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# SKILL INTELLIGENCE AND 'UNDERSTANDING LIFE'



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## INTRODUCTION

Europe faces unprecedented challenges. Climate change, ageing populations, geopolitical dependencies and security challenges that call for radical technological, social and institutional innovations. The ageing population is increasing the demand for labour-intensive care, while demand for labour will also rise in other sectors (renovation, security, defence, etc.).

However, **the recent Draghi report on European competitiveness emphasises that, for the first time in history, Europe cannot count on a growing labour force to support prosperity creation.** By 2040, the European working population in the EU will decline by 2 million workers per year<sup>1</sup>. In our country, the working-age population will remain stable between 2025 and 2060, but there will be striking differences between regions: Flanders + 5%, Wallonia -6% and Brussels -5%<sup>2</sup>. Meanwhile the overall population in Belgium is projected increase by almost 1 million people between now and 2060.

**With a stable to declining working-age population, it is essential to support and utilise the available human capital as effectively as possible. This is a challenge, but also an opportunity.** Efficient labour markets are characterised by creative destruction; whereby old jobs disappear and are replaced by new ones. In times of labour shortages, accelerated automation can help to compensate for labour shortages. However, if the transformation is too rapid, valuable knowledge and experience may be lost and high adjustment costs may be incurred.

Scarcity necessitates efficiency. Although labour markets are supposed to allocate our human capital as efficiently as possible, this appears to be a pipe dream for the time being. **The OECD states that no less than one third of workers in Western countries are employed in jobs that do not match their qualifications and skills<sup>3</sup>.** This mismatch, which comes with high social and economic costs, is confirmed in a recent analysis by the International Labour

1 Draghi, M. (2024). The future of European competitiveness, Part A | A competitiveness strategy for Europe, [https://commission.europa.eu/topics/strengthening-european-competitiveness/eu-competitiveness-looking-ahead\\_en](https://commission.europa.eu/topics/strengthening-european-competitiveness/eu-competitiveness-looking-ahead_en)

2 <https://www.steunpuntwerk.be/onderzoeksthemas/trends-en-toekomstbeeld/projecties-bevolking-op-arbeidsleeftijd>

3 'About one-third of workers in OECD countries are mismatched for their jobs, whether in terms of their qualifications, skills or fields of study. This has significant economic and social costs, particularly if they are over-qualified', [https://www.oecd.org/en/publications/do-adults-have-the-skills-they-need-to-thrive-in-a-changing-world\\_b263dc5d-en.html](https://www.oecd.org/en/publications/do-adults-have-the-skills-they-need-to-thrive-in-a-changing-world_b263dc5d-en.html)

Organisation: 'As of 2022, only 47.7 per cent of workers held qualifications that appropriately matched their job requirements. The share of under-educated workers declined from 37.9 to 33.4 per cent over the past decade, but the share of over-educated workers increased from 15.5 to 18.9 per cent<sup>4</sup>.'

Underqualified employees struggle with their tasks, while overqualified employees become bored and may well waste their potential on a meaningless job. Underqualification leads to a significant underutilisation of our productivity potential. This is an economic pain point, but also an opportunity, **because increasing productivity is the most important lever for sustainable wealth creation**. Back in 2014 and 2018, the EU's European Centre for the Development of Vocational Training (Cedefop) quantified this underutilisation: 'The Cedefop estimate, based on the ESJS, has shown that the existing skills of the EU's workforce fall about one fifth short of what is needed for workers to carry out their jobs at their highest productivity level. This calls for concerted action to stimulate further adult learning in Europe<sup>5</sup>.'

Organisations such as the OECD and ILO have been advocating for a skills-first culture for more than ten years, with targeted government investment in flexible training programmes, career guidance and *skills assessments*. Employers must support greater job mobility without cutting back on their investment in training. The Draghi report emphasises the importance of knowledge and skills for our competitiveness – 'Competitiveness today is less about relative labour costs and more about knowledge and skills embodied in the labour force' – and advocates investment in *skill intelligence* as a lever for coordinated policy to close *skills gaps* in all EU Member States<sup>6</sup> **But what do actually we know about the essential skills of our population? Without this intelligence, any discussion about skills gaps or a stronger activation policy remains virtual.**

Although the debate on skills is often conducted in an economic framework

<sup>4</sup> <https://www.ilo.org/resource/news/global-employment-forecast-downgraded-7-million-jobs-2025-amid-rising>

<sup>5</sup> Cedefop, Insights into skill shortages and skill mismatch – Learning from Cedefop's European skills and jobs survey, Publications Office, 2018, <https://data.europa.eu/doi/10.2801/645011>

<sup>6</sup> 'First, Europe needs to redress its slowing productivity growth by closing the innovation gap. This objective will entail accelerating significantly technological and scientific innovation, improving the pipeline from innovation to commercialisation, removing barriers that prevent innovative companies from growing and attracting finance, and undertaking concerted efforts to close skills gaps (Draghi, 2024).'

with a focus on competitiveness, the Draghi report recognises the importance of social and societal skills. People are more than just employees and must be supported in their desire to play a social role in a rapidly changing society, which requires the necessary skills: *'Europe will have to ensure the best use of its available skills while keeping the social fabric intact... Europe will need a fundamentally new approach to skills (Draghi, p.15).'* **In uncertain times, dialogue with the population is essential to make the right policy choices.** This requires *empowerment* or empowered and informed citizens who are willing and able to play a constructive role in their own way. This is once again a conditional story, because without the right skills, too many people remain passive and indifferent.

## 1. Skill intelligence: five dimensions

From a public or societal perspective, skill intelligence is an essential data-driven lever for strengthening a region's economic potential and supporting a better society. Harnessing this potential requires a holistic approach with targeted investments in skill analytics. The basic dimensions of skill intelligence are:

- 1. Diagnosis:** This dimension focuses on mapping the current skills in the population, through assessments of functional and technical skills, but also of transversal competences such as critical thinking, problem-solving skills and digital literacy. The focus here is on 'social functioning' and is therefore not limited to skills that are currently in high demand in the labour market. Beyond formal qualifications, the focus is on actual competencies – what can people really do? The OECD's PIAAC surveys provide guidance in this regard (see below).
- 2. Forecast:** What do we need? What are future skill requirements because of technological developments, demographic shifts, climate transition or new industrial priorities? This dimension requires real-time labour market data, input from sectors, and predictive analytics. The rise of dementia, for example, is leading to a sharp increase in highly labour-intensive care needs that cannot be outsourced to AI. The impact of AI on key service sectors – including healthcare – within the next 20 years or so is very difficult to predict today.
- 3. Gap analysis and dynamics:** Where is the mismatch? Identifying quantitative and qualitative gaps between supply and demand goes beyond predicting shortages in certain professions. It also includes the underutilisation of talent, geographical mismatches, and hidden potential among certain groups such as older people, migrants, and the long-term unemployed. This dimension also monitors how skills evolve: how quickly do certain skills become obsolete? What is the 'half-life' of technical knowledge in different sectors? And how do people develop new skills through informal learning, work experience or micro-learning concepts?
- 4. Ecosystem dimension:** How do the system and infrastructure surrounding skills function? How are learning pathways evolving for individuals who left the formal education system long ago? Can individuals make their own skill portfolios transparent and share them with employers? This is where aspects such as skill passports, micro-credentials and recognition of competences acquired elsewhere come into play.
- 5. Equity and inclusion:** Who is being left behind? Which groups have systematically less access to skills development? Where are the blind spots in our data? Sound skills intelligence recognises that not everyone has equal opportunities and explicitly incorporates this.

## 2. Two priority target groups for Belgium

In economic discussions about human capital, a lot of attention is usually paid to the skills of highly educated workers, better bridges between education and business, and the impact of technological changes (skill-biased technical change). The current AI revolution could speed up the pace of these technological changes, with potentially big implications for certain sectors. At the same time, relatively little systematic attention is paid to low-skilled workers as a group with its own development potential, the impact of (mental) health on access to the labour market, and the importance of non-cognitive skills and contextual factors for both the functioning of the labour market and society. Socio-economic research is inevitably biased, and empirical research traditionally focuses on easily measurable aspects of labour market participation (such as the educational level of employees).

Complementary to the existing literature, we identify two priority target groups for Belgium within a skill intelligence strategy. **On the one hand, there are the low-literate: a large group of adults with limited functional literacy who also struggle with low health literacy and limited labour market opportunities.** This group clearly needs a curative approach, for example through tailored training and guidance. Skill intelligence can help to identify, support and integrate them into the labour market and society.

**On the other hand, there are young people who can be supported through the education system.** We also find a significant proportion of low-literate young people. In addition, a significant proportion of young people struggle with mental health issues,

which threatens to jeopardise their future opportunities. Mental health problems can indicate a difficult confrontation with the complexity of life.

In 1979, Hans Achterhuis wondered why education fails to help people understand the society they live in. Or is this precisely the intention? Since then, amid an alarming information overload, everyday life has not exactly become any easier. Regardless of all kinds of philosophical considerations, education has to offer more than just 'achieving learning gains'. **Education must not only take care of qualifications, but also of socialisation and subjectification, or the development of the individual as a subject in the world** (see below). Apart from the mental health challenges for young people, preventive work can be done with all young people through the concept of 'understanding life'. This learning pathway can equip young people from primary school onwards with essential life skills that strengthen their functional literacy, health literacy and social competences. Prevention is more effective and cheaper than curative interventions later in life.

Health literacy is an important cross-cutting skill for both target groups. Among people with low literacy skills, limited functional literacy correlates strongly with low health literacy, leading to poorer health outcomes and higher healthcare costs. **Without improving health literacy, the impact of prevention policies that focus primarily on providing information will remain limited.** Among young people, health literacy is essential for their mental well-being and future labour participation.

## 2.1. People with low literacy skills

In Flanders, 18% of adults were functionally illiterate and 17% had low numeracy skills in 2023. 21% of adults have low digital skills<sup>7</sup>. These are some of the conclusions from PIAAC, the OECD's Programme for the International Assessment of Adult Competencies. This large-scale international study takes place every ten years and examines three key skills in adults aged 16 to 65: literacy, numeracy and adaptive problem solving. These key skills are essential for full participation in society and are important in both the personal and professional lives of adults.

People with low literacy skills or functional illiteracy find it difficult to analyse job vacancies, read a package insert or participate in a regular training programme. Most training programmes for adults are aimed at participants with average literacy skills. Many seemingly 'simple' jobs today are linked to information systems or are digitally supported. An industrial machine operator monitors a production process and occasionally has to intervene in the event of interruptions or malfunctions. This often requires the operator to take manual action, but also to control processes via menus, for example restarting the machine after an intervention. These computer menus may be designed to be very user-friendly, but the PIAAC studies show that some adults have no computer experience.

Just under 30 countries are participating in the PIAAC literacy survey. Flanders performs quite well

compared to the OECD average. The best-performing countries are Finland, Japan, Sweden, Norway, the Netherlands, Denmark and Estonia, but as a region, Flanders ranks between sixth and eighth place for literacy and numeracy and between seventh and ninth place for adaptive problem solving. The countries that perform better than Flanders have a strikingly high labour participation rate. Is this high participation rate attributable to relatively few illiterate people, or is the labour market in these top countries organised in such a way that even people with low literacy skills can find a place in it? labour market

When the results are presented by age cohort, it is striking that 25- to 34-year-olds score highest in literacy and numeracy, followed by 35- to 44-year-olds. The 25- to 34-year-olds also perform best in adaptive problem solving, followed by the 16- to 24-year-olds. After the age of 44, skills in all three domains decline noticeably.

In Flanders, average numeracy scores are highest among the employed, with full-time workers scoring better than part-time workers. Job seekers score lower and the economically inactive achieve the lowest results. In Flanders, 66% of low numeracy individuals within the working-age population are employed, while this percentage is 94% for high numeracy individuals. Differences in literacy are also at the root of health inequalities; 25% of low-literate Flemish people report very good or excellent health, compared to 58% of high-literate Flemish people. It

<sup>7</sup> Dewulf, L., Van Nieuwenhove, L., De Smedt, F., De Neve, J., Valcke, M., Van Keer, H. & De Wever, B. (2024). Skills for tomorrow's challenges. Flemish results of PIAAC 2023. Ghent, Ghent University

# ADJUSTMENTS TO EDUCATION SYSTEMS SHOULD NOT BE LEFT TO THE EDUCATION SECTOR ALONE

is also striking that 26% of low-literate Flemish people have a high degree of trust in others, compared to 58% of high-literate people. 17% of low-literate Flemish adults participate in voluntary work, compared to 42% of high-literate adults.

Many adults with low literacy skills feel disconnected from political processes, lack trust in institutions or fellow citizens, and are unable to engage in society. This is a growing concern for modern democracies and once again underlines the importance of a new type of skill policies.

The proportion of functionally illiterate people remains a source of debate because very different criteria can be used to define it. However, the conclusions of the OECD's PIAAC studies are consistent with detailed analyses for countries such as Germany. Functionally illiterate people are less economically active, live more on benefits, have higher health expenditure and a lower life expectancy. The

correlation between functional illiteracy and poverty risks is high, and there are strong indications that functional illiteracy is passed on from one generation to the next. A combination of socio-economic and socio-demographic factors increases the risk of functional illiteracy. For rich countries, the cost of functional illiteracy is estimated at around 2% of GDP.

Despite the high number of functionally illiterate people in our society, there is little research into workable strategies for better integrating these people into our society and labour market. In Europe, there is some research interest in functional illiteracy, particularly in Germany. This research shows that courses tailored to functionally illiterate people can raise the level of some of the participants<sup>8</sup>. These results cannot simply be generalised because most studies are small-scale and use different methodologies.

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<sup>8</sup> Boltzmann, M. et al. (2013). Training-related changes in early visual processing of functionally illiterate adults: evidence from event-related brain potentials, BMC NEUROSCIENCE, Volume 14, DOI: 10.1186/1471-2202-14-154, Article Number 154

Furthermore, it appears that functionally illiterate people make very little use of the available language courses for adults. **There are few or no tailor-made training courses for functionally illiterate people.** It also appears that better reading skills alone are not sufficient for smooth integration into the labour market<sup>9</sup>. Specific 'on-the-job' courses for functionally illiterate people are essential for this, but these are rarely offered. **The limited interest in functionally illiterate people is typical of the expectation that the continuous influx of young people is sufficient to provide the economy with human capital.** This era is over, so we must make optimal use of the available human capital, including adults with limited functional literacy.

For a large segment of the adults with low literacy skills, tailored support can certainly lead to learning gains. However, this group is very large and it is unrealistic to expect large-scale structures to be created in the short term to support people with low literacy skills. After all, we have known for decades that low-skilled and low-literate people find it very difficult to enter the labour market, and this insight has still not led to large-scale action. Despite the tight labour market, we encounter very little capacity and policy interest in supporting this group. Distributing money through all kinds of benefit schemes is easier, but it never leads to higher skill levels. Or is it mainly a lack of interest in 17 to 18% of adults?

The Draghi report emphasises that many EU Member States have certainly invested in the development of adult skills in the recent past – albeit with little or no attention to the low-skilled – but that these policies are hardly or not at all evaluated. For the time being, policymakers seem not concerned yet about the effectiveness of these policies, and this attitude is not sustainable. EU Member States must urgently commit to rolling out and enforcing a coordinated skills policy. This requires investment in skills intelligence.

Effective policy and the adjustment of education systems is only possible when it becomes clear which skills are lacking in which sections of the population. **Adjustments to education systems should not be left to the education sector alone:** *'Education and training systems need to become more responsive to the changing skill needs and skill gaps identified by skills intelligence. Curricula need to be revised accordingly, also involving employers and other stakeholders (Draghi, p.33).'*

In principle, skills intelligence offers three concrete levers for this group:

1. **Dentification:** Systematic screening via social services, employment services, schools (through contact with parents), GPs and other primary care services can identify people with low literacy skills and refer them to appropriate support.

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<sup>9</sup> Boltzmann, M. et al. (2019). Functional and structural neural plasticity effects of literacy acquisition in adulthood, ZEITSCHRIFT FÜR NEUROPSYCHOLOGIE 30(2), pp.97-107

**2. Tailor-made programmes:** Based on skill assessments, personalised learning programmes can be developed that strengthen both functional literacy and health literacy. Flexible formats – short modules, digitally supported, accessible – increase accessibility.

**3. Monitoring and adjustment:** Systematic measurement of the effectiveness of interventions enables evidence-based adjustment and shows which approaches work for which profiles. This prevents inefficient one-size-fits-all programmes.

Personalised learning programmes can certainly be developed and digitally supported. Our country has approximately 9.8 million inhabitants over the age of 16. In the 16 to 64 age group, we find approximately 8 million compatriots. If 17 to 18% of these people are functionally illiterate or have poor numeracy skills, this policy segment has a theoretical target group of approximately 1.4 million adults, a significant proportion of whom do not have the digital skills to undergo further training or coaching online.

Setting up a new education circuit aimed at this target group is not straightforward. The regular education system is already very expensive and faces a shortage of teachers. Which platform can best support this target group to supplement digital circuits?

## 2.2. Singapore as a reference?

Singapore also participates in PIAAC. Although Singapore ranks highly in the renowned PISA rankings, which compare the academic performance of 15-year-olds, Singapore's literacy performance is below the OECD average. In terms of numeracy and problem solving, Singapore performs better than the OECD average but not as well as Flanders. Despite this challenge in literacy, Singapore has had an unemployment rate of around 2.2% for ten years, which should be interpreted as 'frictional unemployment'<sup>10</sup>. The city-state of Singapore also has a very high labour participation or employment rate. Singapore's economic performance is often attributed to the Skills Framework launched in 2015 with the ambitious SkillsFuture programme, which combines three pillars:

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<sup>10</sup> Frictional unemployment is temporary, short-term unemployment that occurs when people are voluntarily transitioning between jobs, re-entering the workforce, or searching for their first job.

# ONLY WHEN CITIZENS THEMSELVES ARE WILLING TO THINK ABOUT THEIR SKILLS - OR LACK OF SKILLS - CAN WE EXPECT ACTION

1. **Skill diagnostic framework:** A comprehensive system that measures individual skills and links them to labour market needs, with the aim of making people aware of their competencies and development opportunities.
2. **Lifelong learning for all ages:** Flexible training programmes supported by personal development budgets, enabling employees to continuously update their skills and adapt to changing labour market requirements.
3. **Integration with healthcare:** The concept of social prescribing connects patients with non-medical support such as community activities, digital literacy courses in hospitals, and exercise programmes. This recognises that health and skills are closely linked.

With the Workplace Skills Recognition programme (WPSR), Singapore supports employers in quickly identifying the skills their employees have developed in the workplace. This supports employers in their own policies and, in addition, employees receive a certificate so that they can take their acquired skills with them to other jobs within the same company or to other employers.

Every citizen aged 25 and above in Singapore receives a limited starting credit to purchase education. The primary function of this starting credit is to raise awareness. Only when citizens themselves want to think about their skills – or lack thereof – can we expect action. From May 2024, citizens aged 40 and above will receive an additional credit of S\$4,000 (approximately €2,650) for mid-career retraining. **This series of initiatives has created a culture of lifelong learning in Singapore, which is strongly supported digitally through the MySkillsFuture portal, but also by personal skills ambassadors who offer one-to-one guidance.** For digital skills, there are Digital Ambassadors who provide personal guidance, especially to older people, and more than 280,000 senior citizens have already learned to use digital tools with their help.

In addition to these programmes with a strong economic focus, Singapore is also committed to developing skills that contribute to personal development and well-being in general. Since 2010, Singapore has had an action plan to improve the health literacy of the general population. This skill is an essential asset that helps people take more ownership of their own health. More recently, Singapore decided to shift from curative to preventive care with its Healthier SG programme for 2023. This shift is to focus on developing the necessary personal skills, in addition to programmes to connect people more

with the community and support positive lifestyle changes through 'social prescribing'<sup>11</sup>. The National Mental Health and Well-Being Strategy 2023 also places a strong emphasis on prevention and personal development. This strategy includes a strong digital component, including learning platforms, but also provided training for 90,000 volunteers and frontline staff in mental health awareness and psychological first aid. An important part of this is the Well-Being Circles, led by trained volunteers who support mental health in their communities and train peer supporters. **Singapore's integrated approach illustrates that skill intelligence is more than just labour market policy. It touches on fundamental questions about how we support people in finding their place in a rapidly changing world.**

Singapore has highly centralised policies and high levels of public investment in lifelong learning. In addition, there is a long tradition of peer-to-peer networks with health objectives in Asian countries. Today, this culture of peer-to-peer networks or well-being circles is an asset in supporting evolving policy objectives.

## 2.3. Health literacy as a cross-cutting theme

In addition to its low unemployment, Singapore also stands out for having the highest number of expected healthy years of life at time of birth. **With 74 healthy years of life, Singapore leaves the top European countries far behind. The gap with Belgium is approximately 11 healthy years of life.** Good health is a basic prerequisite for active participation in the labour market and society. The peer-to-peer networks mentioned above support, among other things, the strengthening of health literacy in Singapore. A 2021 study concludes that 80% of the population in Singapore has good or sufficient health literacy . This is a strikingly high percentage. However, among older people in Singapore, this percentage drops to 38%<sup>12</sup>.

Health literacy is defined by the WHO as the cognitive and social skills that determine individuals' motivation and ability to access, understand and use information in ways that promote and maintain good health<sup>13</sup>. This skill is crucial for prevention and self-management of health. In countries such as the United States, health literacy<sup>14</sup> is a stronger predictor of individual health status than income level, employment status or educational attainment. The

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11 In Singapore, social prescribing bridges the gap between medical care and personal development by connecting people with non-medical forms of support in their local community, such as community groups, arts activities and voluntary organisations, with the aim of improving social determinants of health. When patients are admitted to hospital, wellbeing coordinators screen them for social determinants of health and then work with them to develop personalised plans to connect them with local resources after discharge. Patients are prepared for this while still in hospital through exercise activities or reading and singing together. Basic smartphone courses are also offered by volunteers in certain hospitals. After discharge, more than 20% of patients are linked to Senior Activity Centres and other drop-in centres offering social activities. Singapore has received global recognition for these initiatives, including from the WHO.

12 Suppiah, S.D. et al. (2023). Prevalence of health literacy and its correlates from a national survey of older adults, *Research in Social and Administrative Pharmacy*, Volume 19, Issue 6, June 2023, Pages 906-912

13 <https://www.who.int/news-room/fact-sheets/detail/health-literacy>

14 <https://pmc.ncbi.nlm.nih.gov/articles/PMC4668324/>

WHO emphasises that a 2015 study of eight European countries concluded that 47% of the population has limited or problematic health literacy . People with limited health literacy undergo fewer preventive screenings, find it more difficult to manage chronic conditions, use emergency services more often and experience poorer health outcomes. This also applies to young people and adolescents<sup>15</sup>, and leads to higher healthcare costs and lower labour participation.

**In Belgium today, 33% of the population scores poorly on health literacy<sup>16</sup>.** These percentages are higher in Wallonia (36% low levels among men, 39.6% among women) and Brussels (37.7% among men, 35.4% among women) compared to Flanders (28.8% among men, 33.3% among women).

In terms of health statistics, Wallonia and Brussels stand out in Europe with a relatively high disease burden. It is no coincidence that the employment rate in both regions is strikingly low. The disease burden – expressed in DALYs or disability-adjusted life years – is 38% higher in Wallonia than in Flanders. Mental disorders and substance abuse are the most significant disease group in our country's disease burden. A significant proportion of adults and young people suffer from depression and anxie-

ty disorders. **According to the OECD, the total direct and indirect cost of mental disorders in our country amounts to approximately 5% of GDP<sup>17</sup>.**

The high disease burden already has significant budgetary consequences and limits future 'activation potential'. Can a large proportion of people with chronic health problems be quickly integrated into a working environment whose organisation in certain sectors seems to cause burnout and depression? Or can prevention policy bring about a change? Despite a quarter of a century of prevention policy, our collective BMI is rising and we are still waiting for a decline in the sale of blood pressure medication, cholesterol-lowering drugs and antidepressants.

Older people are consistently overrepresented in illiteracy statistics, but many young people also have (very) low health and functional literacy. **Recent research concludes that 20 to 33% of young people (aged 12-30) struggle with low health literacy**, which means that treatment for health problems can take longer, generate poorer results and cost more<sup>18</sup>. **Low health literacy comes at a very high price.** After all, the demand for care will increase significantly because of the ageing population. Without radical policy changes to keep the demand for care under control, we are heading for a healthcare crisis<sup>19</sup>.

15 Jackson, A. et al. (2020). Associations between health literacy and patient outcomes in adolescents and young adults with cystic fibrosis, *The European Journal of Public Health* 30(1):112-118, DOI:10.1093/eurpub/ckz148

16 Asharani, P.V. et al. (2021). Health Literacy and Diabetes Knowledge: A Nationwide Survey in a Multi-Ethnic Population, *Int. J. Environ. Res. Public Health* 2021, 18(17), 9316; <https://doi.org/10.3390/ijerph18179316>

17 OECD (2021). A New Benchmark for Mental Health Systems. Tackling the Social and Economic Costs of Mental Ill-Health, <https://doi.org/10.1787/4ed890f6-en>

18 See, for example, Jackson, A.D. et al. (2020). Associations between health literacy and patient outcomes in adolescents and young adults with cystic fibrosis, *EUROPEAN JOURNAL OF PUBLIC HEALTH* 30 (1), pp.112-118, and Rague, J.T. et al. (2022). The Association of Health Literacy with Health-Related Quality of Life in Youth and Young Adults with Spina Bifida: A Cross-Sectional Study, *JOURNAL OF PAEDIATRICS* 251, pp.156-+

19 Albrecht, J. (2024). The healthcare crisis in Belgium, Itinera Analysis November 2024, <https://www.itinera.team/nl/publicaties/rapporten/vergjizing-en-multi-morbiditeit-zetten-zorgsysteem-onder-grote-druk>

# A HIGHER LEVEL OF HEALTH LITERACY REQUIRES MORE THAN JUST DISSEMINATING INFORMATION

There is also a clear skills gap when it comes to health. Unlike the *skills gap* in the labour market, there are no training courses or equivalent measures available to bridge this literacy gap. The education system can certainly play a crucial role for young people. Many schools already have a clear policy to teach young people basic health literacy. That is all well and good, but how do we improve or strengthen the health literacy of millions of adults? After all, in our country, the education system is organised exclusively for children and young people. **We currently do not have a platform or circuit to upgrade the health literacy or health skills of millions of adults.** Can the Asian tradition of peer-to-peer networks and large-scale volunteerism inspire us? A higher level of health literacy requires more than simply disseminating health information,

for example within the regular education system. After all, 99% of young people know that smoking is life-threatening and that fruit and vegetables are healthy. **To convert this knowledge into an attitude that generates health benefits, not only skills but also a connection or affinity with the subject are essential.** Young people should not only know what the components of a healthy lifestyle are. Above all, they should be willing and able to reason, improvise and make decisions about it<sup>20</sup>. Such an attitude does not arise spontaneously when someone is confronted with health information, for example in a passive classroom environment or through a brochure or poster about healthy eating. However, this attitude can arise more easily in a stimulating environment with a lot of interaction, where things are put into practice.

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<sup>20</sup><https://www.healthliteracyeurope.net/hls-eu>

### 3. Young people, mental well-being and understanding life

Equally important for our economic future is the confronting fact that one in five young people today struggle with mental health issues such as anxiety disorders and feelings of depression. The proportion of young people with mental health issues appears to be increasing, which may contribute to a high future burden of disease and lower labour market participation. Child and adolescent psychiatrists are seeing a rapid increase in the number of young people they have to keep at home due to burnout. For most adults who drop out because of a mental disorder, this disorder developed at a relatively young age.

Young people are under a lot of pressure and are bombarded with all kinds of apocalyptic messages generated by algorithms that sell attention to advertisers. **For a portion of the young population, this is creating a limited and highly distorted understanding of the world around them. But even among a significant proportion of adults, understanding of the world and the practicalities of life is rather limited.** Part of the population finds it difficult to understand life.

In his 2016 book 'Life in Times of Acceleration', Hartmut Rosa argues that the increasing speed of technological innovation, social change and the constant pressure to be more, newer and better have a profound impact on our lives. According to Rosa, these accelerations lead to alienation and a feeling of detachment from ourselves and the world

around us. **It seems that the education system is struggling to internalise all these accelerations and to prepare young people properly for the complex society they will find themselves in.** Even the young people who score highest in mathematics and science have little understanding of how society really works and how new technological developments affect their lives.

There are no simple solutions to complex mental challenges, but scientific research shows that integrating emotional, social and behavioural skills into educational programmes contributes to a lower risk of depression and anxiety among young people<sup>21</sup>. **Recognising emotions and the reflex to regulate emotions are basic health skills that also pay off outside the school environment.** All these figures and observations do not point to new problems. Fifty years ago, part of the population was also health illiterate or unemployable. Young people have always left education with little or no practical knowledge about 'real life'. But society is changing ever more rapidly, and it is not only the 'functionally illiterate' who are currently struggling to keep up.

Basic skills such as health skills often do not require exceptional learning ability, but they do require a clear motivation to internalise knowledge. Motivation cannot be downloaded from a website or brochure and must be sown and nurtured somewhere. This requires a platform that focuses on interaction

21 Albrecht, J. (2024). One less worry. How we can strengthen the mental health of young people (OWL Press)

# A 'LIVING WITH UNDERSTANDING' TRAJECTORY THAT STRONGLY FOCUSES ON MOTIVATION AND CONNECTION CAN CONTRIBUTE TO A SEARCHING ATTITUDE

between people. In principle, the education system offers such a platform. A 'comprehending life' programme that not only transfers knowledge but also focuses strongly on motivation and connection – between the student and knowledge and skills, but also between students themselves – can contribute to a searching attitude. However, the education system focuses exclusively on young people. This leaves the question of how we can help millions of adults who are struggling with all kinds of social and technological changes.

## 3.1 Beyond the functional...

For Dutch educationalist and educational philosopher Gert Biesta, the emphasis in contemporary educational discourse is clearly on qualification objectives. The great attention paid to the PISA rankings is illustrative of this. Biesta characterises this evolution as the '*learnification*' of education, in which attention to other dimensions of education is suppressed. The socialisation dimension of education confronts pupils with existing traditions, norms, values, cultures and practices to prepare them for their role as members of society. This

socialisation dimension can be interpreted in a very conformist way – with education essentially serving to discipline – but this does not have to be the case. Moreover, socialisation occurs both consciously – for example, through classic 'citizenship education' – and unconsciously through the 'hidden curriculum' that is mainly transmitted within the school culture.

For Biesta, pupils are more than objects of educational 'interventions' whose learning outcomes are eagerly measured and compared internationally today. Pupils must also be supported in their own subjectivity. After all, this subjectivity will determine what he or she will do with all the insights acquired after leaving education. For Biesta, this is the existential question for education. The answer to this question depends on how we as humans exist in and with the natural and social world. **According to Biesta, education should therefore not be child-centred but world-centred.** By focusing on subjectification, education can help pupils to experience and develop their own unique way of 'being in the world'. This is a beautiful but also very challenging ambition. **Central to this are independent and critical thinking, taking responsibility, developing a personal ethical compass and freeing oneself from imposed and discipli-**

nary ideas and expectations. These ambitions may conflict with socialisation objectives. However, social objectives such as civic engagement, increasing health literacy, choosing a healthy lifestyle or better job allocation stand or fall with the ability to deal critically with conflicting information, develop one's own vision and take responsibility. And in this, we should not strive for ultimate perfection.

An education system that not only qualifies but also focuses on socialisation and subjectification helps pupils to better understand society and find or determine their own place in the world. Those who do not find this place risk becoming alienated from the world and ultimately from themselves. Focusing on socialisation and subjectification will certainly not eliminate all fears or feelings of depression in young people, but it is a prerequisite for their full development.

It is no coincidence that burnout therapists today first guide new patients to discover themselves<sup>22</sup> so that, over time, they can take on a new role in the labour market. Apparently, there are many people in their forties and fifties who struggle with the question of who they really are and what they want to achieve in life.

Today's educational curriculum aims to maximise qualifications from a theoretical perspective. We spend many hours on English, mathematics or science, but in which subjects are socialisation and subjectification addressed? History educa-

tion is being phased out because it does not offer any immediate economic return in the short term. Young people hardly read any books in education anymore because 'reading no longer fits in with their world'. An education system that focuses solely on practical skills neglects those who are searching for themselves.

### 3.2 'Understanding life'

Derivative functions play an important role in modern mathematics education and are essential for understanding and quantifying change and growth, for example in biology, economics or physics. Of all the pupils who are taught derivative functions in secondary education, only a very small proportion will use these skills in practice later in life. And they will probably use advanced software for this purpose, so that manual calculation is rarely or never done.

Powerful and user-friendly software packages for solving derivative functions and differential equations are also available for education. Nevertheless, education continues to insist on the manual calculation of derivative functions. By deriving the functions themselves, pupils see what happens step by step and develop an understanding of the underlying principles. Students understand the meaning of mathematical concepts better by working them out themselves and interpreting the results. Mathematics exercise sessions fit in well with a 'comprehensive mathematics' learning pathway. Students do

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<sup>22</sup>In the first session, new patients or clients are invited to reflect on questions such as 'who am I', 'what do I want' and 'what role do I want to play in my family, at work or in society at large?'. These questions are not always easy to answer.

not develop skills by simply following a few instructions from a software package.

Nevertheless, the connection between pupils and mathematics remains difficult in today's education system. The 2022 PISA study shows that less than half of pupils (47%) ask questions when they do not understand what is being taught in maths lessons<sup>23</sup>. This is not necessarily related to mathematics, as **only 45% of our pupils are intrinsically motivated to learn new things**. Young children are bursting with curiosity, but our disciplinary education system stifles this quest and threatens to alienate pupils from learning. **Nurturing the connection between pupil, subject matter and the world is a first step towards restoring curiosity and motivation.**

The education system invests a great deal of time in mathematical skills that are relevant and interesting from an intellectual point of view, but which most pupils never use in their later professional lives. Little time is spent on health or functional skills, even though everyone needs them. In addition, there are numerous other skills that can help young people find their place in a complex world and prepare them for the many important decisions they will have to make later in life. A 'life skills' learning pathway can fulfil the dual ambition of helping young people to better understand the world and life and supporting them in wanting and being able to make important choices. This learning pathway combines theoretical insights with practical life experience to internalise the knowledge. The latter ambition

requires time and planning with sufficient opportunities for repetition or in-depth study.

A 'comprehending life' learning pathway could be started in primary education, evolving year after year and continuing until the end of secondary education. Provided that a suitable platform exists, in addition to an extensive 'comprehending life' learning pathway tailored to children and young people, a concise, adapted version could also be created for adults.

### 3.3 Which skills promote greater understanding?

A learning pathway or subject on 'understanding life' can be interpreted in many ways. Table 1 shows some of the skills that can be developed in a learning pathway on 'understanding life'. In practice, many schools already focus on some of these building blocks. These skills pay off in various ways. **Some skills support social participation and mental well-being, while others also contribute to better job opportunities and higher productivity.** Table 1 is mainly illustrative, but there are certainly some skills that pay off on all fronts. People with strong emotional, social and behavioural skills have more opportunities in the labour market, can integrate more easily into a changing environment and have a network of people around them with whom they connect, which benefits their health and mental well-being.

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23 PISA 2022 Results (Volume V): Learning Strategies and Attitudes for Life, <https://gpseducation.oecd.org/IndicatorExplorer?plotter=h5&query=53>

**Tabel 1 – Het rendement van vaardigheden in een leertraject 'begrijpend leven**

Skills	Job opportunities, productivity	Social participation	Health benefits	Mental well-being	Subjectification
Social studies and critical thinking		X			X
Problem-solving thinking	X	X	X	X	X
Financial literacy		X		X	
Emotional, behavioural and social skills	X	X	X	X	
Communication skills	X	X	X	X	
Citizenship and ethics		X			X
Practical life skills		X	X	X	
Personal development	X	X	X	X	X

The learning programme should be a combination of theoretical knowledge and practical applications, with plenty of room for discussion, reflection and practising skills in realistic scenarios. The aim is not just to impart knowledge to students. What really counts are the skills, self-confidence and desire to apply that knowledge effectively in their daily lives. Every component of the 'understanding life' learning pathway should focus as much as possible on meaningful connections between the pupil or student and the knowledge presented, but also with social sectors and actors.

For Hartmut Rosa, education must focus on creating meaningful connections between the subject matter and the lives of young people to transform the education system from a potential 'space of

alienation' into a 'space of resonance and engagement'. In terms of methodology, experiments with social-emotional learning are recommended to help young people deal better with their emotions and relationships. A connecting approach can make use of current and relevant case studies that relate to the lives of young people. Interactive discussions and debates exploring different perspectives are also recommended, as are projects in which pupils work together to analyse local social problems and propose solutions. Flexibility and scope for individual programmes support an approach that maximises the use of 'connectivity'. Inviting guest speakers and role-playing are other options for getting pupils more involved in the subject matter. **Once the connection is made, young people not only understand the systems better, but also see their place in them.**

which encourages them to think about how they can interact with them and possibly improve them.

A learning pathway of 'understanding life' with the integration of alternative teaching methods and methodologies presents some implementation challenges. A new balance must be found between solid basic knowledge for all pupils and making new learning pathways widely available that partly respond to individual interests. The question can be asked whether a highly divergent and long-term learning pathway with alternative methodologies can be integrated into rigid education systems. There is a risk of cost explosion, as well as new coordination problems. However, today's rigid education system does not deliver the skills that are important to society. An important element here is the new role that a changing society assigns to the education system. This calls for a social debate on the how and why of the education system. Currently, the focus is mainly on PISA rankings and reaping 'learning gains'.

### 3.4 Foreign experiences with 'understanding life'

There may be no countries with a widespread subject or learning pathway called 'understanding life', but many education systems incorporate important elements of it. The Finnish education system is known for its holistic approach and has a subject called 'phenomenon-based learning' that is taught across subjects and focuses on understanding complex social phenomena. The Danish education system places a strong emphasis on 'folkeoplysning' or public education. This concept encompasses lifelong learning and personal development and is

integrated throughout the education system.

Japan recently introduced life skills, problem-solving skills and social-emotional learning into the education curriculum. In addition, many countries offer subjects such as 'citizenship', 'financial literacy' or creative thinking. Anglo-Saxon countries in particular have a tradition of teaching general skills that are useful in everyday life. The Australian curriculum includes general skills such as critical and creative thinking, personal and social capacity, and ethical understanding. These skills are integrated into all subject areas. In the United States, many states have included *life skills or 21st century skills* in the curriculum, with a strong focus on practical life skills, financial literacy and career planning. In New Zealand, the curriculum includes core competencies with a focus on critical thinking, citizenship, self-management, emotional and relational skills.

Existing experiences with financial literacy illustrate the logical evolution of the content of a subject according to the age of the pupils. For example, 12-14 year olds are introduced to the basic principles of saving and budgeting, managing pocket money, different payment methods, simple interest calculations and the risks of getting into debt in financial literacy lessons. In the same subject, 15-16 year olds cover topics such as budgeting for larger expenses, the implications of a student job and conscious consumer behaviour. 17-18 year olds, on the other hand, receive lessons on the financial implications of living independently, financing study costs and the basic principles of investing. The sequence of these subjects on 'financial literacy' is a typical example of a 'financial literacy' learning pathway.

## CONCLUSIONS

Europe's future depends on how we invest in human capital. The Draghi report shows that competitiveness and social cohesion go hand in hand – both require systematic investment in the skills of all citizens. In a context of a shrinking working population and increasing skill gaps, passive policies are no longer an option. Skill intelligence provides the conceptual framework: diagnosis of current skills, prognosis of future needs, and targeted action per target group.

Singapore demonstrates that an integrated approach works, combining skill diagnostics, lifelong learning and integration with healthcare in a coherent ecosystem. Belgium faces different challenges – fragmented powers, regional differences in disease burden and employment, and a large group of people with low literacy skills – but it can learn from the Singaporean principles: systematic skill assessments, personal development budgets, and the link between skills and well-being..

This analysis identifies two population groups that deserve urgent attention within a Belgian skill intelligence strategy:

People with low literacy skills make up around 15-20% of the adult population and struggle with limited functional literacy, low digital skills, and limited health literacy. This group has poorer health outcomes, higher healthcare costs, and more limited labour market opportunities. A curative approach is needed for them: identification through screening by general practitioners, social services and employment services, tailor-made programmes based on skill assessments, and structural integration into the labour market and society. Neurological research shows that improvement is possible – low literacy is not a permanent condition. With the right support, adults can significantly improve their skills.

We can reach young people preventively through the concept of 'understanding life'. This integrated learning pathway combines functional skills, health literacy, and social/civic skills in a progressive structure from primary school to the end of secondary school. The economic return is twofold: young people with strong skills are more

productive, while their health literacy and mental resilience reduces future healthcare costs. Given the rising mental health problems among young people – between 2010 and 2022, the number of young people with mental health issues quadrupled – and declining PISA scores, preventive action is urgent.

Health literacy is not a separate target group, but a cross-cutting skill that is crucial for both groups. The Belgian figures are alarming: approximately 33% of the population scores insufficiently on health literacy, with higher percentages in Wallonia and Brussels. The correlation with disease burden and low labour participation is evident – Wallonia has a 38% higher disease burden than Flanders. Skill intelligence can help to target interventions and measure their effectiveness.

### **From analysis to action: concrete next steps**

The implementation of a skill intelligence strategy for Belgium requires coordinated action at multiple levels:

1. Develop a national skill intelligence system: Establish a coordinated assessment framework based on PIAAC methodology but expanded to include health literacy and social-emotional competencies. Create real-time labour market data infrastructure for forecasting skill needs. Build monitoring and evaluation systems for evidence-based adjustments. This system must transcend fragmented powers through cooperation protocols between communities and regions.

2. Implement 'understanding life' in education: Start with pilot projects in various school types and regions. Develop curriculum integration: not a separate subject but a cross-curricular approach across existing subjects. Invest in teacher training and support. Create flexibility for schools to respond to the specific needs of their student population – what is urgent in a metropolitan context may differ from rural environments. Evaluate systematically and scale up successful approaches.
3. Create flexible learning pathways for adults with low literacy skills: Organise systematic screening via GPs, social services, employment services and other frontline services. Develop tailor-made pathways that combine functional and health literacy. Focus on accessible formats: short modules, digitally supported, low threshold. Learn from Singapore's social prescribing: link health literacy to well-being by connecting patients with limited skills to community activities and courses.
4. Strengthen cross-sectoral cooperation: Organise structural dialogue between education, work, welfare and care. Overcome fragmented competences through cooperation protocols between the federal government, communities and regions. Actively involve employers: they have an interest in skill development and can contribute through workplace skills recognition programmes. Create skill passports so that individuals can demonstrate their competences to employers, even if these were acquired elsewhere.

## ABOUT ITINERA

As an independent think-tank and action group, Itinera has been working since 2006 on solutions and recommendations for the social and economic challenges of our time. Itinera fuels and drives public debate based on incisive analyses and recommendations. It inspires and encourages policymakers, entrepreneurs, and citizens to overcome the obstacles that hinder good ideas. It focuses on three pillars: a resilient society, good governance, and prosperity through entrepreneurship. Together with societal stakeholders, Itinera critically examines policy with a solution-oriented approach. In this way, we aim to create sustainable prosperity, a resilient society, and positive impact.



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