

**BUILDING SOLIDARITY
IN
SOCIAL SECURITY PENSION SCHEMES**

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OVERVIEW

- I. Solidarity**
- II. Social Security**
- III. Pensions in Belgium**
- IV. Social Cohesion**



I. SOLIDARITY

1. Tasks of Societies

1. To have and keep members (demographic challenge)
2. To keep them together (social cohesion challenge)
3. To keep them productive (economic challenge)



I. SOLIDARITY

2. Kinds of solidarity in social security

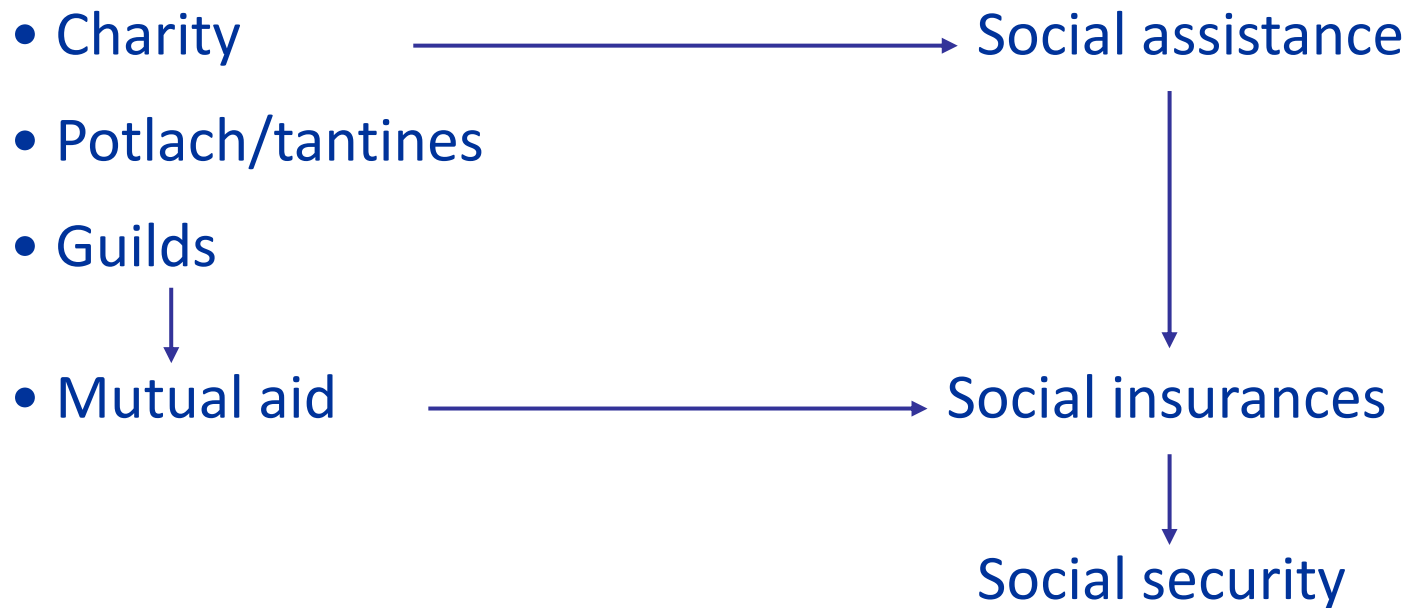
- risk solidarity _____ horizontal
- subsidising solidarity low risks ↑
- Income solidarity high incomes ↑ } vertical

- pure solidarity



II. SOCIAL SECURITY

1. Fall back institutions





II. SOCIAL SECURITY

2. The development

rural → charity

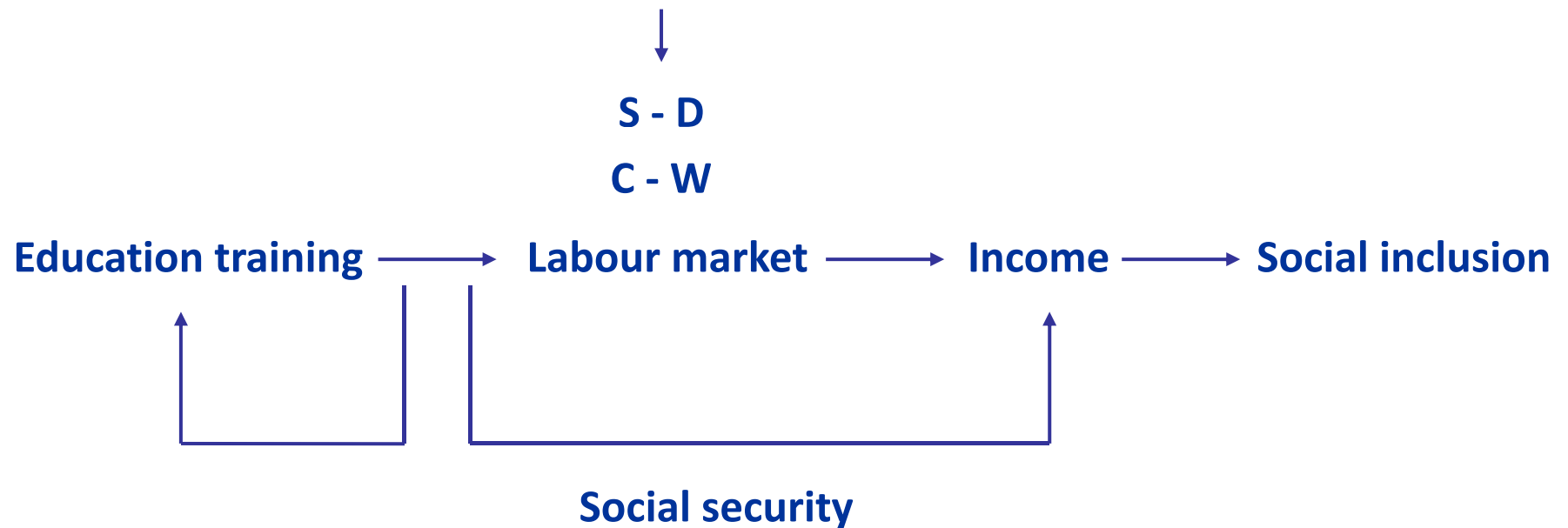
industrial → social insurances

post-industrial →

- prevention
- reintegration
- capabilities
- inter-generational

II. SOCIAL SECURITY

3. The socio-economic chain





II. SOCIAL SECURITY

4. Submodels in Europe

	Focus	Governance
Beveridge	Minimum	State
Bismarck	Living standard	Social partners
Southern	Family + living standard	(social partners)
Nordic	Re-integration	Social partners + state
Visigrad		
Baltics		



III. PENSIONS IN BELGIUM

1. Background

- Pay as you go versus funding
- 1st, 2nd, 3rd and more pillars
- Pay as you go = 1st pillar

- The insured risk
- From individual insecurity to collective security
- The role of government



III. PENSIONS IN BELGIUM

2. Developments

Mutual aid → recognition → subsidies → compulsory

Funding → PAYG

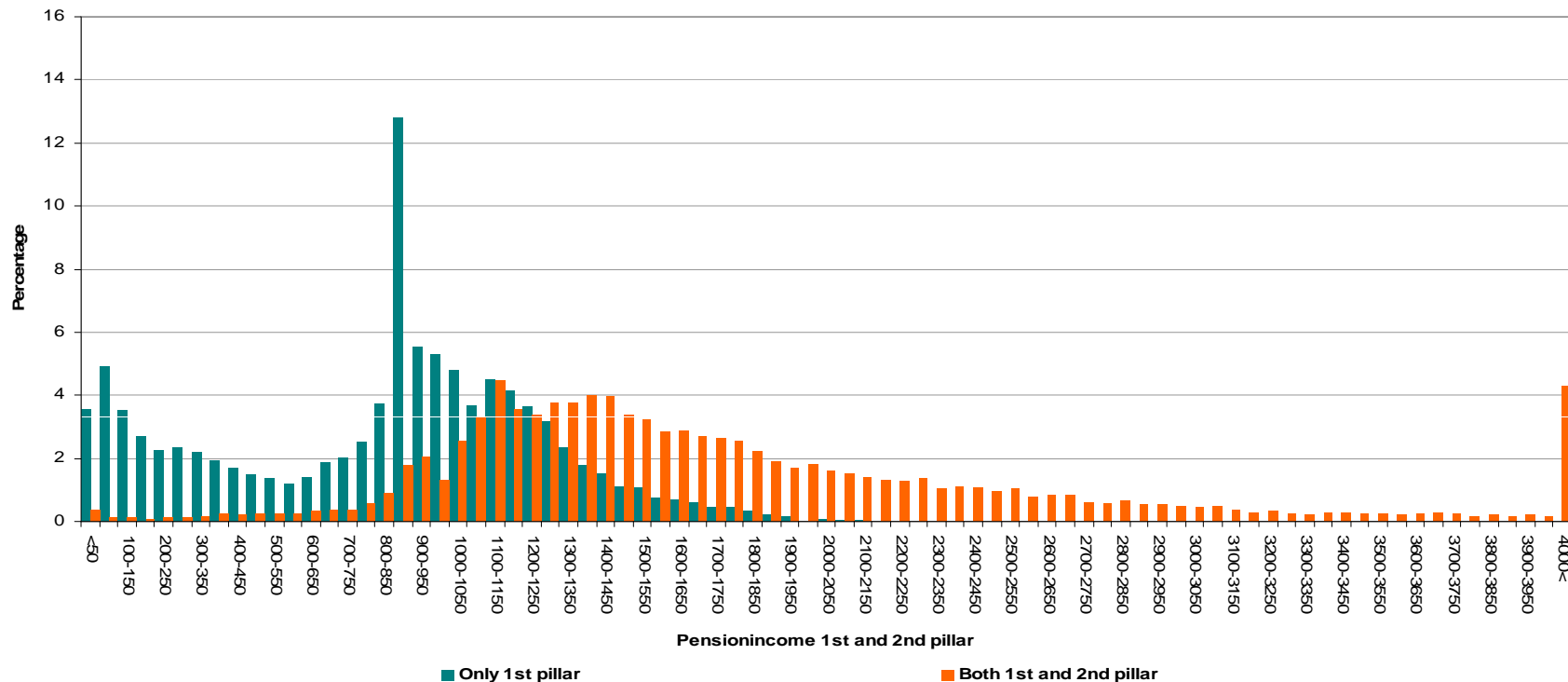
Bismarck → Beveridge

Need for complements: back to start

III. PENSIONS IN BELGIUM

3. Results

a. Inequality in pension amounts

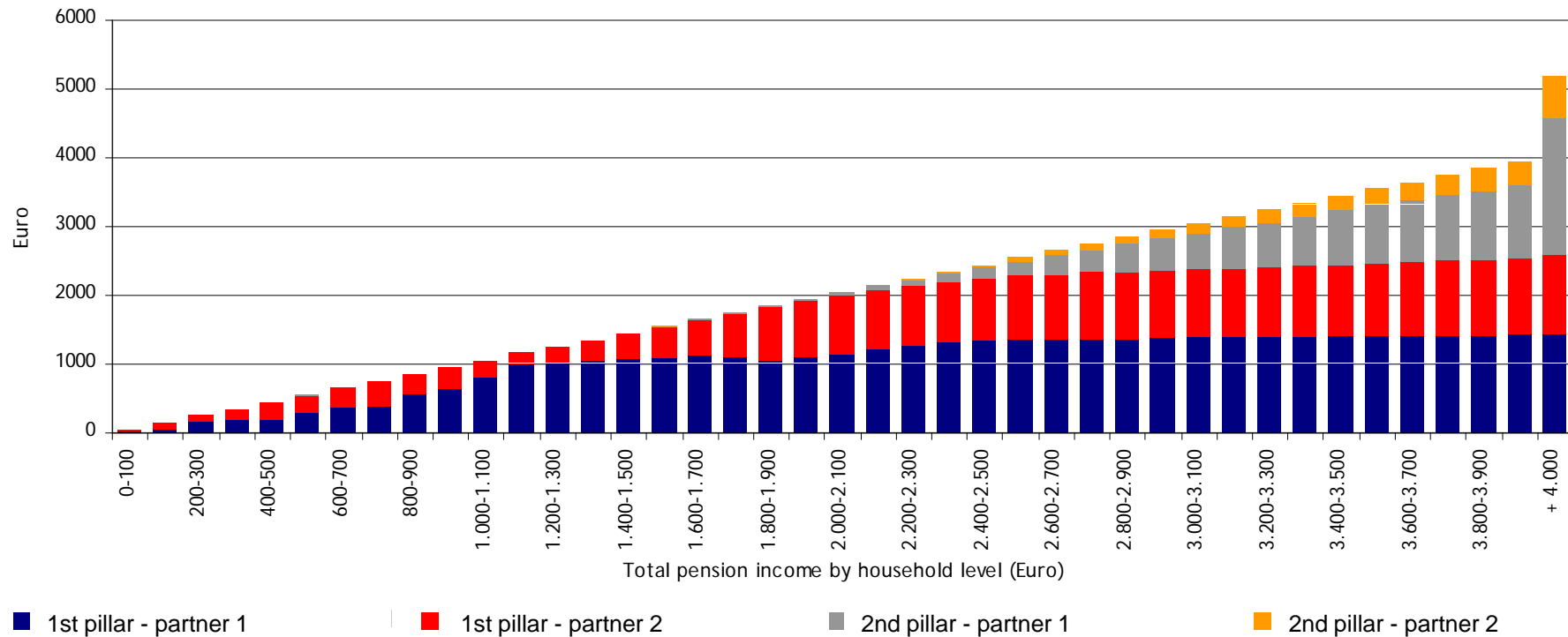


Source: Pension Register, 2004

III. PENSIONS IN BELGIUM

3. Results

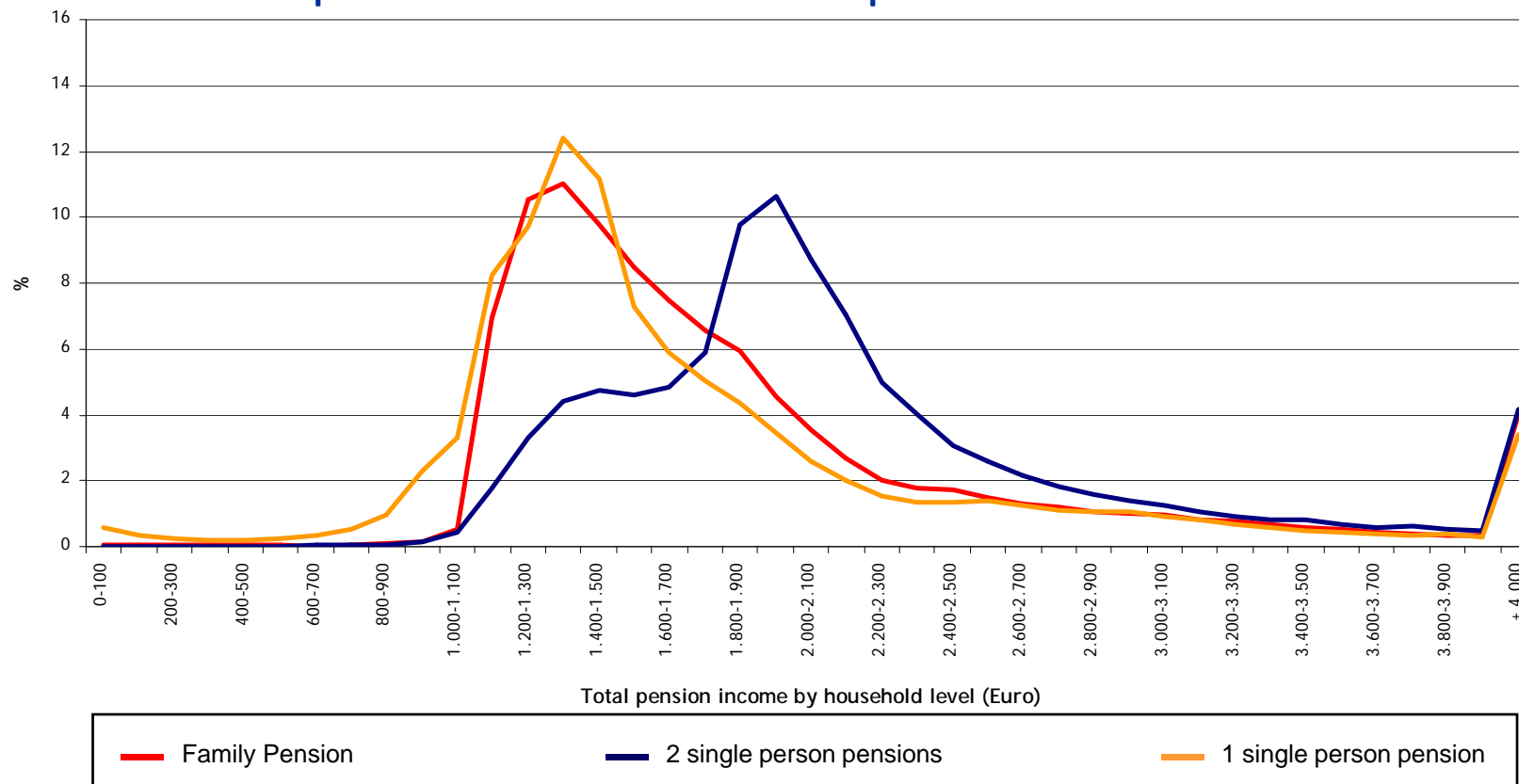
b. Composition for couples of total pension income: share by pillar and partner



III. PENSIONS IN BELGIUM

3. Results

c. Total pension income of couples





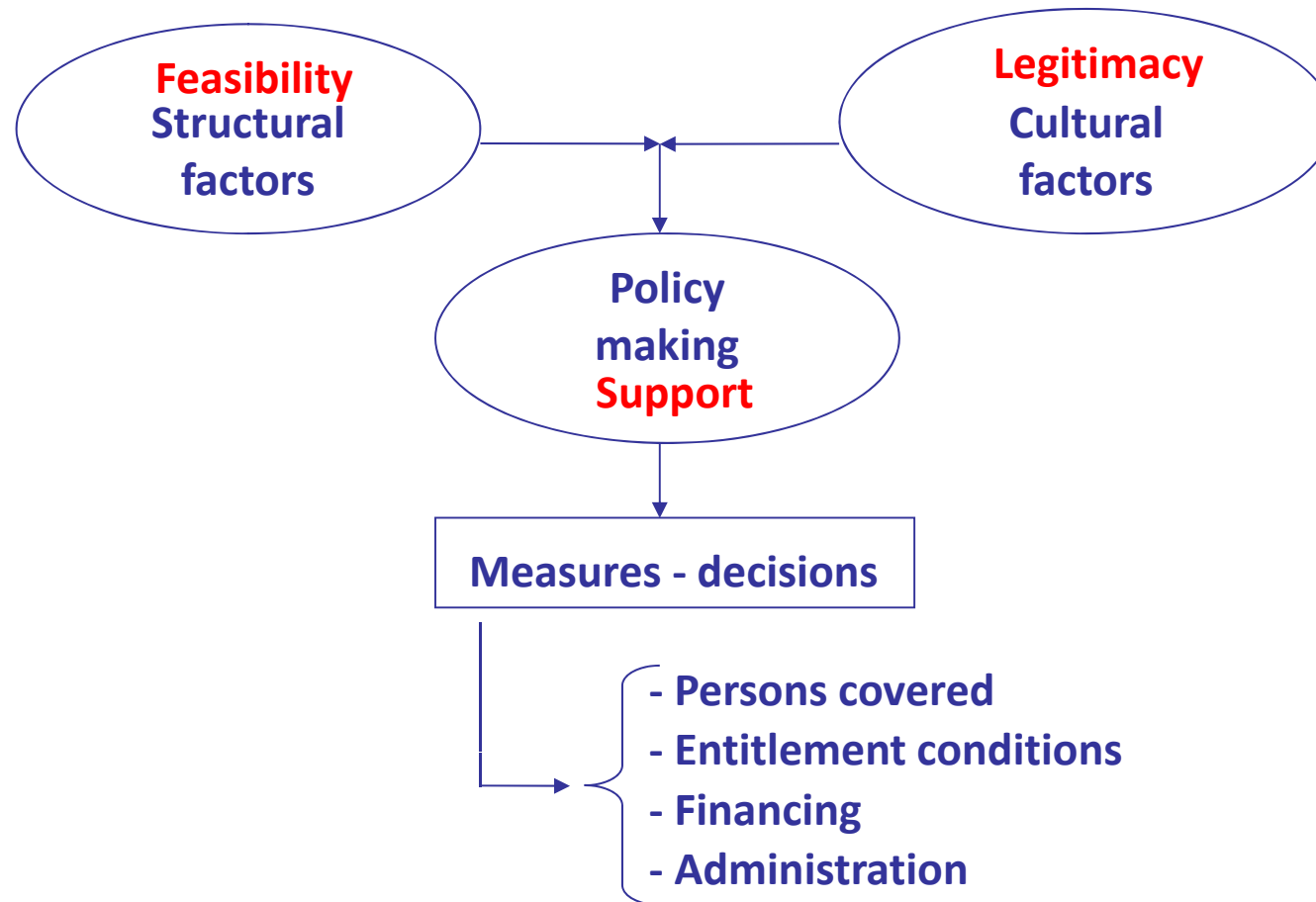
IV. SOCIAL COHESION

1. Social Cohesion

- Income inequality
- Horizontal mediation and social bargaining
- Vertical axis: civil society

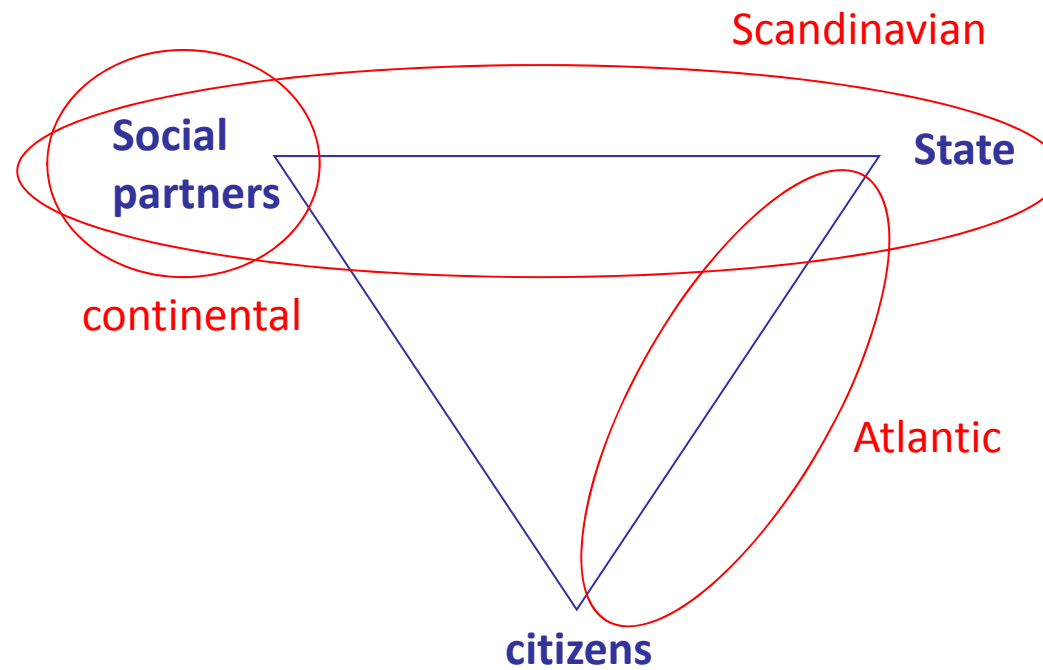
IV. SOCIAL COHESION

2. Social Policy making



IV. SOCIAL COHESION

3. Policy Actors





IV. SOCIAL COHESION

4. Finally

Civil Society to play its role

- in representing for horizontal mediation
- in giving backing from grass roots in vertical axis
- in fostering fitting solutions
- guaranteeing developments



Building solidarity

Thanks

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