



Consumer confidence among the Belgian population

A study by Profacts
commissioned by BNP Paribas Fortis

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More than half of Belgians expect energy costs to rise in the next 12 months.

55%



Top 3 categories where Belgians will definitely adjust their spending behaviour:

1. Leisure and entertainment (30%)
2. Eating out and hospitality (30%)
3. Travel (26%)



Rising expenditure



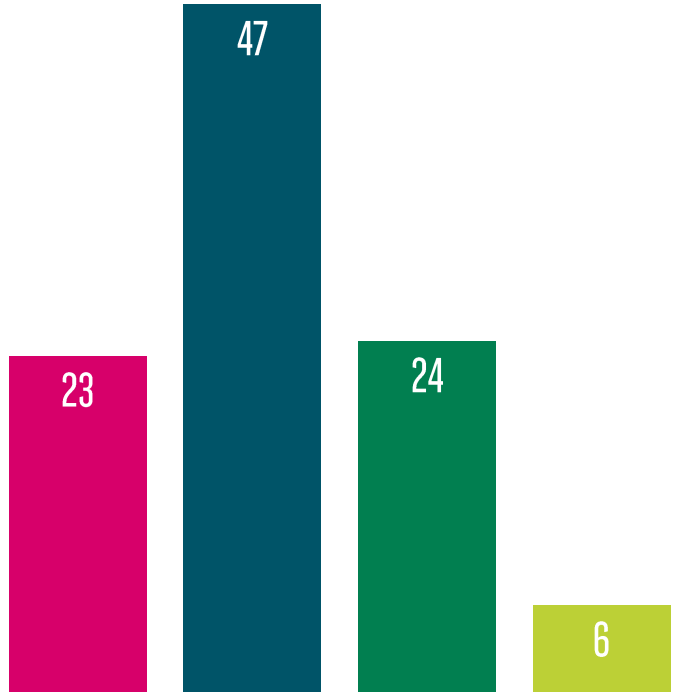
Categories in which Belgians expect their spending to increase in the next 12 months

Energy costs	55%
Supermarket shopping	49%
Mobility costs	39%
Telecom costs	38%
Healthcare costs	35%
Financial products	35%
Housing costs	28%
Education costs	26%
Travel	25%
Eating out and hospitality	23%
Leisure and entertainment	21%
Clothing and personal care	20%



7 in 10 Belgians unable or hardly able to save

Personal financial situation (%)



I struggle to meet my monthly expenses

I have enough money to get through the month, but do not save or invest much

I am actively saving and investing to build financial security and improve my lifestyle

I have achieved my financial goals and am maintaining and growing my wealth



Evolution of the **savings behaviour** of Belgians

	Evolution last 3 years	Forecast for next 12 months
More	14%	13%
As much	45%	49%
Less	41%	38%



More than 8 in 10 Belgians have not seen their own financial situation improve in the last 3 years and do not expect it to improve in the coming year either

	Evolution last 3 years	Forecast for next 12 months
Better	16%	14%
Same	53%	59%
Worse	31%	27%



Delayed spending

40%

of Belgians have had to postpone spending below €15,000 in the last 3 years.

41%

of Belgians have had to postpone spending **above** €15,000 in the last 3 years.

23%

of Belgians plan to spend **more than** €15,000 in the next 12 months.



Young people are more optimistic about the Belgian economy than those aged 55+

**53% of young people
(16-24 years old)**

have a positive perception of the current state of the Belgian economy.



81% of people aged 55+

have a negative perception of the current state of the Belgian economy.



7 out of 10 Belgians have a negative perception of the current state of the Belgian economy.

Only 13% expect the situation to improve over the next 12 months.

43% think it will remain the same.

A significant 44% expect the situation to get worse.



High inflation

81%



Energy crisis

78%



**Election results in
Belgium**

76%

Issues with greatest impact on **personal financial situation**



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