insurance and for construction, 4 % for information and communication and 2 % for other services. Real estate activities and agriculture are marginal (less than 1 %).

The classification of firms by size is based on the average number of workers expressed as full-time equivalents (FTEs) in 2010. Small firms with no more than 50 FTEs, or 92 % of companies in the reduced population, employ 27 % of the workforce in that population, well below the figure of 34 % recorded for the total population. Medium-sized companies employing between 50 and 250 FTEs account for 23 % of the workforce in the reduced population, or one percentage point more than the figure for the total population. Conversely, large firms with a workforce of over 250 FTEs employ close to half of the workers in the reduced population, against 45 % for the total population. The developments described on the basis of the reduced population are therefore influenced by the over-representation of large firms.

**TABLE 2** CHARACTERISTICS OF THE TOTAL AND REDUCED POPULATIONS IN 2010

(in % of the total, unless otherwise stated)

	Total population		Reduced population	
	Number of firms	Number of workers <sup>(1)</sup>	Number of firms	Number of workers <sup>(1)</sup>
<i>p.m. In units</i> .....	81 651	1 965 238	49 006	1 586 930
<b>Breakdown by branch of activity</b>				
Agriculture .....	0.9	0.3	0.8	0.2
Industry .....	11.9	22.3	13.2	23.7
Construction .....	15.5	7.5	14.6	6.8
Trade and transport .....	39.8	27.3	38.4	25.8
Information and communication .....	2.7	3.6	2.9	3.9
Finance and insurance .....	4.7	5.8	4.8	6.6
Real estate .....	1.9	0.6	1.8	0.6
Business services <sup>(2)</sup> .....	13.4	9.4	13.5	8.6
Health and social work .....	5.2	20.9	6.1	21.7
Other services .....	4.1	2.3	4.0	2.1
<b>Breakdown by size of firm<sup>(3)</sup></b>				
Small firms (up to 50 FTEs) .....	94.3	33.5	91.9	27.4
Medium-sized firms (over 50 to 250 FTEs) .....	4.6	21.7	6.5	22.9
Large firms (over 250 FTEs) .....	1.0	44.8	1.6	49.7

Source: NBB (social balance sheets).

(1) Average number of workers, i.e. the sum of items 1001 (full-time workers) and 1002 (part-time workers).

(2) Excluding employment activities (NACE-BEL 78), which comprise in particular activities of employment placement agencies.

(3) Determined according to the value of item 1003 (FTE workers) in 2010.

## 2. Methodology governing the regional breakdown of the social balance sheets

The analysis populations were broken down by Regions for the purposes of this article. For the 1998 to 2010 financial years, the apportionment formulas are the ones applied by the NAI to regionalise the national employment accounts in the corresponding year. Since the formula for 2011 is not yet available, the one for 2010 was used to regionalise the reduced population for both 2010 and 2011.

Single-region firms are those which have their head office and operating establishment(s) in one and the same Region. In 2010, the reduced population comprised 48 057 single-region firms, or 98 % of total firms. These are generally fairly small companies: on average, they had 23 employees. The other 949 companies – referred to as multi-region firms – operated in more than one Region. They employed an average of 486 workers.

In the case of multi-region firms, the proportional allocation method, which entails breaking down the social balance sheet data between the various Regions in which the firm is active, was only applied to the number of employees at 31 December (see Part 1, Section 1.2). This is in fact the variable which is most similar to the basic data per establishment collected by the NSSO (i.e. the number of jobs at the end of the fourth quarter), which are used by the NAI to regionalise the national employment accounts. This apportionment formula is not entirely satisfactory for the other social balance sheet items. Such is the case, for example, for employment broken down by gender, level of education or employment

**TABLE 3** REGIONAL STRUCTURE OF EMPLOYMENT IN 2010<sup>(1)</sup>  
(in % of the total, unless otherwise stated, reduced population)

	Single-region firms				Multi-region firms	Total
	Brussels	Flanders	Wallonia	Total		
Number of firms (units) . . . . .	4 833	31 549	11 675	48 057	949	49 006
Number of workers (units) . . . . .	109 887	729 273	286 408	1 125 568	461 362	1 586 930
Average number of workers per firm (units) . . . . .	22.7	23.1	24.5	23.4	486.2	32.4
<b>Breakdown by branch of activity</b>						
Agriculture . . . . .	0.0	0.4	0.3	0.3	0.0	0.2
Industry . . . . .	8.6	29.0	25.9	26.2	17.5	23.7
Construction . . . . .	4.7	8.9	9.1	8.5	2.4	6.8
Trade and transport . . . . .	22.7	23.1	19.0	22.0	35.0	25.8
Information and communication . . . . .	7.6	2.7	1.7	2.9	6.3	3.9
Finance and insurance . . . . .	9.9	1.5	1.4	2.3	17.0	6.6
Real estate . . . . .	1.9	0.5	1.0	0.8	0.0	0.6
Business services <sup>(2)</sup> . . . . .	14.2	7.1	6.5	7.7	11.1	8.6
Health and social work . . . . .	23.9	24.8	33.1	26.8	9.4	21.7
Other services . . . . .	6.5	1.9	2.1	2.4	1.2	2.1
<b>Breakdown by size of firm<sup>(3)</sup></b>						
Small firms . . . . .	41.5	37.5	37.1	37.8	2.1	27.4
Medium-sized firms . . . . .	32.5	28.9	26.4	28.6	8.9	22.9
Large firms . . . . .	26.0	33.6	36.5	33.6	89.0	49.7

Source: NBB (social balance sheets).

(1) Average number of workers, i.e. the sum of items 1001 (full-time workers) and 1002 (part-time workers).

(2) Excluding employment activities (NACE-BEL 78), which comprise in particular activities of employment placement agencies.

(3) Determined according to the value of item 1003 (FTE workers) in 2010.

contract, as the conduct of the various operating sites belonging to a single firm may vary considerably depending on their activity and their particular method of organisation. In the case of training activities or agency work, the firm's location and the range of training activities or agency workers available may also make a difference. It is therefore inappropriate to use a standard apportionment formula for all the items. Consequently, multi-region firms form a separate group from single-region companies for all the variables, apart from the total number of workers employed as at 31 December.

While single-region firms differ from multi-region firms by being smaller in size, they also specialise in different fields. Multi-region firms employ proportionately more workers than single-region companies in the branches of trade and transport and finance and insurance, while multi-region firms in the branches of industry and business services are proportionately less developed. Within single-region companies, there are also differences in specialisation between firms based in Brussels, which focus more on services, and those in Flanders or Wallonia, which tend more towards industry. This heterogeneity is part of the reason for the differences between the Regions in the indicators presented in Annexes 11 to 13.

## Annex 2

### Classification of firms by branch of activity

The classification of firms by branch of activity is based on the activity code listed in the directory of firms compiled by the National Bank for the purpose of producing the national accounts; the directory contains a range of administrative data on firms active during the year. The 2010 directory, based on the NACE-BEL 2008 nomenclature, was chosen as the reference to determine the classification by sector and by branch of activity of firms for all financial years from 1998 to 2011. Firms not listed in the 2010 directory retain the activity code which they were given in previous directories or, failing that, the code assigned to them by the Central Balance Sheet Office.

The descriptions in this article are generally based on a ten-branch breakdown. The names of these branches were simplified for the reader's convenience ("Abbreviated title" column). In Annexes 3 to 10, the breakdown into ten branches is detailed to show sections A to S of the NACE-BEL 2008 nomenclature.

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#### CLASSIFICATION USED TO ANALYSE THE SOCIAL BALANCE SHEETS AND LIST OF SECTIONS AND DIVISIONS IN THE NACE-BEL NOMENCLATURE OF ACTIVITIES

Title	Abbreviated title	Section	Division
Agriculture, forestry and fishing	Agriculture	A	01-03
Manufacturing, mining and quarrying and other industry	Industry	B-E	05-39
Mining and quarrying		B	05-09
Manufacturing		C	10-33
Electricity, gas, steam and air conditioning supply		D	35
Water supply; sewerage, waste management and remediation activities		E	36-39
Construction	Construction	F	41-43
Wholesale and retail trade, transport and storage, accommodation and food service activities	Trade and transport	G-I	45-56
Wholesale and retail trade; repair of motor vehicles and motorcycles		G	45-47
Transport and storage		H	49-53
Accommodation and food service activities		I	55-56
Information and communication	Information and communication	J	58-63
Financial and insurance activities	Finance and insurance	K	64-66
Real estate activities	Real estate	L	68
Professional, scientific, technical, administration and support service activities <sup>(1)</sup>	Business services	M-N	69-82
Professional, scientific and technical activities		M	69-75
Administrative and support service activities <sup>(1)</sup>		N	77-82
Human health and social work activities	Health and social work	Q	86-88
Other services	Other services	R-S	90-96
Arts, entertainment and recreation		R	90-93
Other service activities		S	94-96

(1) Excluding employment activities (NACE-BEL 78), which comprise in particular activities of employment placement agencies.

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## Annex 3

### CHANGE IN THE NUMBER OF WORKERS RECORDED IN THE STAFF REGISTER BETWEEN 2010 AND 2011 IN FIRMS IN THE REDUCED POPULATION

	Full-time equivalents			Number of persons						
	Average employment		Employment as at 31 December	Average employment						Employment as at 31 December
	Units	%		Full-time		Part-time		Total		
			Units	%	Units	%	Units	%		
Agriculture, forestry and fishing	138	4.3	0.0	132	5.4	-30	-2.4	102	2.8	-1.4
Manufacturing, mining and quarrying and other industry ...	3 575	1.0	0.8	3 465	1.1	119	0.2	3 584	1.0	0.8
Mining and quarrying .....	53	2.3	3.1	43	2.0	14	8.0	57	2.5	3.3
Manufacturing .....	3 170	1.0	0.7	3 170	1.1	-22	-0.0	3 148	0.9	0.7
Electricity, gas, steam and air conditioning supply .....	93	0.5	0.9	30	0.2	84	5.0	114	0.6	0.8
Water supply; sewerage, waste management and remediation activities .....	259	1.6	1.9	223	1.5	43	2.1	266	1.5	1.9
Construction .....	1 696	1.6	0.8	1 395	1.4	409	5.2	1 805	1.7	0.8
Wholesale and retail trade, transport and storage, accommodation and food service activities .....	3 164	0.9	0.6	3 063	1.1	-58	-0.0	3 005	0.7	0.4
Wholesale and retail trade; repair of motor vehicles and motorcycles .....	2 541	1.3	0.8	2 552	1.6	-427	-0.6	2 125	0.9	0.9
Transport and storage .....	-20	-0.0	1.1	117	0.1	-1	-0.0	116	0.1	-0.3
Accommodation and food service activities .....	644	2.7	-0.3	394	2.6	370	2.1	764	2.3	0.6
Information and communication	214	0.4	-0.0	837	1.7	-838	-7.2	-1	-0.0	-0.3
Financial and insurance activities	252	0.3	0.2	226	0.3	-104	-0.4	122	0.1	0.2
Real estate activities .....	146	1.9	2.1	94	1.5	127	5.3	221	2.5	1.2
Professional, scientific, technical, administration and support service activities .....	4 406	3.7	2.9	3 242	3.7	1 603	3.2	4 846	3.5	2.5
Professional, scientific and technical activities .....	2 478	4.0	3.1	2 210	4.3	291	1.9	2 501	3.8	2.7
Administrative and support service activities <sup>(1)</sup> .....	1 929	3.4	2.6	1 032	2.8	1 312	3.8	2 345	3.3	2.3
Human health and social work activities .....	7 639	2.8	2.1	3 277	2.2	6 191	3.2	9 468	2.7	2.0
Other services .....	569	2.1	1.3	374	1.8	292	2.3	666	2.0	1.1
Arts, entertainment and recreation .....	185	2.1	0.4	140	2.0	90	2.4	230	2.2	0.2
Other service activities .....	384	2.0	1.7	234	1.7	202	2.3	437	1.9	1.5
<b>Total</b> .....	<b>21 799</b>	<b>1.5</b>	<b>1.1</b>	<b>16 106</b>	<b>1.5</b>	<b>7 711</b>	<b>1.6</b>	<b>23 817</b>	<b>1.5</b>	<b>1.0</b>

Source: NBB (social balance sheets).

(1) Excluding employment activities (NACE-BEL 78), which comprise in particular activities of employment placement agencies.

## Annex 4

### HOURS WORKED BY WORKERS RECORDED IN THE STAFF REGISTER

	In units, per year (total population)									In percentage change between 2010 and 2011 (reduced population)		
	2004	2005	2006	2007	2008	2009	2010			Per full-time equivalent	Per full-time worker	Per part-time worker
	Per full-time equivalent						Per full-time equivalent	Per full-time worker	Per part-time worker			
Agriculture, forestry and fishing	1 600	1 561	1 612	1 602	1 628	1 613	1 642	1 628	960	0.9	1.4	2.3
Manufacturing, mining and quarrying and other industry . . .	1 532	1 516	1 520	1 523	1 513	1 447	1 492	1 493	1 019	0.4	0.5	-0.4
Mining and quarrying . . . . .	1 491	1 464	1 479	1 500	1 509	1 447	1 437	1 436	1 054	3.2	3.1	3.0
Manufacturing . . . . .	1 537	1 518	1 522	1 524	1 513	1 440	1 490	1 492	1 013	0.5	0.6	-0.4
Electricity, gas, steam and air conditioning supply . . . . .	1 349	1 368	1 400	1 446	1 465	1 466	1 485	1 484	1 154	-0.8	-0.6	-4.0
Water supply; sewerage, waste management and remediation activities . . . . .	1 615	1 628	1 597	1 572	1 560	1 547	1 541	1 541	1 041	0.0	-0.0	1.0
Construction . . . . .	1 472	1 448	1 450	1 452	1 467	1 433	1 420	1 414	993	3.3	3.5	0.5
Wholesale and retail trade, transport and storage, accommodation and food service activities . . . . .	1 608	1 582	1 579	1 577	1 576	1 555	1 559	1 565	917	0.0	-0.0	0.3
Wholesale and retail trade; repair of motor vehicles and motorcycles . . . . .	1 610	1 599	1 590	1 590	1 591	1 575	1 579	1 587	974	0.1	-0.2	2.0
Transport and storage . . . . .	1 615	1 559	1 565	1 560	1 554	1 528	1 530	1 540	980	-0.2	0.2	-2.9
Accommodation and food service activities . . . . .	1 562	1 562	1 564	1 558	1 556	1 531	1 538	1 515	694	0.1	0.6	0.2
Information and communication	1 631	1 610	1 606	1 602	1 605	1 599	1 600	1 609	1 024	-0.3	-0.3	-1.5
Financial and insurance activities	1 444	1 429	1 424	1 441	1 442	1 430	1 446	1 467	945	0.1	-0.3	2.4
Real estate activities . . . . .	1 607	1 601	1 589	1 589	1 600	1 573	1 567	1 564	942	-0.2	-0.2	-1.5
Professional, scientific, technical, administration and support service activities . . . . .	1 606	1 589	1 587	1 590	1 600	1 566	1 567	1 580	948	-0.1	0.3	-0.6
Professional, scientific and technical activities . . . . .	1 663	1 640	1 637	1 641	1 647	1 623	1 623	1 622	1 062	-0.2	0.1	-1.2
Administrative and support service activities <sup>(1)</sup> . . . . .	1 548	1 536	1 533	1 532	1 548	1 506	1 510	1 519	904	0.1	0.5	-0.2
Human health and social work activities . . . . .	1 524	1 497	1 482	1 490	1 487	1 462	1 469	1 454	922	-0.7	-0.6	-0.4
Other services . . . . .	1 557	1 569	1 561	1 573	1 571	1 561	1 563	1 558	876	-0.3	0.1	-1.0
Arts, entertainment and recreation . . . . .	1 592	1 619	1 602	1 617	1 606	1 606	1 592	1 590	765	0.8	1.2	-0.8
Other service activities . . . . .	1 543	1 547	1 542	1 551	1 554	1 540	1 549	1 546	921	-0.8	-0.5	-1.1
<b>Total</b> . . . . .	<b>1 552</b>	<b>1 532</b>	<b>1 529</b>	<b>1 532</b>	<b>1 530</b>	<b>1 497</b>	<b>1 511</b>	<b>1 512</b>	<b>936</b>	<b>0.2</b>	<b>0.4</b>	<b>-0.1</b>

Source: NBB (social balance sheets).

(1) Excluding employment activities (NACE-BEL 78), which comprise in particular activities of employment placement agencies.



## Annex 5

### BREAKDOWN OF THE NUMBER OF WORKERS RECORDED IN THE STAFF REGISTER BY EMPLOYMENT CONTRACT AND BY GENDER

(in % of total employment as at 31 December)

	2004	2005	2006	2007	2008	2009	2010	2010	2011
	(total population)							(reduced population)	
<b>By employment contract</b>									
Permanent contract	94.0	93.9	93.5	93.6	93.5	93.8	93.5	94.0	93.7
Fixed-term contract	4.9	5.0	5.3	5.3	5.4	5.1	5.4	4.8	5.1
Agriculture, forestry and fishing	5.6	6.7	6.3	12.8	11.2	10.9	10.7	9.2	5.2
Manufacturing, mining and quarrying and other industry	3.8	3.9	4.4	4.7	4.4	2.9	3.6	3.5	4.0
Mining and quarrying	6.0	6.2	8.2	6.9	6.1	4.5	4.9	4.7	4.9
Manufacturing	3.7	3.7	4.3	4.6	4.4	2.8	3.6	3.5	4.1
Electricity, gas, steam and air conditioning supply	6.7	7.2	7.3	6.6	6.0	5.3	4.7	4.7	4.5
Water supply; sewerage, waste management and remediation activities	3.4	3.0	3.8	3.0	2.9	2.1	2.4	2.4	2.5
Construction	2.7	2.9	3.2	3.3	3.5	3.7	3.6	2.7	2.7
Wholesale and retail trade, transport and storage, accommodation and food service activities	5.6	6.2	6.0	6.0	6.5	6.6	6.8	5.8	6.3
Wholesale and retail trade; repair of motor vehicles and motorcycles	5.7	6.1	5.8	5.9	6.6	6.5	7.5	7.1	7.6
Transport and storage	3.3	3.4	3.2	3.3	3.3	3.3	2.5	2.2	2.5
Accommodation and food service activities	12.6	15.0	15.6	14.9	15.9	15.9	14.9	12.9	13.8
Information and communication	3.7	3.6	3.8	3.1	3.0	2.5	2.4	2.2	3.3
Financial and insurance activities	3.0	2.8	2.8	2.5	2.0	2.0	1.9	1.7	1.6
Real estate activities	4.4	4.1	4.2	5.0	5.1	5.4	5.3	1.7	1.6
Professional, scientific, technical, administration and support service activities	3.8	4.3	4.3	4.6	3.8	3.8	4.0	3.3	3.0
Professional, scientific and technical activities	3.8	3.4	3.8	3.4	3.3	3.4	3.6	2.7	2.7
Administrative and support service activities <sup>(1)</sup>	3.7	5.1	4.8	5.7	4.3	4.2	4.3	3.8	3.3
Human health and social work activities	7.7	7.4	7.6	7.5	7.7	7.4	7.6	7.4	7.4
Other services	6.7	7.6	7.6	8.2	9.0	10.1	10.7	9.7	9.3
Arts, entertainment and recreation	7.9	10.4	9.7	9.2	11.3	13.0	13.6	12.0	11.5
Other service activities	6.1	6.3	6.7	7.7	7.8	8.8	9.3	8.6	8.3
Substitution contract	1.0	0.9	1.1	0.9	1.0	1.0	1.0	1.0	1.1
Contract concluded for a specific project	0.1	0.1	0.2	0.2	0.2	0.1	0.2	0.1	0.1
<b>By gender</b>									
Men	60.7	60.9	59.3	58.9	58.0	57.1	56.4	56.8	56.6
Women	39.3	39.1	40.7	41.1	42.0	42.9	43.6	43.2	43.4

Source: NBB (social balance sheets).

(1) Excluding employment activities (NACE-BEL 78), which comprise in particular activities of employment placement agencies.

## Annex 6

### BREAKDOWN OF EMPLOYMENT BY STATUS OF WORKERS IN FIRMS FILING FULL-FORMAT ACCOUNTS

(in % of average employment in FTEs)

	2004	2005	2006	2007	2008	2009	2010	2010	2011
	(total population)							(reduced population)	
<b>Workers recorded in the staff register</b> . . . . .	<b>95.8</b>	<b>95.6</b>	<b>93.7</b>	<b>93.5</b>	<b>93.8</b>	<b>96.3</b>	<b>95.6</b>	<b>95.7</b>	<b>95.5</b>
<b>Agency workers</b> . . . . .	<b>3.1</b>	<b>3.3</b>	<b>3.7</b>	<b>4.0</b>	<b>3.7</b>	<b>2.8</b>	<b>3.3</b>	<b>3.3</b>	<b>3.6</b>
Agriculture, forestry and fishing . . . . .	7.1	5.1	8.0	7.8	8.4	8.6	5.1	4.4	5.0
Manufacturing, mining and quarrying and other industry . . . . .	5.2	5.2	6.1	6.3	5.8	4.1	5.5	5.3	5.8
Mining and quarrying . . . . .	2.3	2.5	2.8	3.2	3.4	2.2	2.7	2.3	3.2
Manufacturing . . . . .	5.4	5.4	6.3	6.5	6.0	4.2	5.7	5.5	6.1
Electricity, gas, steam and air conditioning supply . . . . .	1.2	2.5	1.5	1.7	1.4	1.6	1.7	1.0	0.9
Water supply; sewerage, waste management and remediation activities . . . . .	5.5	5.5	6.3	6.7	6.3	5.5	6.2	5.3	5.1
Construction . . . . .	1.2	1.6	2.0	2.1	2.0	1.8	1.8	1.5	1.9
Wholesale and retail trade, transport and storage, accommodation and food service activities . . . . .	3.5	3.8	4.2	4.5	4.7	3.9	4.3	4.3	4.8
Wholesale and retail trade; repair of motor vehicles and motorcycles . . . . .	3.8	3.9	4.3	4.5	4.4	3.8	4.2	4.4	4.7
Transport and storage . . . . .	3.1	3.7	4.0	4.4	4.8	3.8	4.2	4.1	4.9
Accommodation and food service activities . . . . .	4.0	4.3	6.1	7.7	7.1	5.5	6.7	6.1	5.7
Information and communication . . . . .	2.2	2.5	2.7	3.1	3.1	2.5	2.5	2.5	2.6
Financial and insurance activities . . . . .	0.7	0.8	0.9	1.0	1.0	0.6	0.8	0.8	0.8
Real estate activities . . . . .	1.5	1.6	1.6	2.0	2.2	1.7	1.9	2.0	1.6
Professional, scientific, technical, administration and support service activities . . . . .	3.1	3.2	3.9	4.4	3.9	2.9	3.4	3.6	3.8
Professional, scientific and technical activities . . . . .	3.4	3.2	3.8	4.0	4.1	3.2	3.8	4.0	3.9
Administrative and support service activities <sup>(1)</sup> . . . . .	2.9	3.2	4.0	4.9	3.6	2.7	3.1	3.2	3.6
Human health and social work activities . . . . .	0.5	0.5	0.5	0.5	0.4	0.4	0.5	0.5	0.5
Other services . . . . .	3.0	3.5	3.9	4.2	4.4	3.9	4.2	4.3	4.1
Arts, entertainment and recreation . . . . .	3.6	4.2	4.1	3.7	3.9	3.5	3.5	3.6	4.1
Other service activities . . . . .	2.7	3.2	3.8	4.4	4.5	4.2	4.5	4.6	4.0
<b>Workers seconded to the firm<sup>(2)</sup></b> . . . . .	<b>1.1</b>	<b>1.1</b>	<b>2.6</b>	<b>2.6</b>	<b>2.5</b>	<b>0.9</b>	<b>1.0</b>	<b>1.0</b>	<b>0.9</b>

Source: NBB (social balance sheets).

(1) Excluding employment activities (NACE-BEL 78), which comprise in particular activities of employment placement agencies.

(2) Workers recorded in a firm's staff register and seconded to another firm which is obliged to file a social balance sheet are counted twice.

## Annex 7

### STAFF COSTS PER FTE <sup>(1)</sup>

	In €, per year (total population)							In percentage change between 2010 and 2011 (reduced population)
	2004	2005	2006	2007	2008	2009	2010	
Agriculture, forestry and fishing .....	32 039	31 350	30 999	30 720	31 647	32 526	33 213	3.6
Manufacturing, mining and quarrying and other industry .....	51 127	52 198	54 000	55 890	57 816	57 154	59 953	4.2
Mining and quarrying .....	46 199	46 711	48 001	50 636	52 480	52 776	53 527	6.8
Manufacturing .....	49 982	51 031	52 852	54 680	56 458	55 645	58 637	3.3
Electricity, gas, steam and air conditioning supply .....	85 459	86 430	89 656	91 871	97 968	92 629	93 484	13.7
Water supply; sewerage, waste management and remediation activities .....	46 348	48 305	47 917	49 260	51 211	52 850	53 306	5.7
Construction .....	37 997	38 201	39 391	40 473	42 527	43 076	43 138	6.6
Wholesale and retail trade, transport and storage, accommodation and food service activities .....	41 578	42 838	44 124	45 387	47 332	48 685	48 795	3.2
Wholesale and retail trade; repair of motor vehicles and motorcycles .....	42 462	43 559	44 873	46 380	48 228	49 615	49 636	3.4
Transport and storage .....	43 038	44 785	46 180	47 209	49 586	50 866	51 173	3.1
Accommodation and food service activities .....	28 239	28 710	29 534	30 042	31 707	33 401	34 267	2.7
Information and communication .....	59 493	60 000	62 035	63 566	66 217	68 107	68 828	3.0
Financial and insurance activities .....	67 684	69 296	71 200	73 275	77 337	78 201	77 997	3.1
Real estate activities .....	41 696	41 875	43 239	43 876	46 103	47 302	47 982	4.3
Professional, scientific, technical, administration and support service activities .....	47 379	48 192	49 471	49 925	52 818	53 028	52 668	2.8
Professional, scientific and technical activities .....	56 764	57 317	58 801	59 938	63 460	64 174	64 397	2.7
Administrative and support service activities <sup>(2)</sup> .....	37 854	38 910	39 555	38 580	40 950	41 127	40 524	2.8
Human health and social work activities	39 353	39 902	40 145	42 156	43 043	43 758	44 861	3.1
Other services .....	34 729	35 606	37 681	38 535	41 626	43 813	44 168	2.7
Arts, entertainment and recreation ...	36 895	37 878	40 237	41 567	43 682	47 100	45 899	3.6
Other service activities .....	33 813	34 592	36 488	36 976	40 616	42 208	43 330	2.3
<b>Total .....</b>	<b>46 509</b>	<b>47 531</b>	<b>48 566</b>	<b>49 987</b>	<b>51 899</b>	<b>52 236</b>	<b>53 022</b>	<b>3.5</b>

Source: NBB (social balance sheets).

(1) Item 1023 / item 1003.

(2) Excluding employment activities (NACE-BEL 78), which comprise in particular activities of employment placement agencies.

## Annex 8

### STAFF COSTS PER HOUR WORKED <sup>(1)</sup>

	In € (total population)							In percentage change between 2010 and 2011 (reduced population)
	2004	2005	2006	2007	2008	2009	2010	
Agriculture, forestry and fishing .....	20.0	20.1	19.2	19.2	19.4	20.2	20.2	2.7
Manufacturing, mining and quarrying and other industry .....	33.4	34.4	35.5	36.7	38.2	39.5	40.2	3.8
Mining and quarrying .....	31.0	31.9	32.5	33.8	34.8	36.5	37.2	3.5
Manufacturing .....	32.5	33.6	34.7	35.9	37.3	38.6	39.3	2.8
Electricity, gas, steam and air conditioning supply .....	63.3	63.2	64.1	63.5	66.9	63.2	63.0	14.6
Water supply; sewerage, waste management and remediation activities .....	28.7	29.7	30.0	31.3	32.8	34.2	34.6	5.7
Construction .....	25.8	26.4	27.2	27.9	29.0	30.1	30.4	3.2
Wholesale and retail trade, transport and storage, accommodation and food service activities .....	25.9	27.1	27.9	28.8	30.0	31.3	31.3	3.2
Wholesale and retail trade; repair of motor vehicles and motorcycles .....	26.4	27.2	28.2	29.2	30.3	31.5	31.4	3.3
Transport and storage .....	26.6	28.7	29.5	30.3	31.9	33.3	33.4	3.2
Accommodation and food service activities .....	18.1	18.4	18.9	19.3	20.4	21.8	22.3	2.6
Information and communication .....	36.5	37.3	38.6	39.7	41.3	42.6	43.0	3.3
Financial and insurance activities .....	46.9	48.5	50.0	50.8	53.6	54.7	54.0	3.0
Real estate activities .....	25.9	26.2	27.2	27.6	28.8	30.1	30.6	4.5
Professional, scientific, technical, administration and support service activities .....	29.5	30.3	31.2	31.4	33.0	33.9	33.6	2.9
Professional, scientific and technical activities .....	34.1	34.9	35.9	36.5	38.5	39.5	39.7	3.0
Administrative and support service activities <sup>(2)</sup> .....	24.5	25.3	25.8	25.2	26.5	27.3	26.8	2.7
Human health and social work activities	25.8	26.6	27.1	28.3	29.0	29.9	30.5	3.8
Other services .....	22.3	22.7	24.1	24.5	26.5	28.1	28.3	3.0
Arts, entertainment and recreation ...	23.2	23.4	25.1	25.7	27.2	29.3	28.8	2.8
Other service activities .....	21.9	22.4	23.7	23.8	26.1	27.4	28.0	3.2
<b>Total</b> .....	<b>30.0</b>	<b>31.0</b>	<b>31.8</b>	<b>32.6</b>	<b>33.9</b>	<b>34.9</b>	<b>35.1</b>	<b>3.3</b>

Source: NBB (social balance sheets).

(1) Item 1023 / item 1013.

(2) Excluding employment activities (NACE-BEL 78), which comprise in particular activities of employment placement agencies.

## Annex 9

### TRAINING ACTIVITIES IN 2011 IN FIRMS FROM THE REDUCED POPULATION

	Participants in training activities <sup>(1)</sup>			Hours devoted to training activities				Net training costs <sup>(2)</sup>			
	(in % of average employment)			(in % of hours worked)				(in % of staff costs)			
	For- mal <sup>(3)</sup>	Infor- mal <sup>(4)</sup>	Ini- tial <sup>(5)</sup>	For- mal <sup>(3)</sup>	Infor- mal <sup>(4)</sup>	Ini- tial <sup>(5)</sup>	Total	For- mal <sup>(3)</sup>	Infor- mal <sup>(4)</sup>	Ini- tial <sup>(5)</sup>	Total
Agriculture, forestry and fishing	9.0	9.9	0.6	0.10	0.19	0.11	0.40	0.24	0.32	0.05	0.61
Manufacturing, mining and quarrying and other industry ...	46.1	26.1	1.4	0.82	0.73	0.18	1.73	1.32	0.66	0.07	2.06
Mining and quarrying .....	49.0	26.2	0.8	0.56	0.99	0.25	1.80	0.91	1.04	0.10	2.05
Manufacturing .....	43.5	26.5	1.4	0.73	0.75	0.20	1.68	1.07	0.71	0.08	1.87
Electricity, gas, steam and air conditioning supply .....	80.0	28.5	0.9	2.47	0.58	0.02	3.07	3.84	0.36	0.01	4.21
Water supply; sewerage, waste management and remediation activities .....	59.5	15.7	0.9	0.74	0.40	0.03	1.17	1.13	0.31	0.03	1.47
Construction .....	23.3	11.4	1.9	0.36	0.26	0.60	1.23	0.50	0.28	0.10	0.88
Wholesale and retail trade, transport and storage, accommodation and food service activities .....	33.9	18.2	1.1	0.73	0.26	0.21	1.20	1.16	0.28	0.05	1.49
Wholesale and retail trade; repair of motor vehicles and motorcycles .....	26.5	14.9	1.5	0.44	0.29	0.30	1.03	0.66	0.31	0.07	1.05
Transport and storage .....	47.9	25.9	0.3	1.25	0.23	0.03	1.51	1.98	0.25	0.01	2.24
Accommodation and food service activities .....	21.3	6.9	2.2	0.25	0.20	0.50	0.96	0.27	0.19	0.07	0.54
Information and communication	55.8	21.2	1.5	1.13	0.26	0.09	1.48	1.65	0.25	0.03	1.94
Financial and insurance activities	62.5	35.6	0.3	1.40	1.05	0.02	2.47	2.26	0.77	0.01	3.04
Real estate activities .....	17.9	6.8	1.7	0.20	0.14	0.27	0.61	0.26	0.16	0.09	0.50
Professional, scientific, technical, administration and support service activities .....	28.9	16.8	0.7	0.59	0.30	0.11	1.00	0.87	0.31	0.04	1.22
Professional, scientific and technical activities .....	32.2	17.1	1.1	0.62	0.28	0.10	1.00	0.90	0.29	0.03	1.22
Administrative and support service activities <sup>(6)</sup> .....	25.9	16.5	0.4	0.55	0.33	0.13	1.01	0.83	0.35	0.05	1.23
Human health and social work activities .....	49.2	27.2	1.0	1.01	0.37	0.26	1.63	0.96	0.36	0.16	1.48
Other services .....	22.4	14.0	1.4	0.37	0.28	0.45	1.11	0.51	0.21	0.07	0.79
Arts, entertainment and recreation .....	14.4	7.3	0.5	0.27	0.25	0.17	0.69	0.29	0.13	0.04	0.46
Other service activities .....	26.1	17.2	1.9	0.43	0.29	0.59	1.31	0.62	0.25	0.08	0.95
<b>Total .....</b>	<b>41.3</b>	<b>22.5</b>	<b>1.1</b>	<b>0.81</b>	<b>0.45</b>	<b>0.22</b>	<b>1.48</b>	<b>1.22</b>	<b>0.45</b>	<b>0.07</b>	<b>1.74</b>

Source: NBB (social balance sheets).

(1) Owing to double counting linked to the fact that the same person may have pursued more than one type of training, no total is calculated here.

(2) Gross costs less subsidies and other financial benefits. The net costs of formal training also include contributions and payments to collective funds.

(3) Courses and practical classes designed by training staff responsible for their organisation and content, intended for a group of learners in premises separate from the workplace.

(4) Other apprenticeship activities of which the organisation and content are largely determined by the learners according to their own needs, directly connected with the work or workplace. These activities also include attending conferences or trade fairs as part of the learning process.

(5) Training of a minimum duration of six months, given to workers under schemes alternating training and practical work experience, with a view to acquiring a diploma.

(6) Excluding employment activities (NACE-BEL 78), which comprise in particular activities of employment placement agencies.

## Annex 10

### TRAINING ACTIVITIES IN 2011 IN FIRMS FROM THE REDUCED POPULATION OFFERING TRAINING

	Hours devoted to training activities (average per participant, in hours)			Net training costs <sup>(1)</sup> (average per participant, in €)		
	Formal <sup>(2)</sup>	Informal <sup>(3)</sup>	Initial <sup>(4)</sup>	Formal <sup>(2)</sup>	Informal <sup>(3)</sup>	Initial <sup>(4)</sup>
Agriculture, forestry and fishing .....	16	28	297	51.6	35.9	9.6
Manufacturing, mining and quarrying and other industry .....	25	40	195	68.8	39.0	17.3
Mining and quarrying .....	17	55	430	63.9	41.6	15.2
Manufacturing .....	24	41	205	60.7	38.9	17.1
Electricity, gas, steam and air conditioning supply .....	45	30	29	114.6	45.3	35.6
Water supply; sewerage, waste management and remediation activities .....	18	37	45	57.4	30.0	42.3
Construction .....	23	33	466	44.3	34.5	5.4
Wholesale and retail trade, transport and storage, accommodation and food service activities .....	30	20	260	53.2	35.6	7.7
Wholesale and retail trade; repair of motor vehicles and motorcycles .....	23	28	282	49.6	35.5	8.3
Transport and storage .....	36	13	111	56.1	37.8	12.4
Accommodation and food service activities ...	13	33	254	26.0	22.6	3.5
Information and communication .....	30	18	92	65.6	43.8	16.4
Financial and insurance activities .....	29	39	88	91.8	41.8	18.0
Real estate activities .....	16	28	221	43.1	38.9	10.9
Professional, scientific, technical, administration and support service activities .....	28	24	211	52.9	37.2	12.1
Professional, scientific and technical activities ..	29	24	137	59.9	42.7	13.7
Administrative and support service activities <sup>(5)</sup> ..	26	24	402	43.9	31.7	10.6
Human health and social work activities .....	23	15	299	30.1	31.0	19.9
Other services .....	22	26	410	41.7	22.9	4.5
Arts, entertainment and recreation .....	25	45	478	32.3	16.2	6.9
Other service activities .....	21	22	402	44.5	25.6	4.2
<b>Total</b> .....	<b>26</b>	<b>27</b>	<b>262</b>	<b>56.3</b>	<b>37.3</b>	<b>12.3</b>

Source: NBB (social balance sheets).

(1) Gross costs less subsidies and other financial benefits. The net costs of formal training also include contributions and payments to collective funds.

(2) Courses and practical classes designed by training staff responsible for their organisation and content, intended for a group of learners in premises separate from the workplace.

(3) Other apprenticeship activities of which the organisation and content are largely determined by the learners according to their own needs, directly connected with the work or workplace. These activities also include attending conferences or trade fairs as part of the learning process.

(4) Training of a minimum duration of six months, given to workers under schemes alternating training and practical work experience, with a view to acquiring a diploma.

(5) Excluding employment activities (NACE-BEL 78), which comprise in particular activities of employment placement agencies.

## Annex 11

### TYPE AND STRUCTURE OF EMPLOYMENT CONTRACTS BY REGION

	2004	2005	2006	2007	2008	2009	2010	<i>In percentage change between 2010 and 2011</i>
	<i>(total population)</i>							<i>(reduced population)</i>
<b>Part-time work</b>								
<i>(in % of employment as at 31 December)</i>								
Single-region firms .....	25.0	25.1	26.7	26.9	27.8	29.9	30.6	0.5
Brussels .....	22.7	22.7	23.3	24.8	25.5	27.9	29.6	-0.7
Flanders .....	25.4	25.6	27.4	27.2	28.0	30.0	30.6	0.5
Wallonia .....	24.9	25.1	26.6	27.2	28.1	30.3	30.8	1.0
Multi-region firms .....	26.3	28.2	29.1	29.9	30.5	31.8	32.5	-0.2
<b>Total .....</b>	<b>25.3</b>	<b>26.0</b>	<b>27.3</b>	<b>27.7</b>	<b>28.5</b>	<b>30.4</b>	<b>31.1</b>	<b>0.3</b>
<b>Temporary work<sup>(1)</sup></b>								
<i>(in % of employment as at 31 December)</i>								
Single-region firms .....	6.1	6.3	6.9	6.8	6.9	6.6	7.0	3.1
Brussels .....	6.1	5.8	6.1	6.9	6.6	6.9	7.3	-1.0
Flanders .....	5.0	5.3	5.9	5.6	5.5	5.1	5.5	3.6
Wallonia .....	9.0	9.0	9.6	9.7	10.6	10.2	10.6	3.5
Multi-region firms .....	5.6	5.7	5.4	5.4	5.4	4.9	5.0	7.1
<b>Total .....</b>	<b>6.0</b>	<b>6.1</b>	<b>6.5</b>	<b>6.4</b>	<b>6.5</b>	<b>6.2</b>	<b>6.5</b>	<b>4.1</b>
<b>Agency work in firms filing full-format accounts</b>								
<i>(in % of average FTE employment)</i>								
Single-region firms .....	3.6	3.8	4.4	4.7	4.2	3.2	3.7	7.1
Brussels .....	2.5	2.6	2.7	3.3	2.5	2.6	3.2	-0.1
Flanders .....	3.8	4.1	4.8	4.9	4.5	3.2	3.8	10.2
Wallonia .....	3.6	3.8	4.4	4.5	4.4	3.2	3.8	0.8
Multi-region firms .....	2.2	2.3	2.4	2.7	2.7	2.1	2.5	13.0
<b>Total .....</b>	<b>3.1</b>	<b>3.3</b>	<b>3.7</b>	<b>4.0</b>	<b>3.7</b>	<b>2.8</b>	<b>3.3</b>	<b>8.9</b>

Source: NBB (social balance sheets).

(1) Fixed-term contracts, substitution contracts and contracts concluded for a specific project.

## Annex 12

### HOURS WORKED AND LABOUR COSTS BY REGION

	2004	2005	2006	2007	2008	2009	2010	<i>In percentage change between 2010 and 2011</i>
	<i>(total population)</i>							<i>(reduced population)</i>
<b>Hours worked per FTE</b> (in units, per year)								
Single-region firms .....	1 566	1 549	1 547	1 548	1 546	1 508	1 522	0.3
Brussels .....	1 598	1 578	1 574	1 591	1 588	1 563	1 574	-0.5
Flanders .....	1 573	1 554	1 553	1 552	1 547	1 508	1 525	0.3
Wallonia .....	1 534	1 525	1 520	1 522	1 524	1 484	1 494	0.6
Multi-region firms .....	1 513	1 485	1 481	1 485	1 488	1 467	1 478	-0.1
<b>Total .....</b>	<b>1 552</b>	<b>1 532</b>	<b>1 529</b>	<b>1 532</b>	<b>1 530</b>	<b>1 497</b>	<b>1 511</b>	<b>0.2</b>
<b>Staff costs per FTE</b> (in €, per year)								
Single-region firms .....	44 063	45 056	45 822	47 458	49 138	49 315	50 034	3.6
Brussels .....	52 721	53 697	53 866	56 090	58 839	58 479	58 682	3.0
Flanders .....	43 962	45 053	45 940	47 693	49 295	49 433	50 260	3.6
Wallonia .....	40 214	41 167	42 111	43 256	44 726	45 220	45 968	4.1
Multi-region firms .....	53 555	54 434	56 178	57 159	59 730	60 572	61 518	3.7
<b>Total .....</b>	<b>46 509</b>	<b>47 531</b>	<b>48 566</b>	<b>49 987</b>	<b>51 899</b>	<b>52 236</b>	<b>53 022</b>	<b>3.5</b>
<b>Staff costs per hour worked</b> (in €)								
Single-region firms .....	28.1	29.1	29.6	30.7	31.8	32.7	32.9	3.3
Brussels .....	33.0	34.0	34.2	35.3	37.0	37.4	37.3	3.5
Flanders .....	28.0	29.0	29.6	30.7	31.9	32.8	33.0	3.3
Wallonia .....	26.2	27.0	27.7	28.4	29.3	30.5	30.8	3.5
Multi-region firms .....	35.4	36.7	37.9	38.5	40.2	41.3	41.6	3.8
<b>Total .....</b>	<b>30.0</b>	<b>31.0</b>	<b>31.8</b>	<b>32.6</b>	<b>33.9</b>	<b>34.9</b>	<b>35.1</b>	<b>3.3</b>

Source: NBB (social balance sheets).



## Annex 13

### FORMAL TRAINING BY REGION<sup>(1)</sup>

	2004	2005	2006	2007	2008	2009	2010	<i>In percentage change between 2010 and 2011</i>
	<i>(total population)</i>							
<b>Participants in training activities</b> (in % of average employment)								
Single-region firms .....	27.1	27.5	27.1	27.5	26.6	27.8	29.0	4.2
Brussels .....	28.9	27.6	27.4	28.1	25.9	27.1	27.2	4.8
Flanders .....	29.2	29.6	28.7	29.4	27.7	28.9	30.1	4.4
Wallonia .....	21.0	22.1	22.8	22.6	24.2	25.7	27.1	3.4
Multi-region firms .....	61.7	61.1	62.2	62.1	54.7	56.4	58.4	4.7
<b>Total .....</b>	<b>35.9</b>	<b>36.3</b>	<b>36.2</b>	<b>36.5</b>	<b>33.9</b>	<b>35.2</b>	<b>36.6</b>	<b>4.0</b>
<b>Hours devoted to training activities</b> (in % of hours worked)								
Single-region firms .....	0.53	0.54	0.54	0.56	0.50	0.53	0.54	3.5
Brussels .....	0.49	0.54	0.56	0.52	0.50	0.52	0.52	5.6
Flanders .....	0.59	0.58	0.57	0.58	0.53	0.55	0.55	4.6
Wallonia .....	0.39	0.44	0.44	0.50	0.42	0.46	0.52	-0.5
Multi-region firms .....	1.31	1.30	1.44	1.59	1.43	1.38	1.26	-1.1
<b>Total .....</b>	<b>0.73</b>	<b>0.73</b>	<b>0.77</b>	<b>0.82</b>	<b>0.73</b>	<b>0.74</b>	<b>0.72</b>	<b>0.8</b>
<b>Net training costs<sup>(2)</sup></b> (in % of staff costs)								
Single-region firms .....	0.73	0.73	0.71	0.72	0.71	0.66	0.71	5.8
Brussels .....	0.63	0.70	0.70	0.70	0.67	0.61	0.74	4.6
Flanders .....	0.82	0.77	0.74	0.74	0.73	0.67	0.67	11.0
Wallonia .....	0.56	0.60	0.61	0.67	0.66	0.68	0.78	-5.3
Multi-region firms .....	2.07	2.07	2.29	2.42	2.18	1.99	1.96	0.7
<b>Total .....</b>	<b>1.13</b>	<b>1.13</b>	<b>1.19</b>	<b>1.23</b>	<b>1.15</b>	<b>1.06</b>	<b>1.09</b>	<b>2.3</b>
<b>Training firms</b> (in % of all firms)								
Single-region firms .....	6.3	6.1	6.3	6.4	12.8	14.0	15.6	13.3
Brussels .....	6.9	6.6	7.0	7.0	12.5	14.0	15.7	6.1
Flanders .....	6.9	6.8	6.9	7.0	12.7	13.8	15.1	17.5
Wallonia .....	4.4	4.3	4.6	4.8	13.1	14.5	16.6	6.3
Multi-region firms .....	43.5	44.8	43.7	42.0	51.1	54.2	58.2	2.7
<b>Total .....</b>	<b>6.7</b>	<b>6.6</b>	<b>6.8</b>	<b>6.9</b>	<b>13.3</b>	<b>14.6</b>	<b>16.2</b>	<b>12.7</b>

Source: NBB (social balance sheets).

(1) The introduction of a new social balance sheet form applicable to financial years ending on or after 1 December 2008 causes a break in the series between data for years from 2008 onwards and those relating to previous years.

(2) Gross costs less subsidies and other financial benefits, plus contributions and payments to collective funds.