

WELL-BEING AT WORK IN THE SERVICE VOUCHER SECTOR IN BELGIUM

Introduction

In this article, we provide an overview of occupational safety and health (OSH) in the Service Voucher sector in Belgium or, in other words, in the Personal and Household Services (PHS) sector¹. To do this, we rely on existing published studies in the area².

In order to contextualise the sector, it is important to mention the following main characteristics:

- **Low barriers to entry:** the sector aims to put target groups to work and is therefore characterised by low barriers to entry;
- **Young and fast-growing sector:** the scheme has only existed since 2004 and has experienced strong growth since its launch;
- **Variable working environment:** Service Voucher employees work in their client's homes - unless they work in an ironing station - and use the products and equipment provided by the client. They are therefore faced with variable working environments (different workplaces, products/equipment, clients, expectations).

In Belgium, this sector is represented by several social partners: Federgon, Atout EI and Vlaams Platform Dienstencheques in terms of employer federations and the FGTB, the CSC and CGSLB in terms of trade unions. These social partners are also members of [FORM-TS](#), the Service Voucher Sectoral Training Fund³ and the various regional Service Voucher Funds.

At European level, this sector is represented by [EFSI](#) (The European Federation for Services to Individuals)⁴, [EFFE](#) (European Federation for Family Employment and Home Care)⁵, [l'EFFAT](#) (European Federation of Trade Unions in the Food, Agriculture, and Tourism sectors and allied branches)⁶ and UNI Europa⁷.

After a brief description of the Service Voucher scheme in Belgium, this article presents the main findings of a study on the safety and health of the workers in the sector as well as practical solutions to improve their well-being at work.

The Service Voucher scheme in Belgium

The Service Voucher scheme in brief: an employment promotion measure with a triangular structure

The Service Voucher scheme, introduced by the Law of 20 July 2001 aimed at promoting the development of local services and jobs, is an employment promotion measure that pursues three objectives:

- Increase the employment rate within target labour market groups (workers with low qualifications);
- Reduce activities in the black or grey economy (informal economy);
- Improve work-life balance for families.

¹ More information about the "Personal and household services" available at <https://ec.europa.eu/social/main.jsp?catId=1427&langId=en>

² Primarily the study carried out by IDEA Consult in 2018 for FORMS-TS "Travail faisable et maniable dans le secteur des titres-services: étude sur le bien-être des travailleurs titres-services" as well as on the "Evaluation du système des Titres-Services pour les emplois et services de proximité en Région de Bruxelles-Capitale" carried out in 2018.

³ <https://form-ts.be>

⁴ <http://efsi-europe.eu/home/>

⁵ <https://www.effe-homecare.eu/en/>

⁶ <https://effat.org/category/domestic-workers/>

⁷ <https://www.uni-europa.org>

In practical terms, individuals may use Service Vouchers to pay an approved company for local work or services performed by a worker under an employment contract with the company concerned. Such local work or services include:

- **Services provided at the user's home:** home cleaning (including windows), laundry and ironing, occasional sewing work, meal preparation;
- **Activities carried out outside the user's home:** shopping to meet the user's daily needs, transporting people with reduced mobility, ironing (including mending the laundry to be ironed).

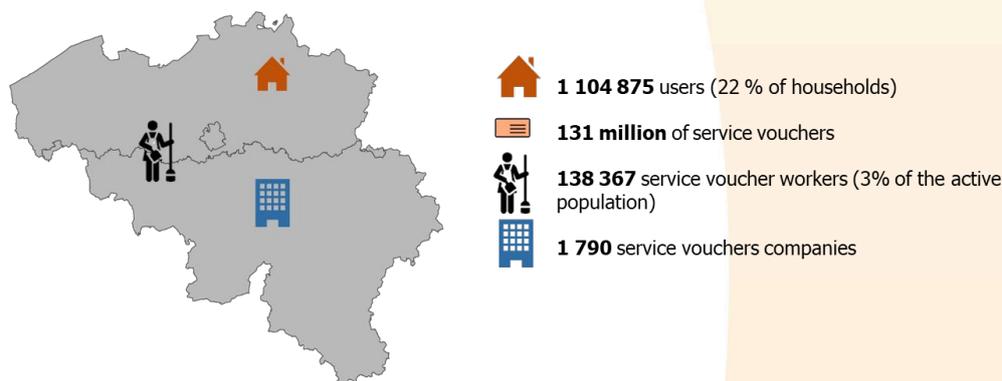
The Service Voucher scheme was originally an initiative of the federal government, launched in 2004. Since 1 July 2014, management of the Service Voucher scheme has become a regional competence⁸. The system consists of the following players:

- **Public authorities:** regional authorities play a central role in the Belgian Service Voucher scheme. They are responsible for determining the regulatory framework and key parameters of the scheme (e.g. the provisions that have to be included in a Service Voucher contract, the price, the activities permitted, etc.);
- **Service Voucher users** or households, are the service-buying individuals. A user can order 500 Service Vouchers per calendar year, the first 400 for €9 and the last 100 for €10. The sums paid are eligible for tax relief (capped);
- **Service Voucher workers (also termed personal and household services (PHS) workers at the EU level)⁹** are assigned to a user for whom they perform the agreed services. The user gives one Service Voucher to the worker for each hour worked, which the worker in turn gives to the Service Voucher company. However, the worker's remuneration is set by contract and is not linked to the number of Service Vouchers;
- **Service Voucher companies** serve as intermediaries between the demand for and supply of PHS workers. This triangular relationship is an important and unique characteristic of the Belgian system compared to similar systems in Europe. Service Voucher companies play a crucial role, particularly in the organisation of services, the supervision and support of workers, managing problems, etc.

Service Voucher: a sector in its own right that is constantly expanding

As Figure 1 shows, 22% of Belgian households used Service Vouchers in 2017. In addition, PHS workers account for 3% of the active population in Belgium and there are a total of 1,790 companies in operation. In total, more than 131 million Service Vouchers were purchased.

Figure 1: The scale of the Service Vouchers system in Belgium in 2017¹⁰



Source: IDEA Consult based on regional data

⁸ For more information, see the following web pages: Walloon region: <https://titres-services.wallonie.be/>; Brussels region: <https://www.titre-service.brussels/> and Flemish region: <https://dienstcheques.vlaanderen.be/>.

⁹ In this Discussion paper, "Service Voucher workers" or "PHS workers" will be the terms used to designate the workers of the sector.

¹⁰ Last year for which data were published for all three regions.

These figures clearly show that the Service Voucher system is of considerable scope, both for users (buyers in the system) and for PHS workers and companies (providers in the system). In 2019, the sector accounted for 9.5 million jobs in the EU27, including 6.3 million declared and 3.1 million undeclared workers. The latest Eurobarometer survey on the subject indicated that about 34% of all undeclared work done in the EU in 2019 was in this sector¹¹. Furthermore, there are four significant contemporary macroeconomic trends that are pushing up demand for household services:

- The time spent on housework within the family is decreasing due to an increase in women's participation in the labour force;
- An ageing population requires more help with household chores;
- The proportion of single-parent families who have a significant need in terms of domestic assistance is constantly increasing;
- The growing importance of a good work-life balance.

All of these factors explain why the need for assistance with household chores has increased considerably in recent years and could increase further in the future. However, without government support, household services are too expensive for many families. These services are mainly used through the informal economy.

Despite the growing need for personal and household services, in recent years the sector has faced many challenges, one of which is related to the well-being at work of its workers. Many studies have dealt with this subject in Belgium, specifically for the Service Voucher sector. In the next chapter, we present the main findings in this area, based on existing published studies.

Findings on well-being at work in the Service Voucher sector

In this chapter, we summarise the main findings related to well-being at work in the Service Voucher sector. To do this, we rely mainly on the results of the study carried out by IDEA Consult in 2018 for FORMS-TS¹² as well as the annual evaluation carried out in 2018 for the Brussels-Capital Region (SPRB)¹³. The study for FORM-TS is mainly based on the results of a large-scale survey organised online and in paper format with 3,896 Service Voucher workers, supplemented by discussion groups with PHS workers and workshops organised with experts on OSH. In addition, as part of the 2017 annual evaluation of the Brussels Service Voucher scheme, an OSH component was also addressed via several discussion groups with Brussels PHS providers.

The main findings of these studies are:

- The Service Voucher sector mainly employs disadvantaged groups with specific challenges;
- Independence, working hours and relationships with clients are benefits of the PSH profession;
- The Service Voucher sector faces many challenges related to the well-being at work of its workers;
- The paradox of Service Voucher employment: a job that is neither a springboard nor sustainable in the long-term;
- Several characteristics specific to the PHS profession take a toll on the well-being at work of Service Voucher workers;
- The companies play a crucial role in the training and supervision of workers, but company practices vary significantly.

These findings are described in more detail below and are illustrated by quotes from workers collected during the discussion groups organised in the two studies.

¹¹ C189 European Alliance, 2021, Step up efforts towards decent work for domestic workers in the EU: 10th Anniversary of ILO Domestic Workers Convention, 2011 (No. 189) C189_ALLIANCE_REPORT_EN_01.pdf (efsi-europe.eu)

¹² Travail faisable et maniable dans le secteur des titres-services: étude sur le bien-être des travailleurs titres-services.

¹³ IDEA Consult (2018), "Evaluation du système des Titres-Services pour les emplois et services de proximité en Région de Bruxelles-Capitale", Brussels Regional Public Service Brussels Economy and Employment. This annual evaluation also contains a health and safety at work dimension.

The Service Voucher sector mainly employs disadvantaged groups with specific challenges

The majority of Service Voucher workers are women who are poorly-qualified with a partner and children or from single-parent families of non-Belgian origin. A growing proportion of PHS workers are also more than 50 years of age. This profile tends to demonstrate the integrating role of the Service Voucher scheme for the most vulnerable workers who are remote from the labour market. Moreover, this population often faces a number of specific challenges such as communication problems, physical and medical conditions in the case of people over 50 years of age, difficulties in balancing personal and work life in the case of single women, etc. It is important to take these factors into account when analysing the well-being at work of Service Voucher workers.

“I had to stop school and didn’t get a degree. When I had an opportunity to start cleaning as a regularised worker, it was like a life jacket.”

Independence, working hours and relationships with clients are benefits of the PHS profession

Generally speaking, it appears that workers are satisfied with their Service Voucher jobs. In fact, 89% of the workers interviewed were satisfied or very satisfied with their job. Several characteristics specific to the sector are considered as bonuses for PHS workers compared to other sectors with low-skilled employment, such as:

- **Working hours:** The vast majority of PHS workers choose to work part-time. This allows them to better arrange work with family commitments but is also explained by the demanding nature of the job. For PHS workers, the flexibility of working hours as well as the freedom to organise their schedule in the Service Voucher sector allows them to ensure a better work-life balance. The work is also carried out during traditional working hours (8 a.m to 6 p.m. and Monday to Friday), which is an undeniable advantage for workers compared to working hours in the industrial and office cleaning sectors.

“I used to be a hairdresser but the hours were tough with kids, especially working on Saturdays.”

- **Relationship with clients:** Since Service Voucher workers are in regular contact with their clients, they develop a very close relationship with them. The connection with the client and the feeling of attachment that is created are highlighted as strong points of the profession by the PHS workers. This therefore gives them a feeling of being useful, of helping families and becoming a vital member as the years go on.

“After a while, the client becomes a member of our family.”

- **Significant independence in the job:** As workers in the sector often work alone, the profession is characterised by the significant autonomy given to them. Thus, 95% of PHS workers surveyed consider themselves able to choose the manner in which they work, which is perceived as an advantage of the job.

“You work alone, you have a certain degree of autonomy and you don’t have a boss looking over your shoulder.”

The Service Voucher sector faces many challenges related to the safety and health at work of its workers

Despite the high level of job satisfaction of PHS workers and certain undeniable advantages of the job compared to other low-skilled occupations, the sector faces different challenges related to the well-being at work of its workers.

- **Long-term absenteeism:** The Service Voucher sector is characterised by a high rate of long-term absenteeism, which is increasing year after year.

- **Mental health:** Half of all PHS workers suffer from stress, which is higher than the average for other sectors.
- **Physical and medical health:** PHS workers are subject to various physical complaints. Back pain (68%), arthritis and muscle pain (67%) as well as neck or shoulder pain (62%) are those most frequently reported. People who have worked in the industry for longer are also more prone to medical conditions than those with fewer years of service.

“It’s quite simply physical, it’s actually high-level sport, especially when you’re working full time. I felt the difference when I started working part-time.”

The paradox of Service Voucher employment: a job that is neither a springboard nor sustainable in the long-term

The data on entry and departure of workers in the sector show that departures of workers from the scheme are low and that the proportion of Service Voucher workers who find another job is also minimal. The “springboard” effect towards another job is therefore not borne out in reality. This is due to the lack of opportunities for retraining workers and the inability of many workers to stop working in order to receive training. However, in the long term, many workers feel that their employment in the sector is not sustainable. Thus, a large proportion of PHS workers believe that they cannot continue working in the sector until they retire, due to the demanding nature of their job. While some companies attempt to adapt the work of their older workers by introducing a “Plan for the employment of older workers”, it turns out that in practice, these solutions are difficult to transpose in the sector and that the possibilities for vertical development remain limited.

“I’m happy going to work but I couldn’t do this job until I retire. I have problems with my hips, back, knees, etc.”

Several characteristics specific to the PHS profession take a toll on the well-being at work of workers

Despite a number of job-specific characteristics that can be perceived as important benefits of the sector, PHS work is also characterised by a number of negative points that can affect the well-being at work of workers in the sector:

- **Work that requires a lot of flexibility:** PHS workers work simultaneously for several different clients. This requires a great deal of flexibility on the part of the worker, both physically, having to move from one client to another, and mentally, having to adapt to the client’s requirements and the different workplaces.

“Every client is different. We go to 12/13 families: the requirements and workplaces are always different.”

- **Limited break times between clients:** Although the pace of work at the client’s home is not seen as demanding by most workers, break times are not always sufficient between clients.

“The client doesn’t pay you to eat your sandwich.”

- **Solitary work:** PHS workers have little contact with their colleagues. As a result, 18% of workers feel lonely at work.

“Being alone does you good, but sometimes it’s difficult.”

- **A job in which the workplace is a private individual’s home:** Service Voucher workers work in their clients’ private homes and this has several direct consequences on their working conditions.

On the one hand, their workplace is highly dependent on users' living conditions. On the other hand, unlike other sectors such as industrial cleaning, workplace inspections are difficult and it is therefore difficult to ensure a safe and healthy working environment for the worker.

"It's a home, but when I enter, it becomes my workplace."

- **A job in which the equipment and products used are often those of the user:** The products and equipment used are purchased by users and therefore depend on their habits. Many clients and even some workers are not familiar with toxic and banned products, which can have consequences for workers' health.

"A client may use his harmful products for a few hours during the week. He doesn't realise that the worker has to work and be in contact with these products throughout the week."

- **A job for which there are sometimes grey areas between what is permitted and what is prohibited:** PHS workers are dependent on their clients' requirements and sometimes face requests for tasks that are not permitted in the sector, such as childcare or minor repair work. They must therefore be able to assert themselves sufficiently to explain to the client what is and what is not permitted and to refuse such unauthorised tasks, which is not easy for many workers.

"I know some tasks aren't allowed, but I'm only human. When my oldest client, who is 80 years old, asks me to change a bulb, I can't say: 'Sorry, but you have to call a social worker to do that'."

- **A job with relatively little variation:** The PHS job is routine: the variety of cleaning or ironing tasks is limited.

"You arrive in a house, and you have to start all over again, it's exhausting."

- **A physically strenuous job:** Half of the PHS workers say they feel exhausted at the end of the working day and a quarter say they have to regularly lift or move heavy objects (e.g. furniture).

"I like my job, but it's very tiring. I'm happy when Friday comes and I can rest a little bit."

- **A job with relatively little social recognition:** Although PHS workers often feel valued by their clients, they feel that their occupation is not valued by society.

"It's an important job but people don't see it that way. We're cheap labour used to clean up your dirt."

Companies play a crucial role in the training and supervision of PHS workers, but company practices vary significantly

Due to the isolation of workers and the autonomy they enjoy in organising their work, proper supervision and management by the Service Voucher company is essential. A number of good practices are implemented within companies such as visits to clients' homes, coaching programmes for workers, or information brochures on safety and health issues at work. However, these practices differ greatly from one company to another depending on their size, the number of workers and their mission. Moreover, in terms of training, the budgets of regional training funds are underused year after year although PHS workers are in need of additional training, mainly in ergonomics, safety, assertiveness or languages. In practice however, there is a high rate of absenteeism among workers when training is organised. They have little awareness of the need for training. In addition, a wide variety of quality training courses can be found between companies.

"There is a significant need for training in ergonomics, health and safety and client management, but reminders during service are also necessary"

Practical solutions to improve well-being at work in the Service Voucher sector

The previous chapter detailed the main challenges for the Service Voucher sector. A certain number of these characteristics are inherent to the PHS profession. However, practical solutions can be proposed to (partially) address these challenges. In the study carried out by IDEA Consult in 2018 for FORMS-TS¹⁴ as well as in the annual evaluation carried out in 2018 for the Brussels-Capital Region (SPRB)¹⁵ the following recommendations for the Service Voucher sector were made:

- Identify the Personal Protective Equipment (PPE), equipment and products required in the sector;
- Provide clients with more information about what is recommended, permitted and prohibited in the sector;
- Provide PHS workers with more information about what is recommended, permitted and prohibited in the sector;
- Increase coaching and training for PHS workers;
- Increase the supervision and monitoring carried out by the Service Voucher company;
- Implement certain good practices to improve the working conditions of the PHS worker job.

These recommendations are described in more detail below.

Identify the PPE, equipment and products required

Our first recommendation is to work with various experts, Service Voucher workers and companies (and/or representatives of the latter two players) to define a list of recommendations, obligations and prohibitions in the sector for the following elements:

- **PPE:** that covers a large number of conditions encountered by PHS workers and intended to prevent possible occupational accidents in the sector;
- **Equipment:** that meets ergonomic requirements and increases work efficiency;
- **Products:** taking into account medical health (skin disorders, lung problems, etc.), the environment and the effectiveness of products.

Provide clients with more information about what is recommended, permitted and prohibited in the sector

Clients play an important role in this sector. They are the ones who provide the workplace, the products and the equipment to the PHS worker and who determine the content and duration of the work. However, the clients are often unaware of this crucial role and this is why they need to be made more aware of it and be provided with support. This may take the form of a brochure that the client receives when requesting the service, which clarifies the tasks that the PHS worker can/cannot perform, the provisions regarding the number of hours and break times, the recommended (and prohibited) equipment and products, the mandatory and recommended provisions regarding the workplace, etc.

Provide PHS workers with more information about what is recommended, permitted and prohibited in the sector

As with the client, it is also important to inform the workers about what is permitted and what is prohibited in the sector as well as what is or is not recommended. PHS workers must also understand the reasons why this is the case and that it is mainly a question of personal well-being, efficiency at work and protection, as well as the effects all this may have in the long term. This may also take the form of an information brochure or an information/training session for workers starting out in the sector.

Increase coaching and training for PHS workers

Companies must further increase training efforts with the support of the Training Funds. More specifically, we can make the following recommendations regarding training efforts:

¹⁴ Travail faisable et maniable dans le secteur des titres-services: étude sur le bien-être des travailleurs titres-services.

¹⁵ IDEA Consult (2018), "Evaluation du système des Titres-Services pour les emplois et services de proximité en Région de Bruxelles-Capitale", Brussels Regional Public Service Brussels Economy and Employment. This annual evaluation also contains a health and safety at work dimension.

- **Establish a clear training plan for PHS workers:** that offers good basic knowledge during work placements and is focused on cleaning techniques, products and equipment as well as occupational ergonomics, and provide for practical exercises;
- **Reorganise planned training for PHS workers with experience:** in order to bring about long-term behavioural changes (e.g. occupational ergonomics);
- **Offer other types of training:** such as mentoring systems, peer coaching;
- **Do not rely solely on job-specific skills but also on generic skills that contribute to the development of workers:** in particular, first aid training, computer classes to learn how to use electronic vouchers and smartphones, language classes, methods to learn how to communicate with clients, etc.;
- **Add additional criteria when training courses are being approved by the Regional Training Funds:** in order to ensure the quality of the training courses financed by the Regional Training Funds, it could be envisaged to require the company to prove that the trainer actually has sufficient skills and qualifications to provide the training (CV, diplomas, etc.).

Increase the supervision and monitoring carried out by the Service Voucher company

An increase of supervision and monitoring by Service Voucher companies would also enable PHS workers to be supported to a greater extent in their work. We are thinking of the following practices, in particular:

- **Monitoring of the tasks assigned, the hours given and the house of new clients:** A member of the supervisory staff (a coach) could be sent to the home of each new client, preferably accompanied by the worker. This visit would make it possible to get to know the client, examine whether their expectations are realistic, check whether the place of work, equipment and products comply with the requirements and reiterate the rules;
- **Increased supervision by the company:** For new employees, supervision/coaching could be provided during the first day(s) by an experienced colleague. The company could also implement a stricter monitoring policy by occasionally sending a job coach without prior warning to the client's house so that he/she can verify whether the requirements are being met, both by the client and the PHS worker;
- **Organise an annual medical check-up:** for each worker so that any health risks (physical, mental and medical) can be quickly detected and addressed.

Implement certain good practices to improve the working conditions of the PHS worker job

In addition to appropriate equipment, products and workplaces that can enhance the well-being at work of PHS workers, other initiatives can limit physical and mental disorders as well as improve the working conditions of the job. Here are some examples of possible practical solutions:

- **Provide for a realistic schedule and communication between the client and the PHS worker:** it is crucial to establish good communication (e.g. in terms of the type of activities) and an realistic schedule to limit travel and provide for sufficient rest times between each client;
- **Offer greater variation in the work:** in the type of activities to be carried out (e.g. combining cleaning and ironing in ironing stations), but also in other functions, such as coach, mentor, etc.;
- **Examine whether certain clients could allow PHS workers to work in pairs:** working with another person at a client's home can avoid the feeling of loneliness caused by this job, in addition to giving a variation and reducing the arduousness of the work. However, it should be mentioned that this is difficult to achieve in most cases (only large users).

It is interesting to note that some of these recommendations have been followed by the sector and that actions in this area have been carried out by Form-TS (see also OSH wiki article - Initiatives to improve well-being at work and training of workers in the Service Voucher sector in Belgium¹⁶).

¹⁶ https://oshwiki.eu/wiki/Initiatives_to_improve_the_well_being_at_work_and_training_of_workers_in_the_Service_Voucher_sector_in_Belgium

Conclusion

With more than one million users in Belgium (1 quarter of Belgian households) and 150,000 jobs (or 3.1% of Belgian employment), the Service Voucher sector has become an essential sector since its creation in 2004. It meets a real demand for personal and household services by enabling active households to better reconcile their family and professional lives and permitting elderly people to live at home longer. Moreover, current macroeconomic developments, such as the increase in the rate of women's professional activity and the ageing population in particular, are driving demand for private and household services even higher.

In a context of deindustrialisation and continuous decline in low-skilled professions, this sector also makes it possible to create formal jobs for people who are furthest from the labour market, mainly single-parent women, immigrants, people with low qualifications and those over 50. Thus, in 2019, the sector accounted for 9.5 million jobs in the EU27, including 6.3 million declared and 3.1 million undeclared.

Autonomy, working hours and relations with clients are considered important assets of the PHS profession, compared with other professions for people with low qualifications, such as for example professions in the hospitality industry, industrial cleaning and sales. However, in recent years, the Service Voucher sector has increasingly been faced with issues relating to the safety and health of its workers, in particular due to the increase in long-term absences and the difficulty of keeping or finding workers for companies in the sector. Several characteristics specific to the PHS profession hinder the well-being at work of workers in the Service Voucher sector, in particular physical hardship and lack of variation in the work, physical and mental flexibility, limited break times between clients, loneliness of the job, the workplace and the products and materials used and the lack of social recognition of the work.

The difficulties associated with the well-being at work of PHS workers truly jeopardise the sustainability of this sector. Indeed, a limited number of workers say they wish to keep on working in this sector, a sector nevertheless characterised by a strong demand from users. It is therefore crucial for the sector to implement a whole series of actions allowing the well-being at work of its workers to be improved. A whole series of recommendations have been identified in this article. Certain actions have already been implemented by the sector in recent years, but it is crucial to extend these actions further so that they produce their hoped-for positive effects on PHS workers.

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