

# Versnandi staða launafólks

## Wage earners in retreat

Erindi á trúnaðarmannanámskeiði Eflingar

Stefán Ólafsson, maí 2023



## Efnisyfirlit - Contents

- Hnignun velferðarríkisins – Decline of welfare state
- Kaupmáttur rýrnar – Decline of real earnings
- Hagvöxtur samt mikill – skilar sér ekki til launafólks
- Still economic growth is high – passes employees
- Hagnaður fyrirtækja í met hæðum+skattfríðindi
- Profits of firms is in record highs
- Könnun Vörðu á stöðu launafólks
- New survey of wage earners' position

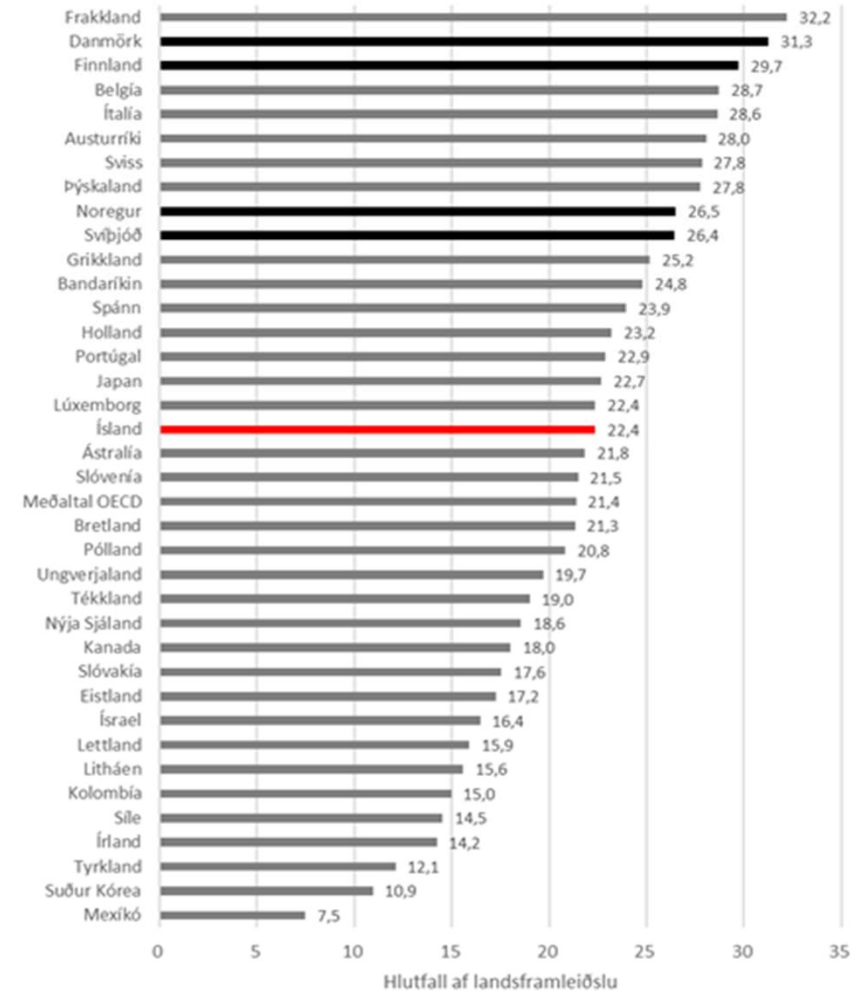
Hnignun velferðarríkisins  
Decline of the welfare state

## Hnignun velferðarríkisins- Decline of welfare

- Útgjöld ófullnægjandi – Expenditures too low
- Húsnæðismál 1999-2023 – Housing crisis growing
  - Fél. Húsnæðiskerfi aflagt 1999 – Social housing constrained
- Stoðkerfi heimilanna veikist – Welfare support reduced
  - Húsnæðisstuðningur – Housing support
  - Barnabætur – Child benefits
- Heilbrigðismál 2003>2022 – Health care lagging
- Menntun fjársvelt – Education starved
- Lífeyrismál og skerðingar – Public pensions too low
- Innviðir í afturför – Infrastructure in recession

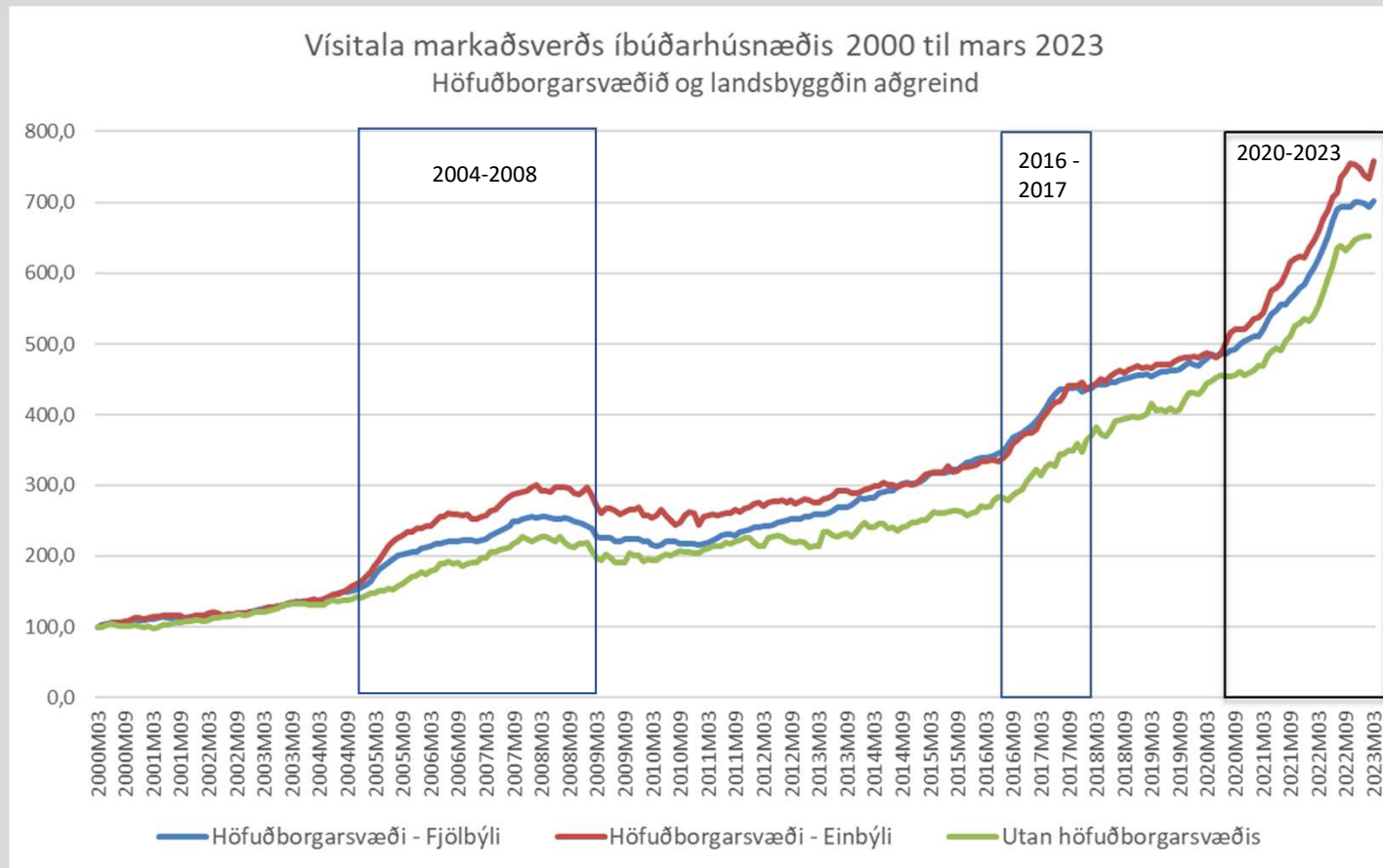
Velferðarútgjöld óeðlilega  
lág á Íslandi  
Low welfare expenditures  
in Iceland

Heildarútgjöld til velferðarmála 2017  
Útgjöld lífeyrissjóða með skylduaðild meðtalin



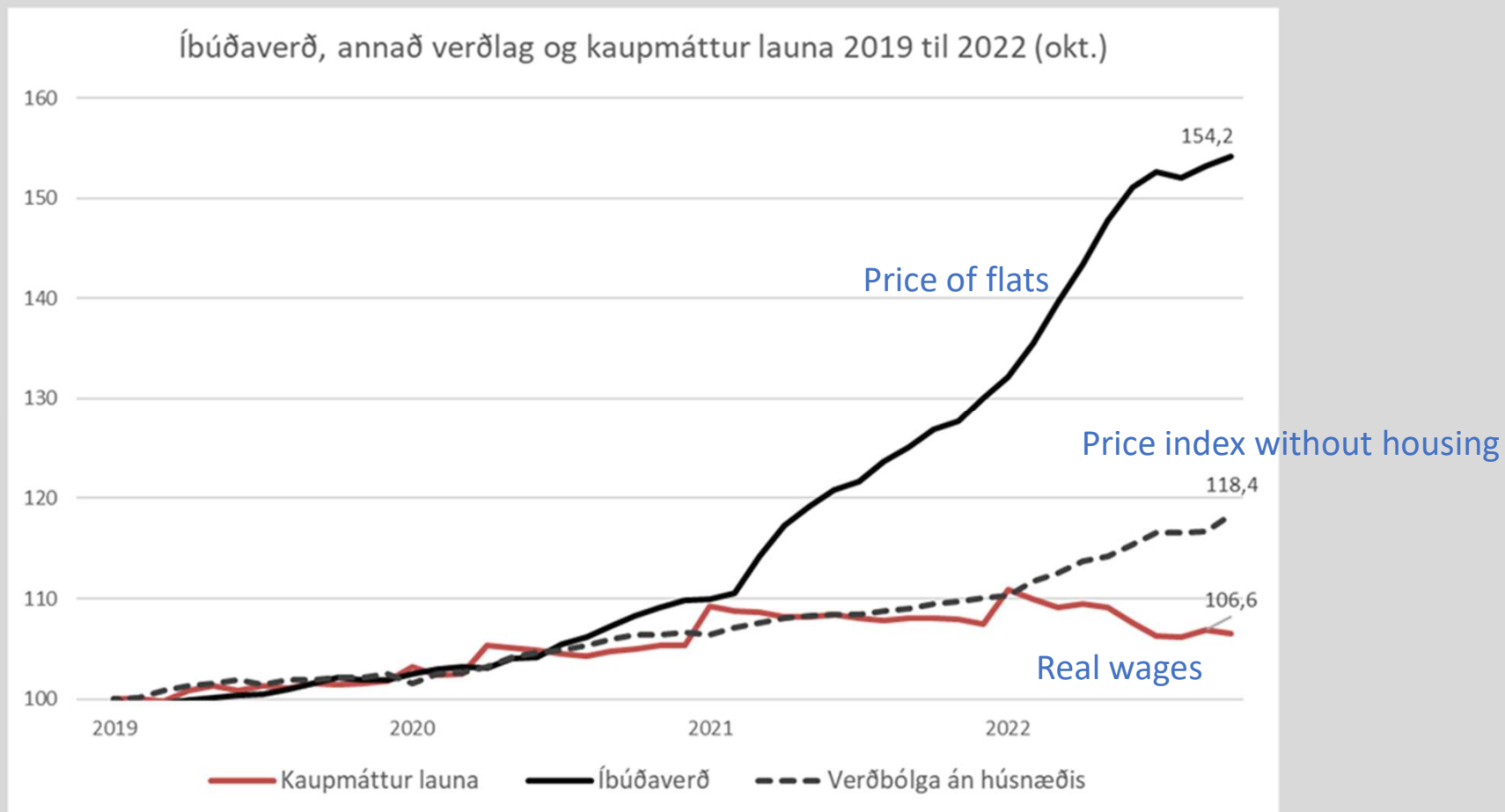
# Húsnæðismál í kreppu: Verðhækkunarir og minni húsnæðisstuðningur

## Housing crisis: Great price rises and reduced housing support

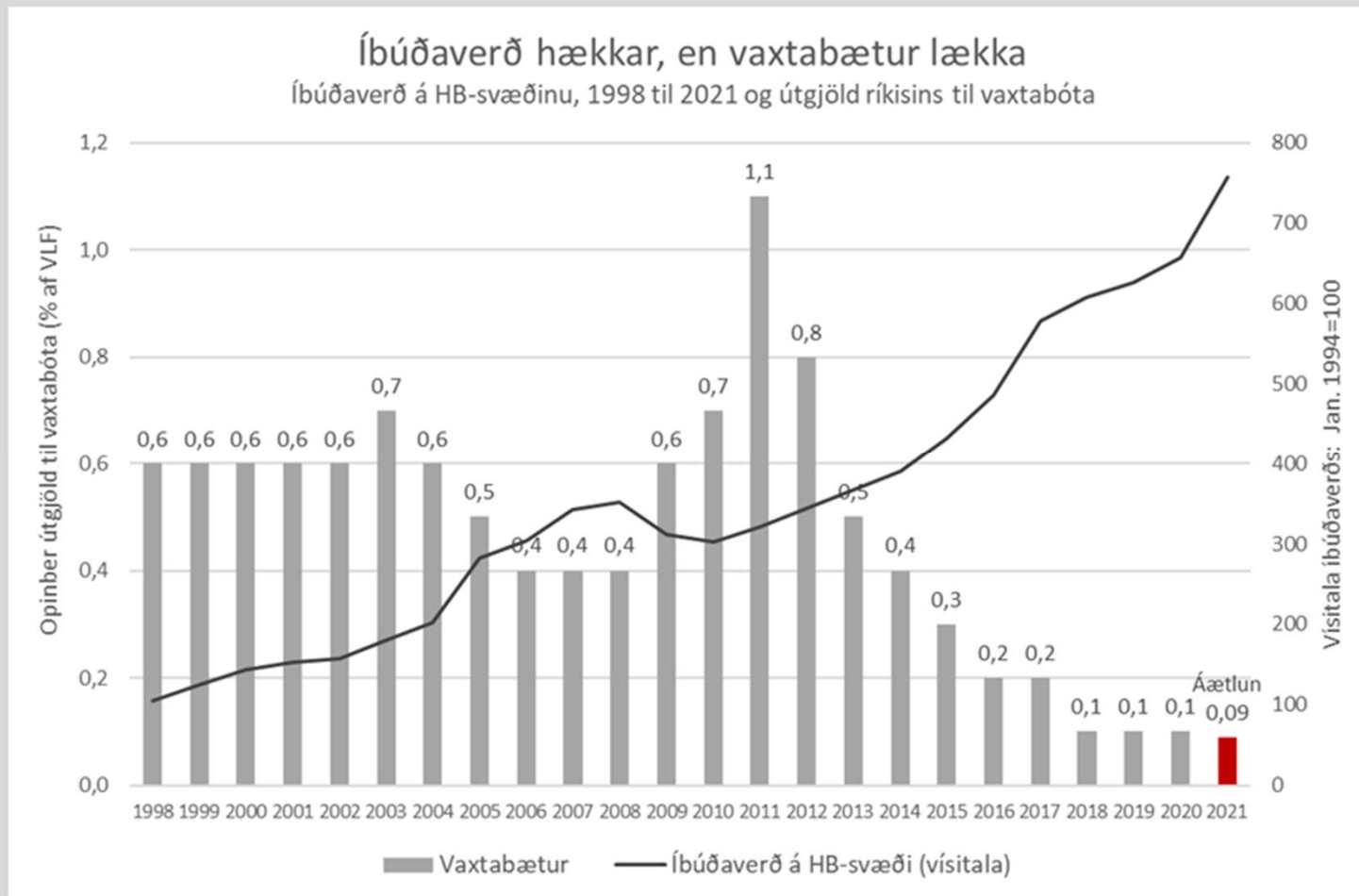


# Húsnæðiskostnaður og kaupmáttur 2019-okt. 2022

## Housing cost and real wages



# Vaxtabætur hverfa - Support for home ownership declines

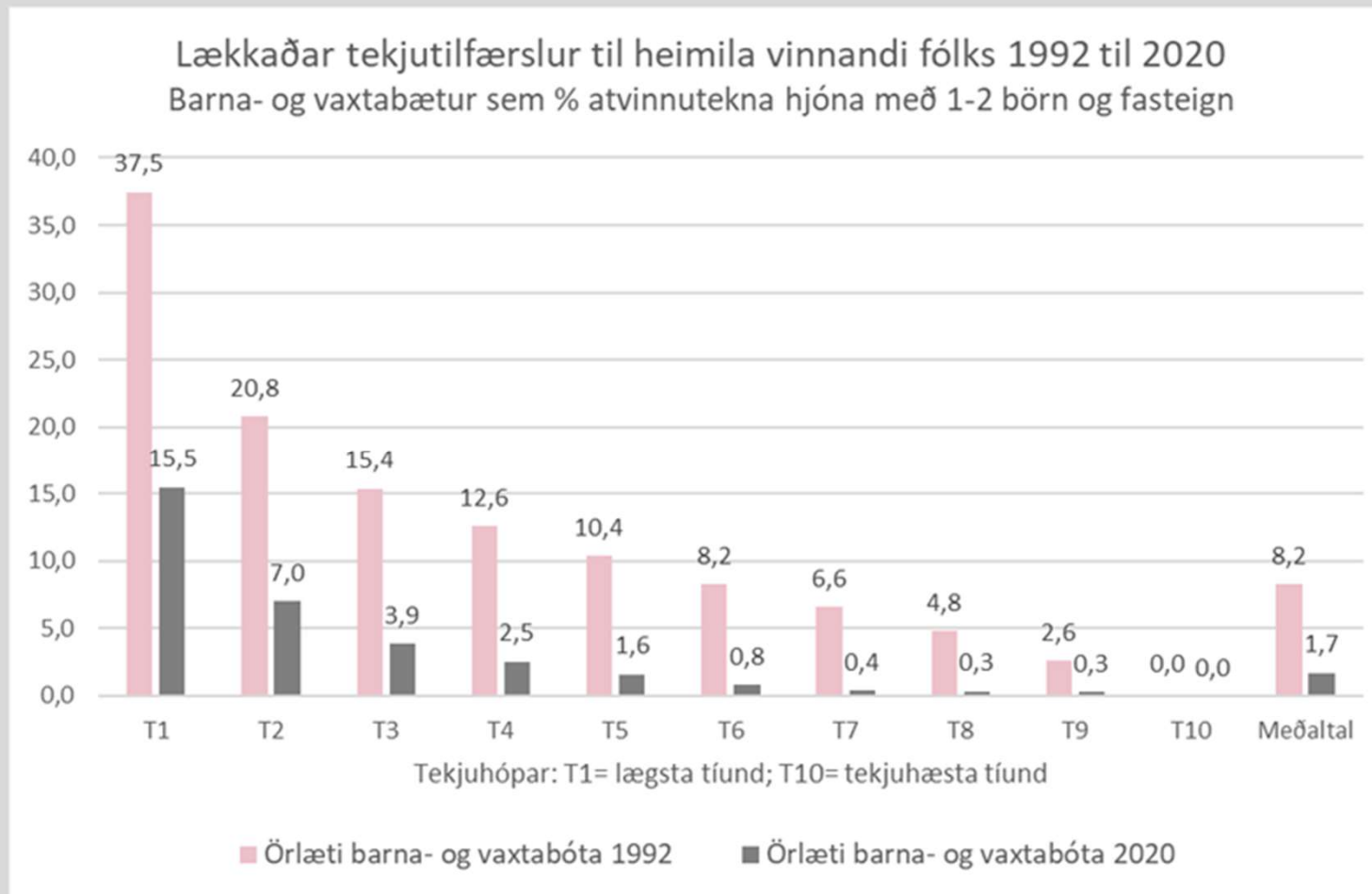




## Barnabætur lágar og rýrna – Low Child benefit reduced

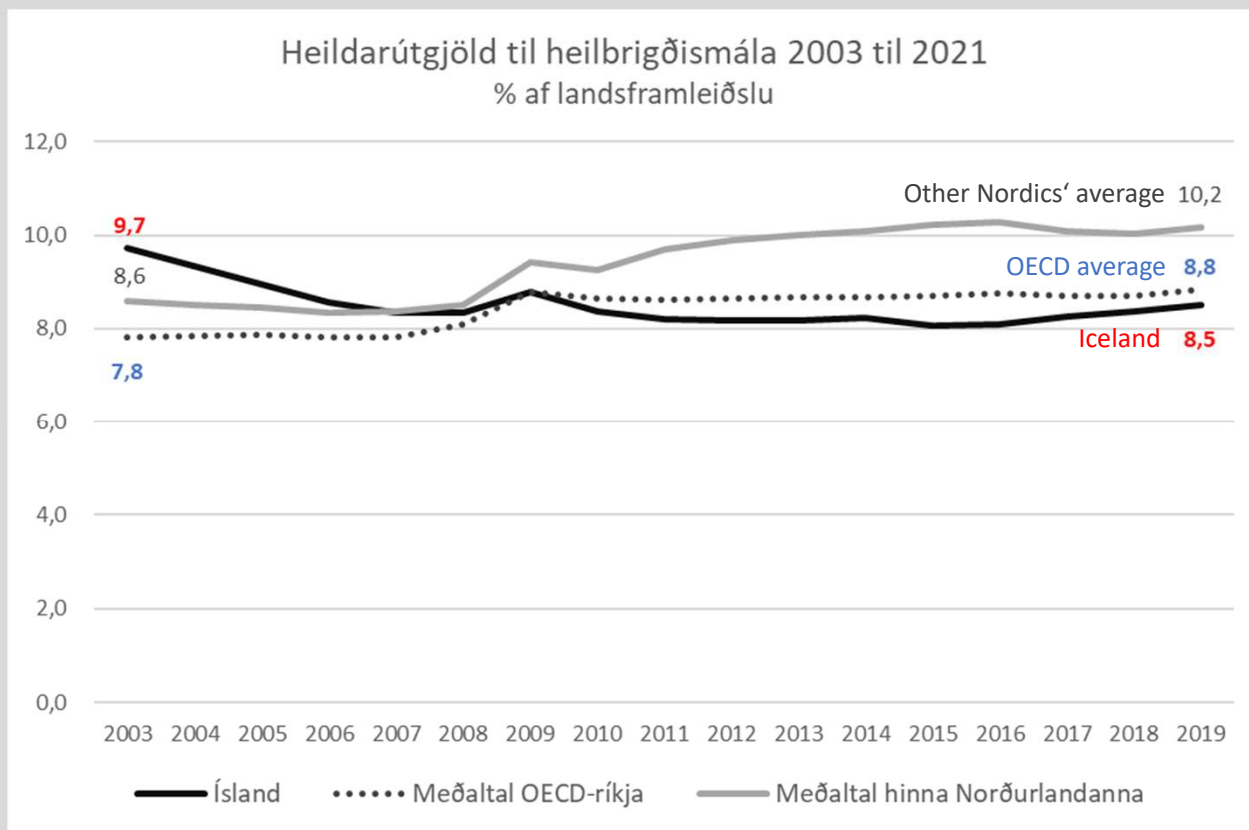
- Kjarafréttir Eflingar nr 1: - Efling's economic report no. 1 showed:
- Barnabætur eru og hafa verið lægri fyrir flesta á Íslandi en á hinum Norðurlöndunum – Lower child benefit in Iceland than in Nordics
- Skerðast við lágmarkslaun – Are reduced when wages are above minimum wage rates
- Hækkun barnabóta í des. 2022 dugar ekki til að halda í við verðlag 2023
- Increase of child benefit in dec. 2022 less than inflation > Reduced value

# Afturför velferðarkerfisins – Reduced welfare support

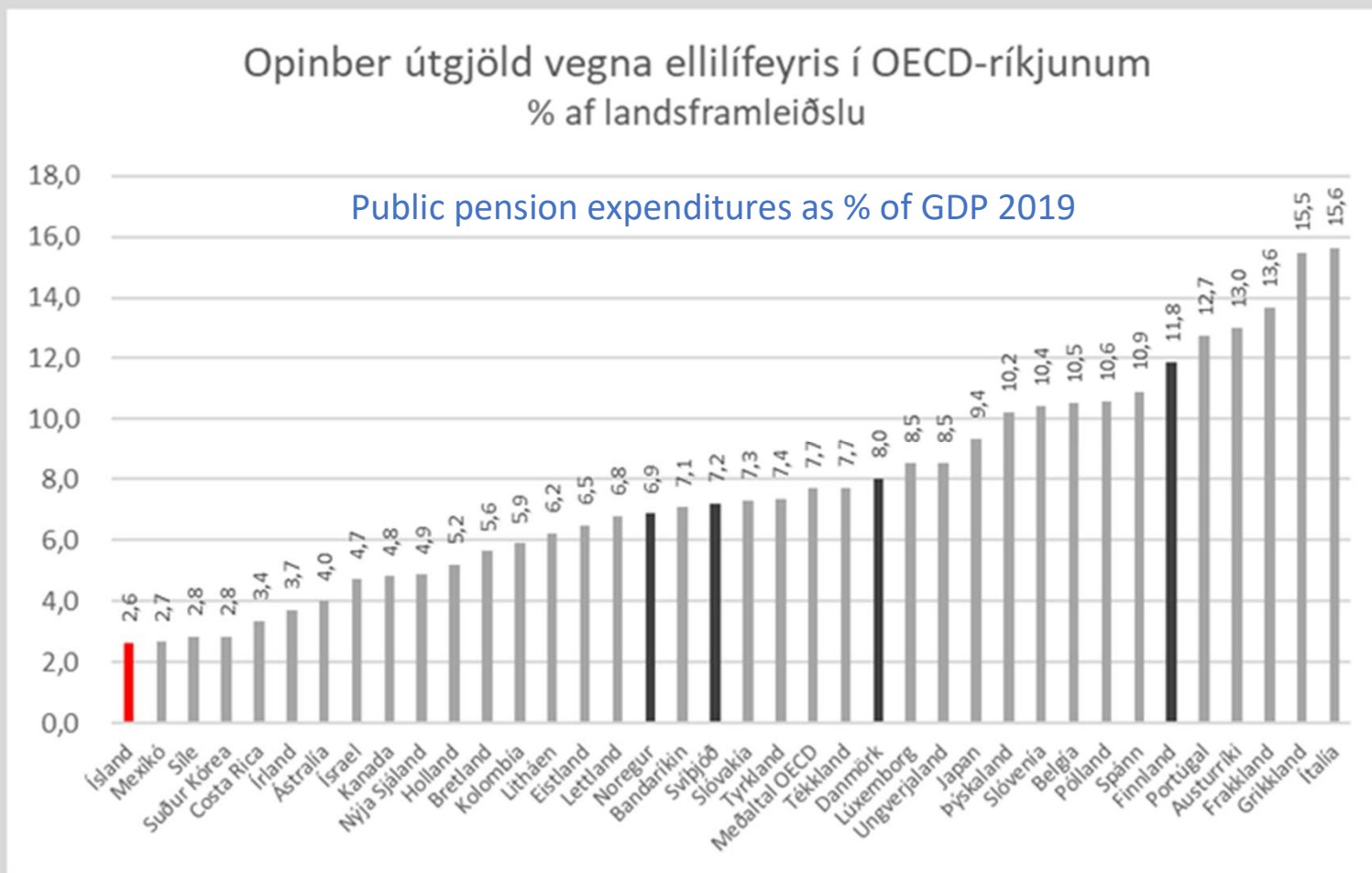


# Heilbrigðismál: Úr topp stöðu niður fyrir meðallag OECD

## Health care: From top position below OECD average

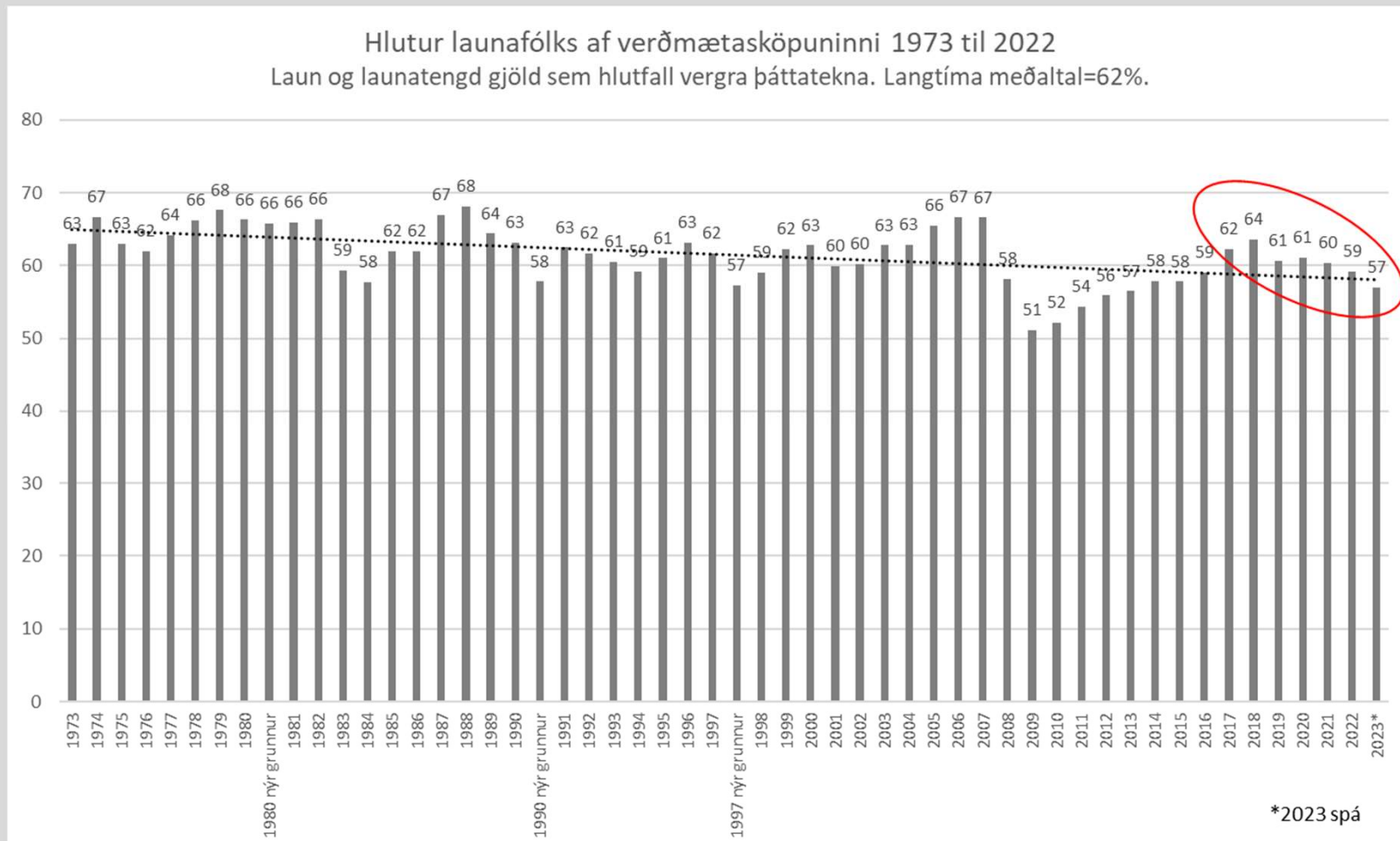


# Almannatryggingar rýrðar – Reduced old age public pension



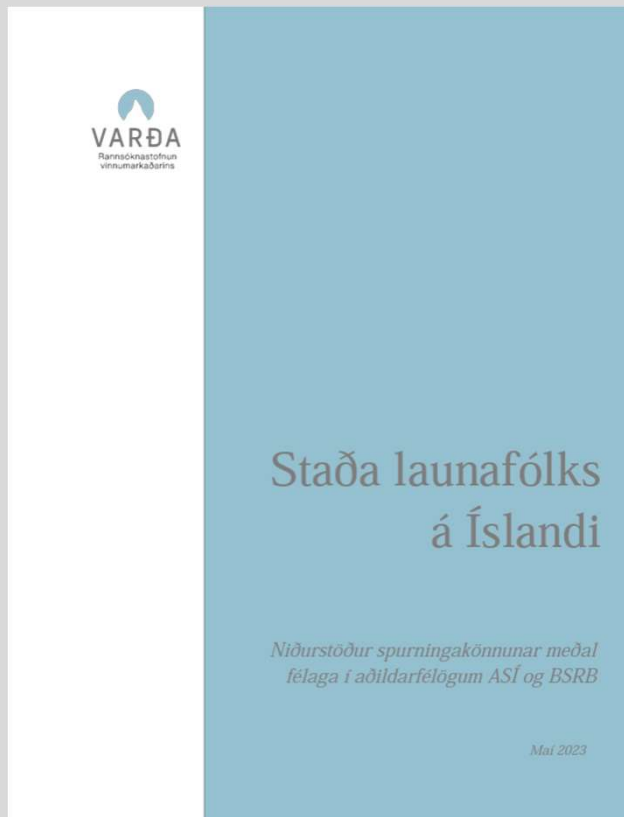
Meiri verðbólga > Minni kaupmáttur > Meiri hagnaður  
More inflation > Less real pay > More profits

# Minnkandi hlutur launafólks – Reduced share of employees



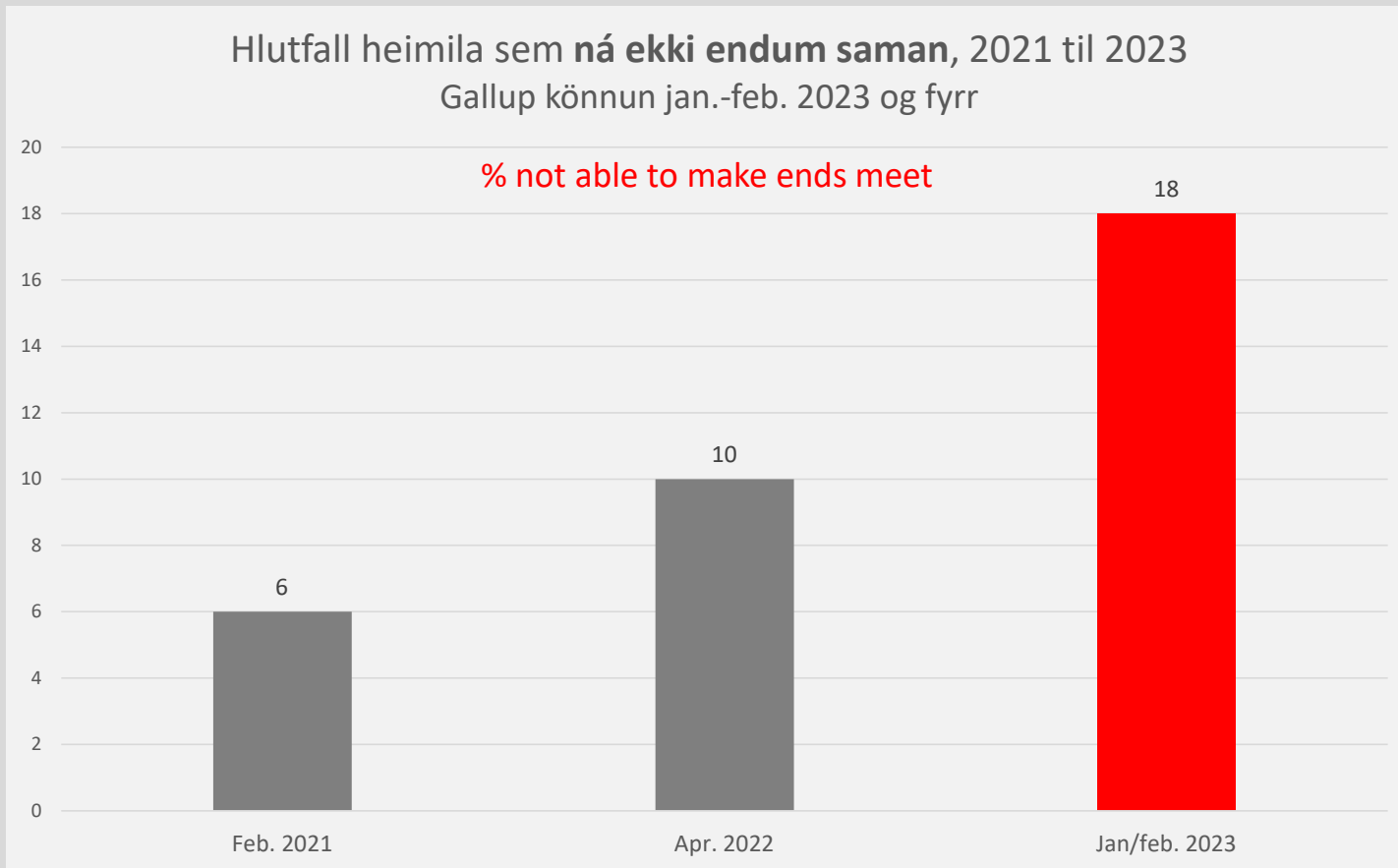
# Staðan í dag: Ný könnun Vörðu

## Situation today: New survey amongst employees



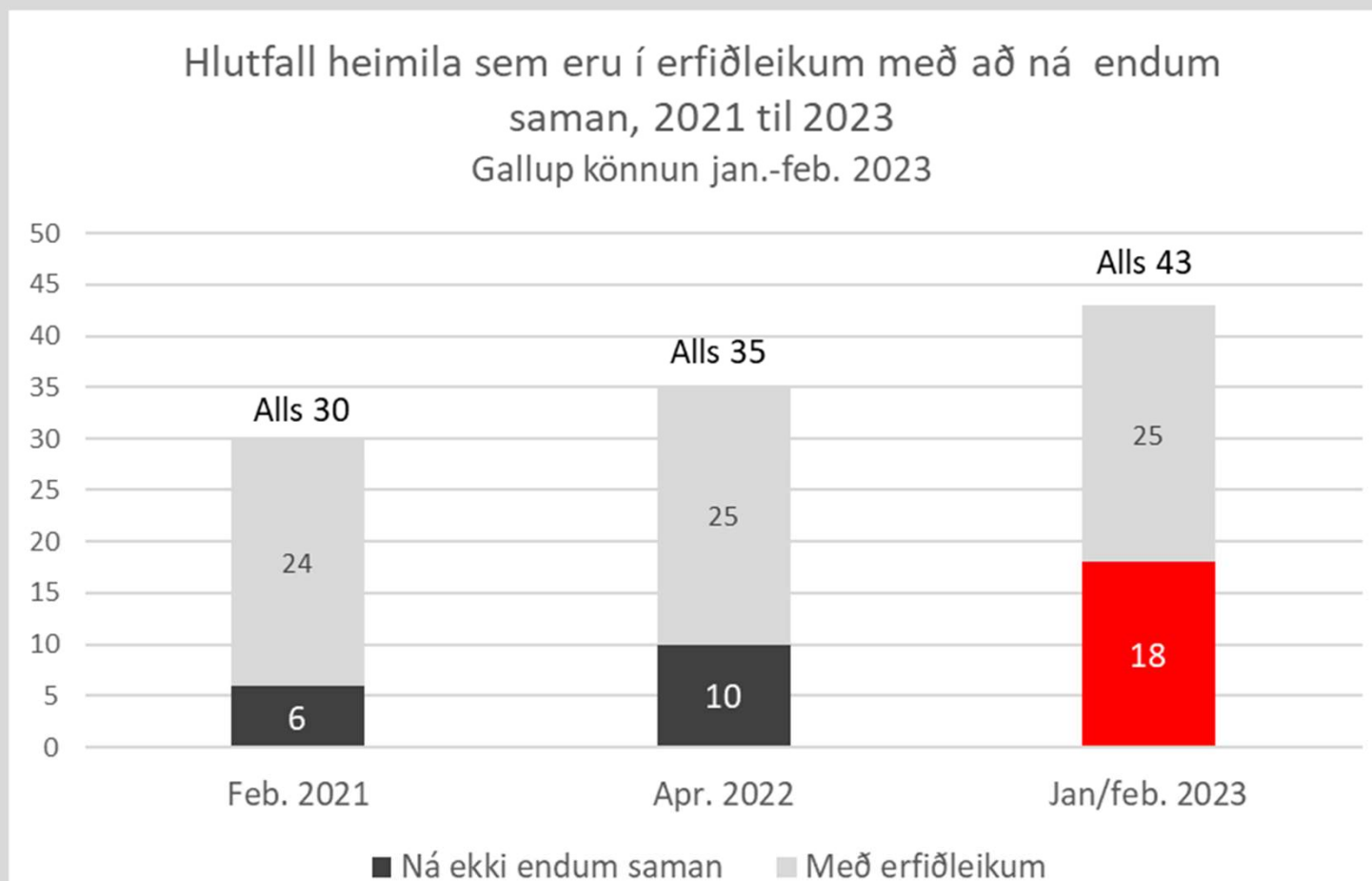
# Gallup: Fólk finnur fyrir vaxandi greiðslubyrði

## Gallup: **People feel growing burden**



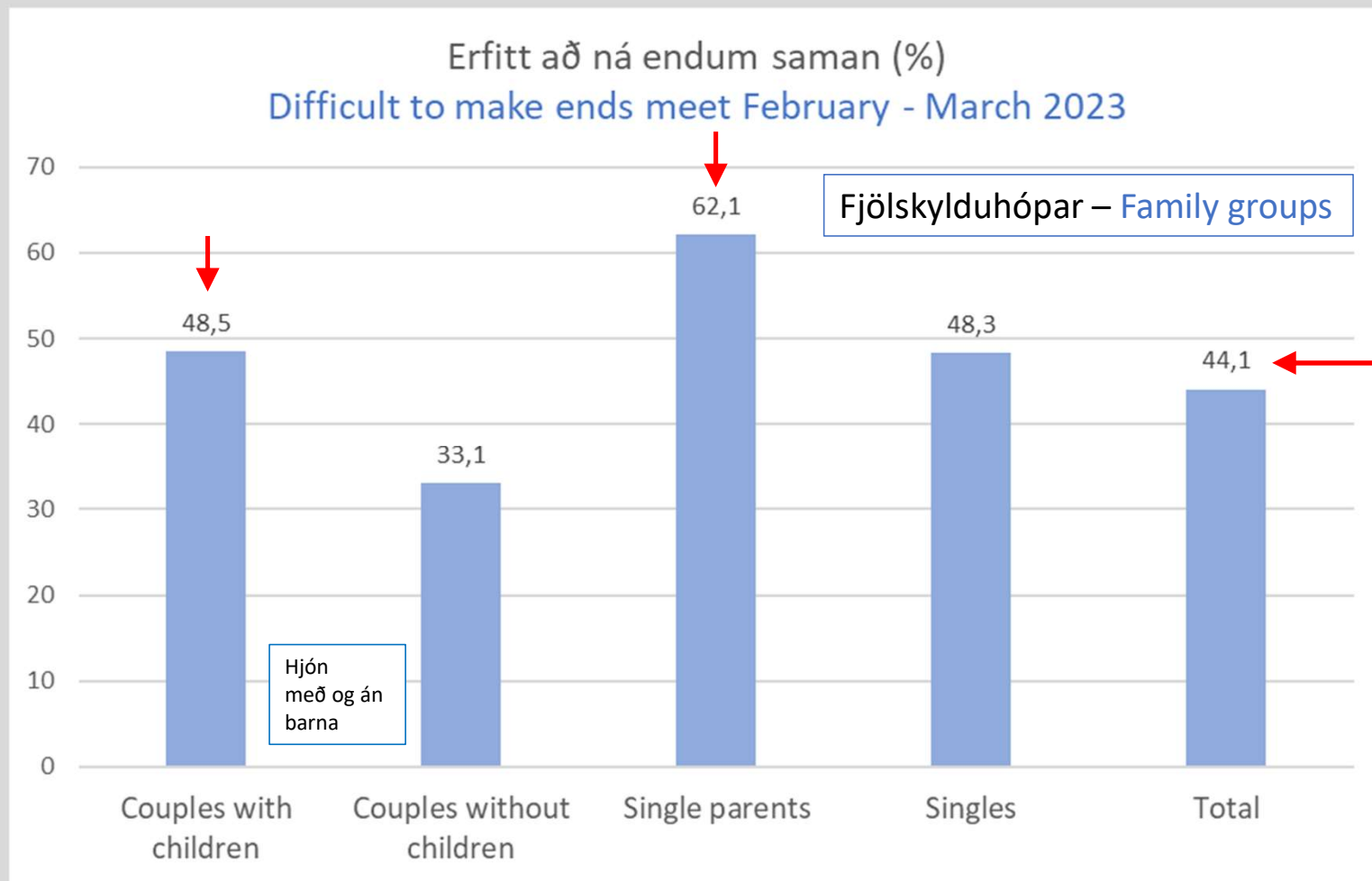


## Gallup könnun: Fjárhagserfiðleikar – Gallup: Financial difficulties



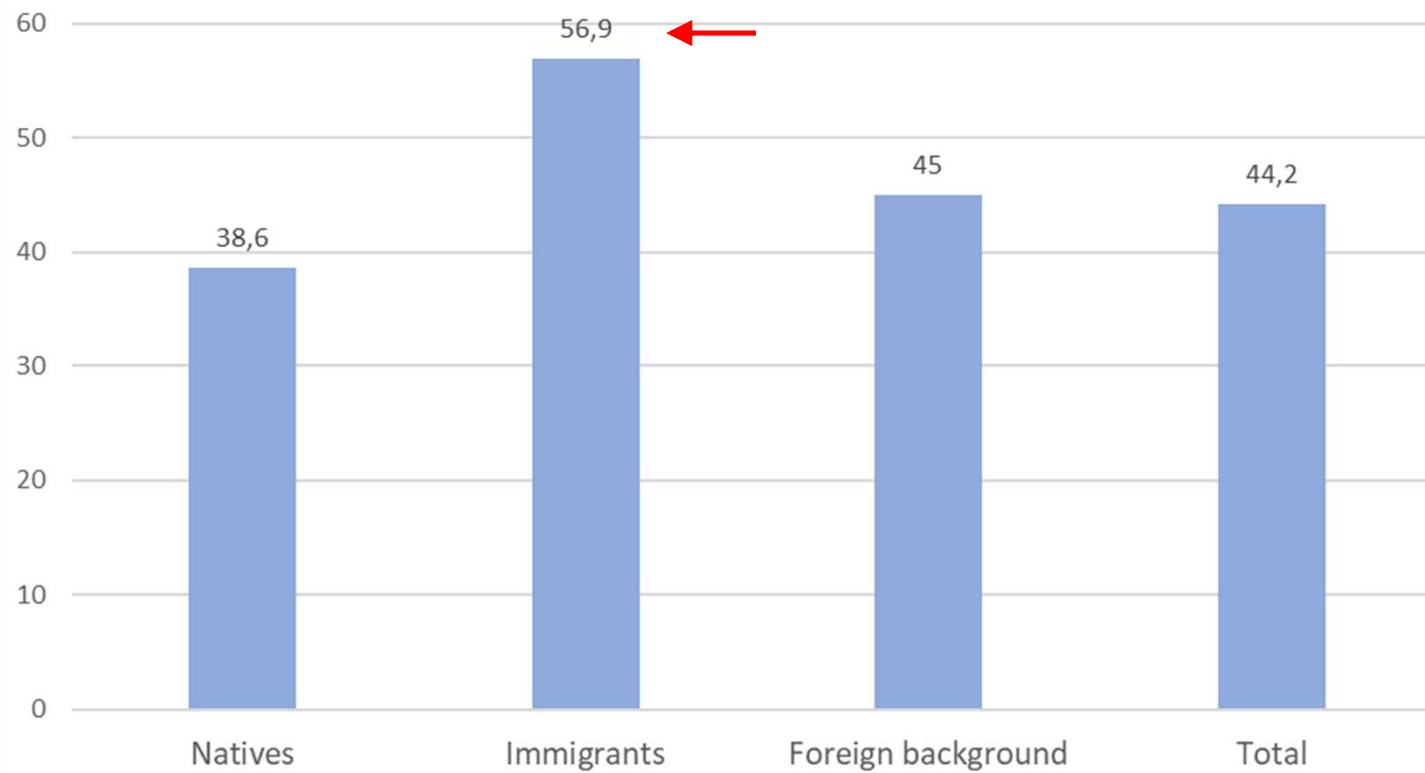
Varða survey:  
Erfitt að ná endum saman  
Difficulty making ends meet

# Erfitt að ná endum saman – Difficulty making ends meet

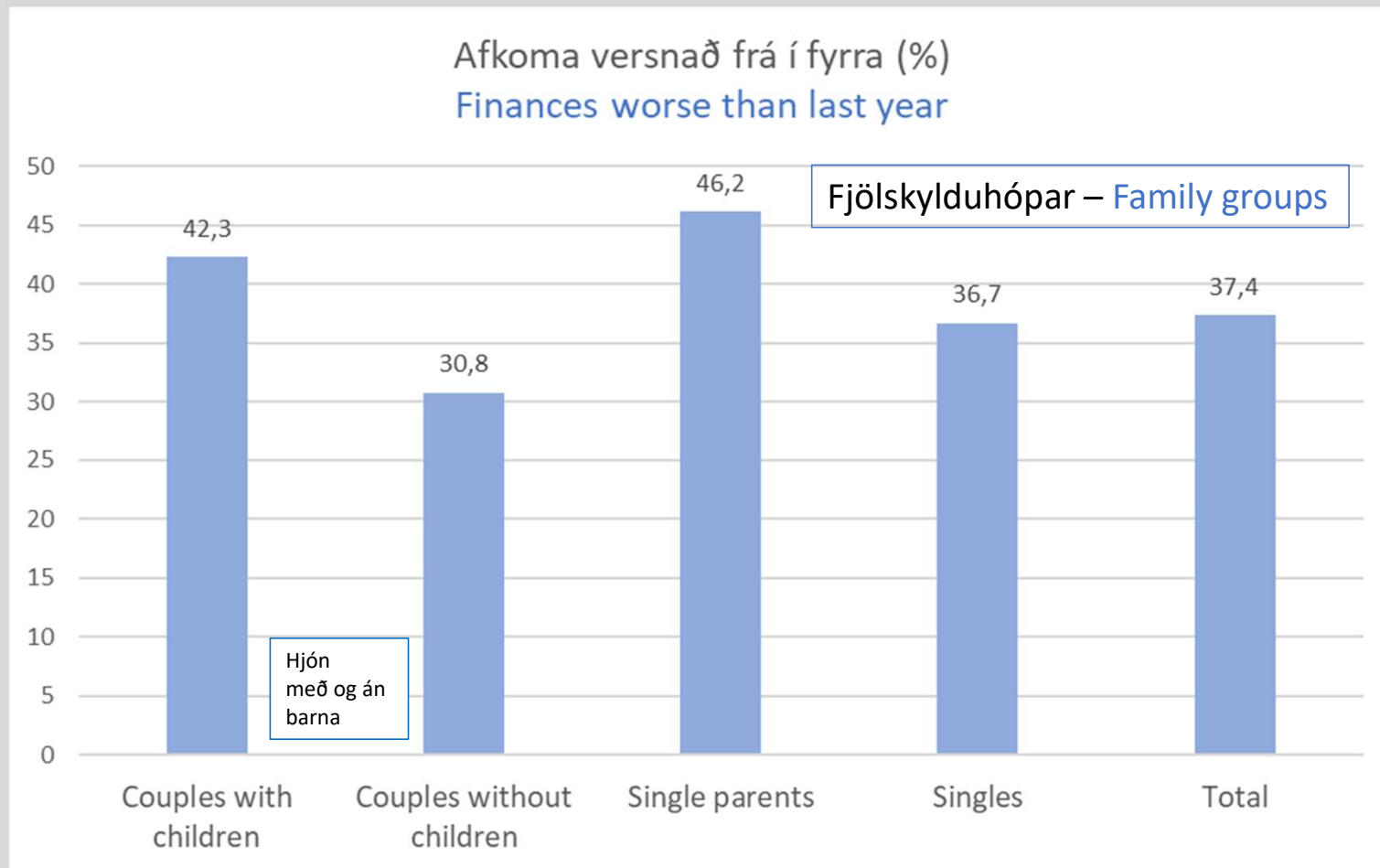


# Íslendingar og innflytjendur Natives and immigrants

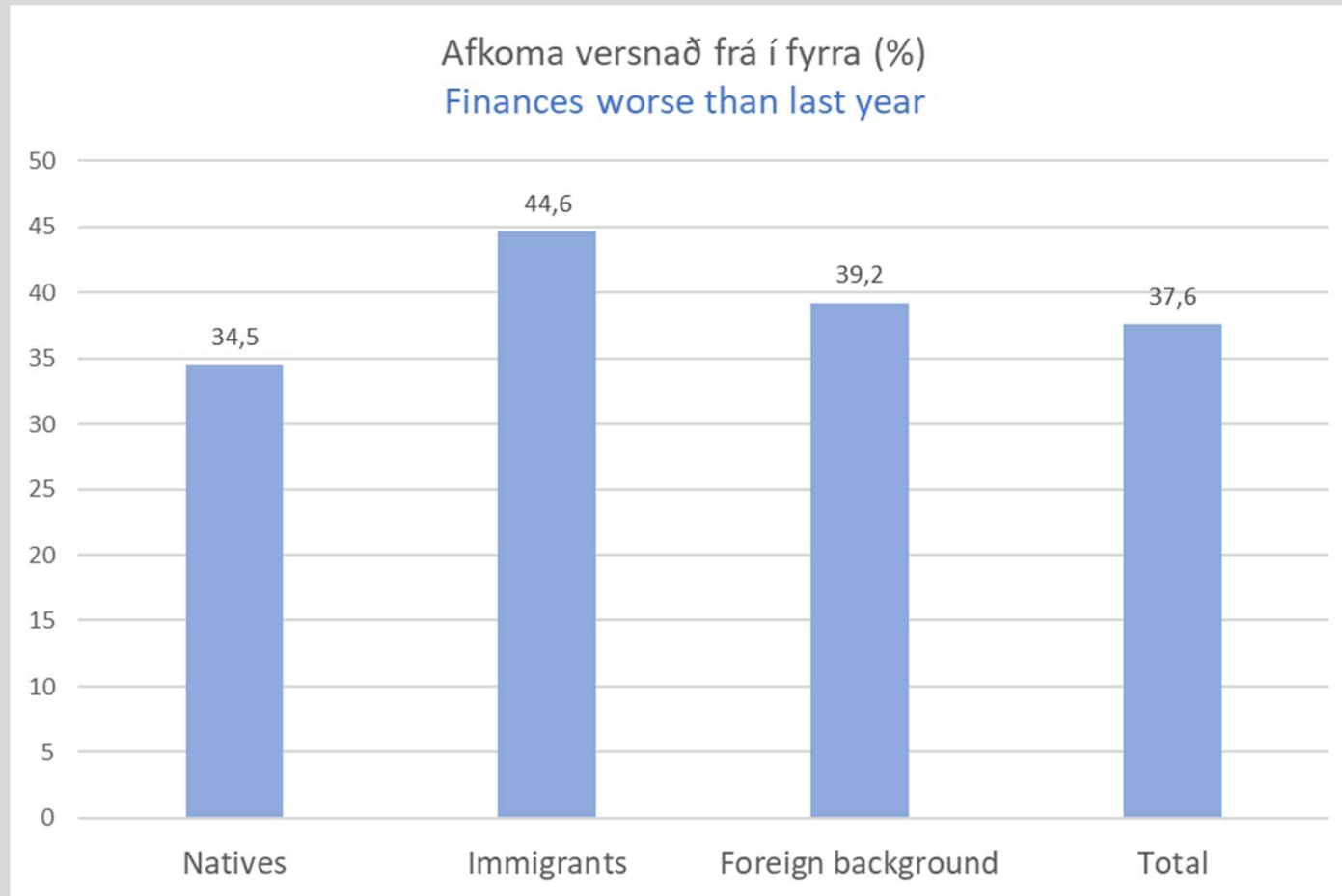
Erfitt að ná endum saman - Upprunahópar  
Difficult to make ends meet - Origins



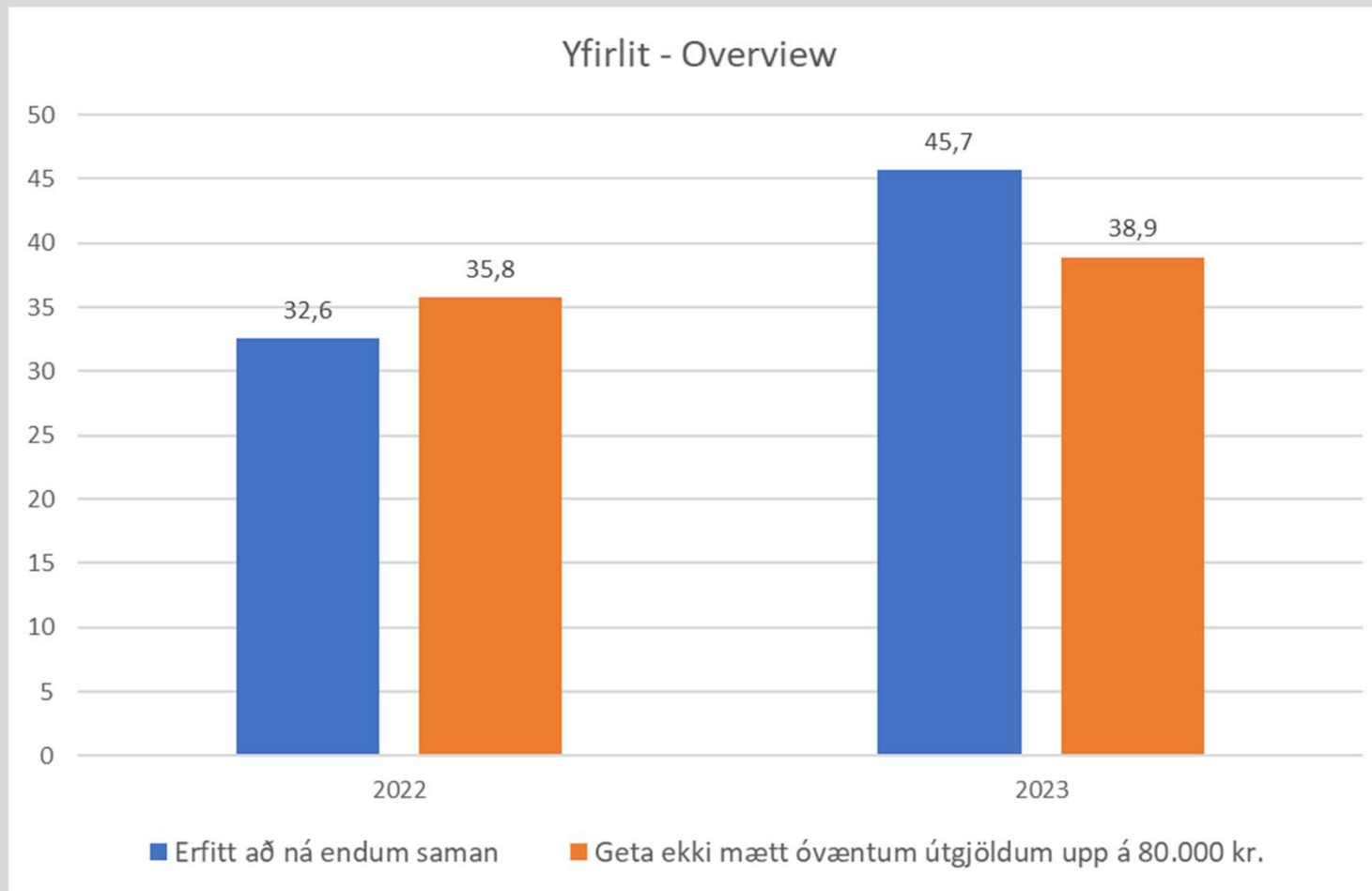
# Breyting frá fyrra ári – Change from last year



## Afkoma versnað: Íslendingar og innflytjendur Finances worse: Natives and immigrants



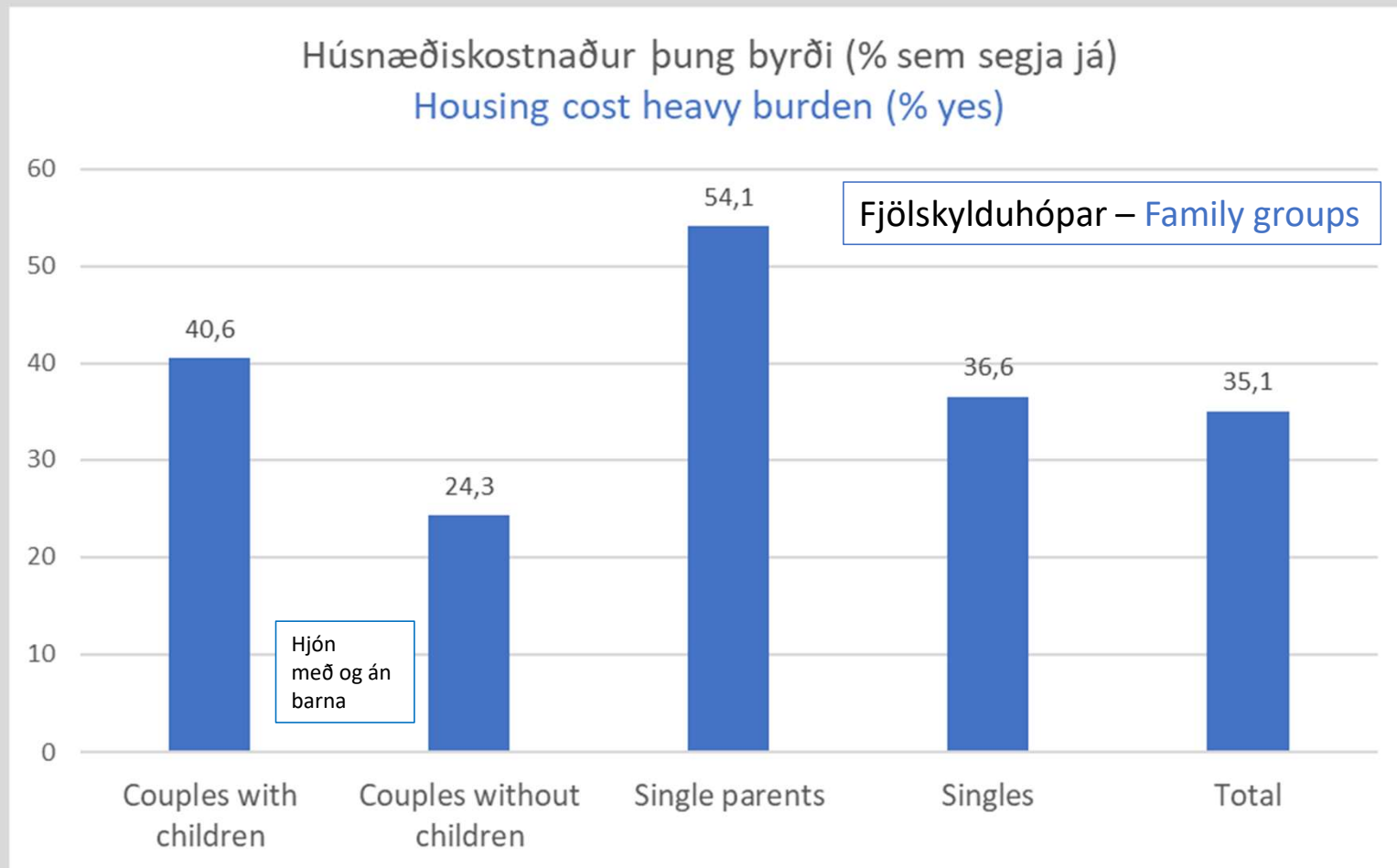
## Samantekt, afkoma versnað – Summary, finances worse



Mikil og vaxandi byrði vegna húsnæðiskostnaðar  
Growing housing cost burden

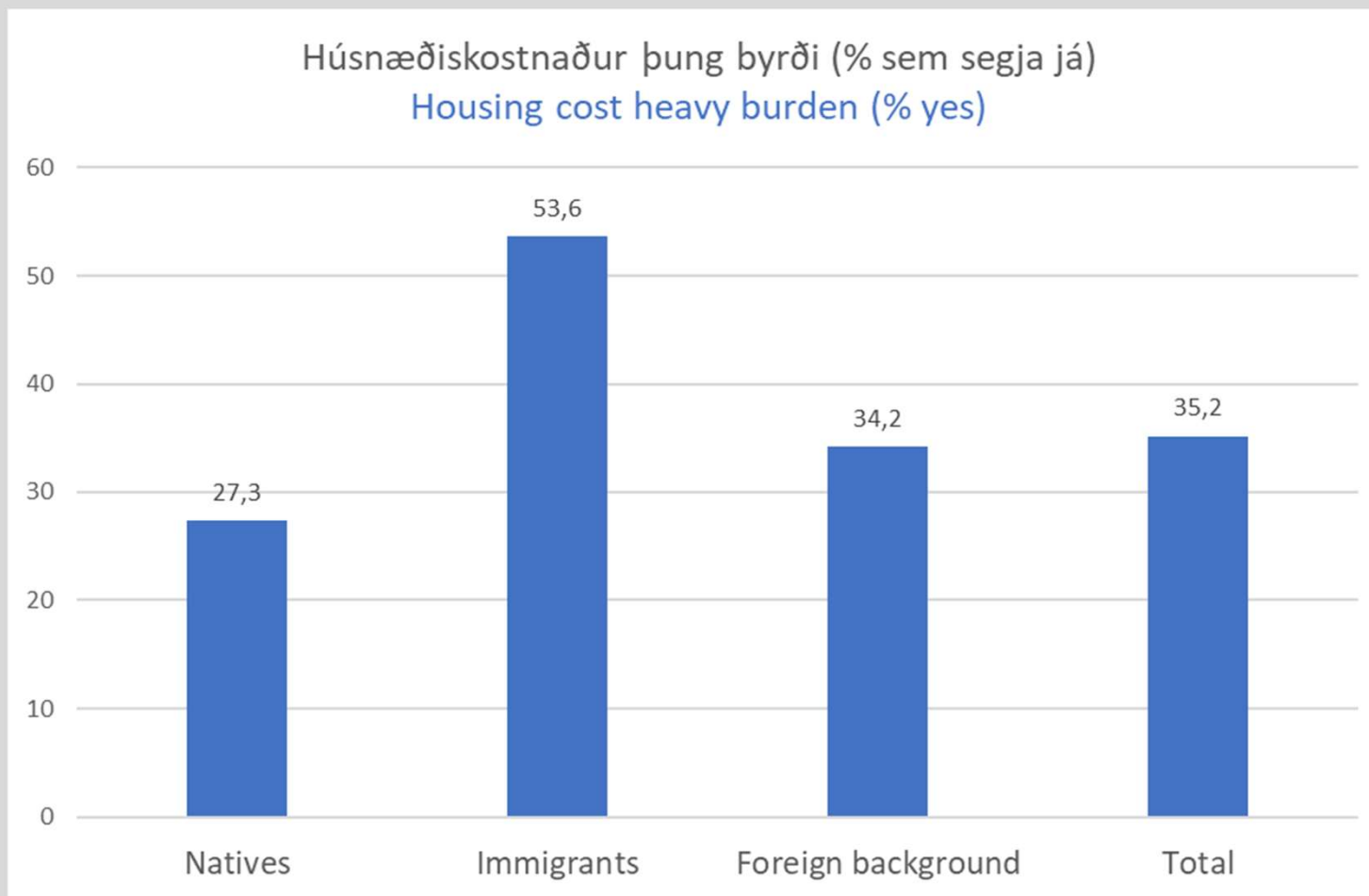


# Húsnæðiskostnaður – Housing cost

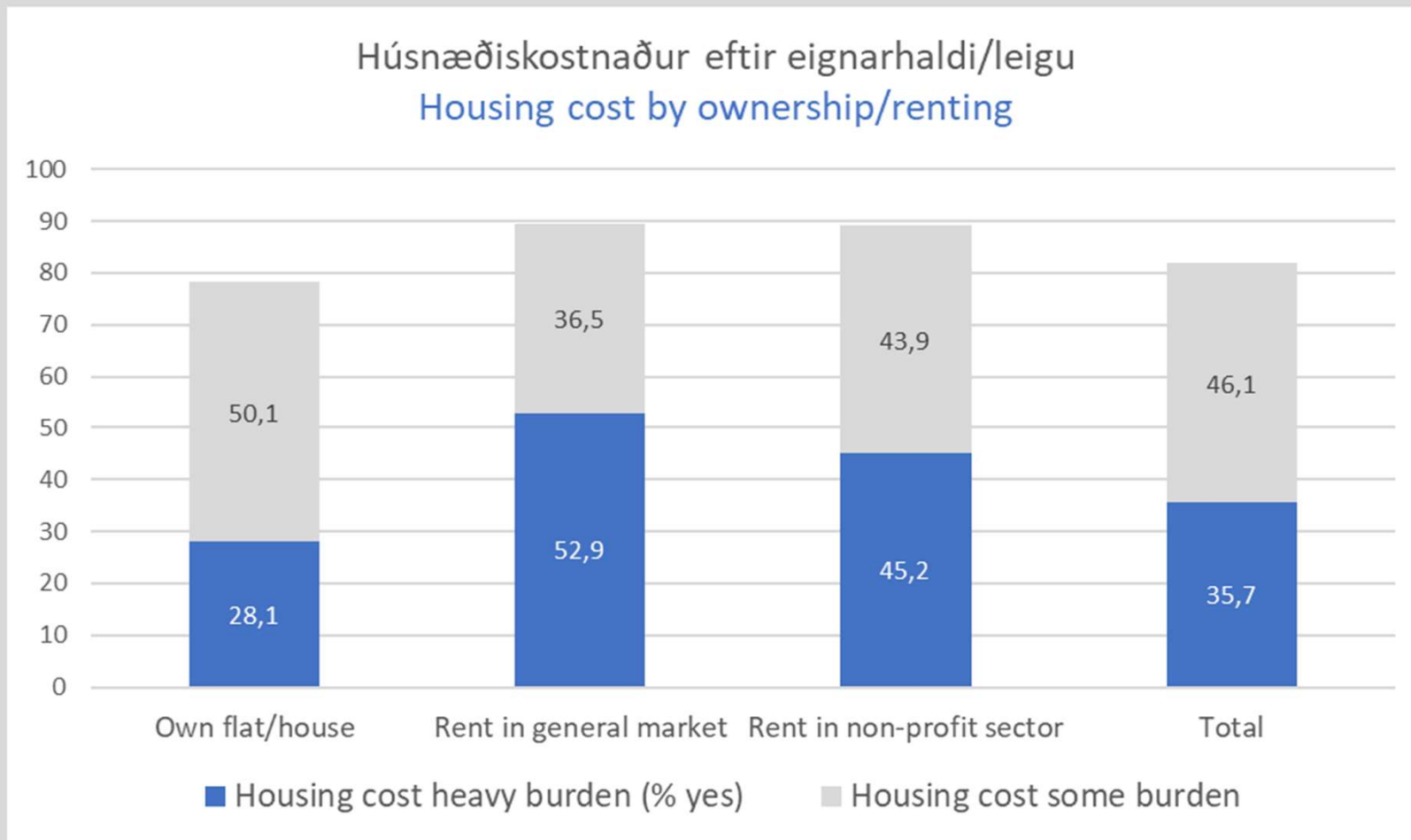


# Húsnæðiskostnaður: Íslendingar og innflytjendur

## Housing cost: Natives and immigrants



## Byrði eftir stöðu á húsnæðismarkaði – Burden by housing position



# Kjör innfæddra og inflytjenda – Natives and immigrants



Natives

**Innfædd**  
Einstaklingar fæddir á Íslandi og á foreldra fædda á Íslandi.



Foreign background

**Erlendur bakgrunnur**  
Einstaklingar fæddir á Íslandi og á annað eða báða foreldra sem eru erlendir.



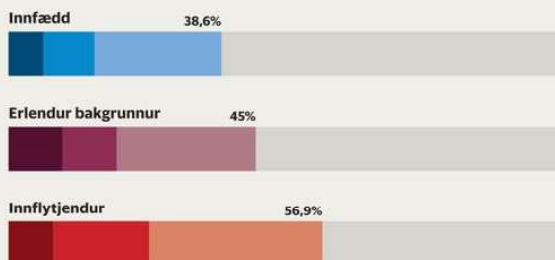
Immigrants

**Innflytjendur**  
Einstaklingar fæddir erlendis og eiga foreldra fædda erlendis.

Difficult making ends meet (%)

## ■ Erfiðleikar við að láta enda ná saman

Hlutfall fólks sem á í erfiðleikum við að láta enda ná saman. Dekkri fletirnir tákna meiri erfiðleika.



**57%**

innflytjenda eiga erfitt með að ná endum saman.

## ■ Slæm andleg heilsa

Bad mental health

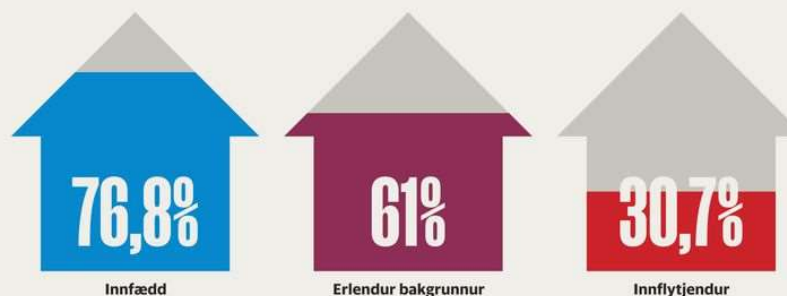
Hlutfall fólks sem glímur við slæma andlega heilsu.



Live in own housing

## ■ Eiga eigið húsnæði

Hlutfall fólks sem á eigið húsnæði eftir uppruna.



**10%**

innflytjenda gátu ekki greitt fyrir skólamat barna.

## ■ Réttindabrot síðustu 12 mánuði

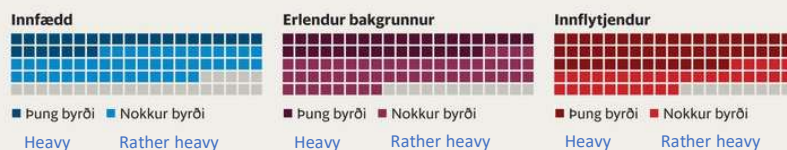
Hlutfall fólks sem hefur orðið fyrir réttindabrotum á vinnumarkaði.



Housing cost burden

## ■ Byrði húsnæðiskostnaðar

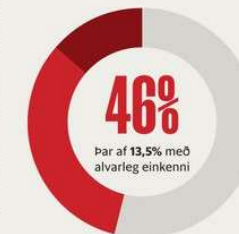
Byrði húsnæðiskostnaðar eftir uppruna fólks.



Burnout experience

## ■ Starfstengd kulnun

Hlutfall fólks með kulnunar-einkenni. Dekkri fletirnir tákna alvarleg einkenni kulnunar.



## Samantekt - Conclusion

- Málflutningur Eflingar í vetur staðfestur – Eflings' arguments are confirmed
- Staða verkafólks er sérlega slæm – Position of workers very bad
- Innflytjendur á verstum kjörum – Immigrants worst off
- Einstæðir foreldrar og barnafólk í basli – Single parents and families w. children have great difficulties
- Húsnæðiskostnaður sérstaklega þungur – Housing particularly costly
- Staða leigjenda sérstaklega slæm – Tenants in a very bad position
- Kaupmáttur minnkað og annað versnað frá fyrra ári
- Real earnings have been reduced and increased burden of the low paid

Takk fyrir!  
Thank You!

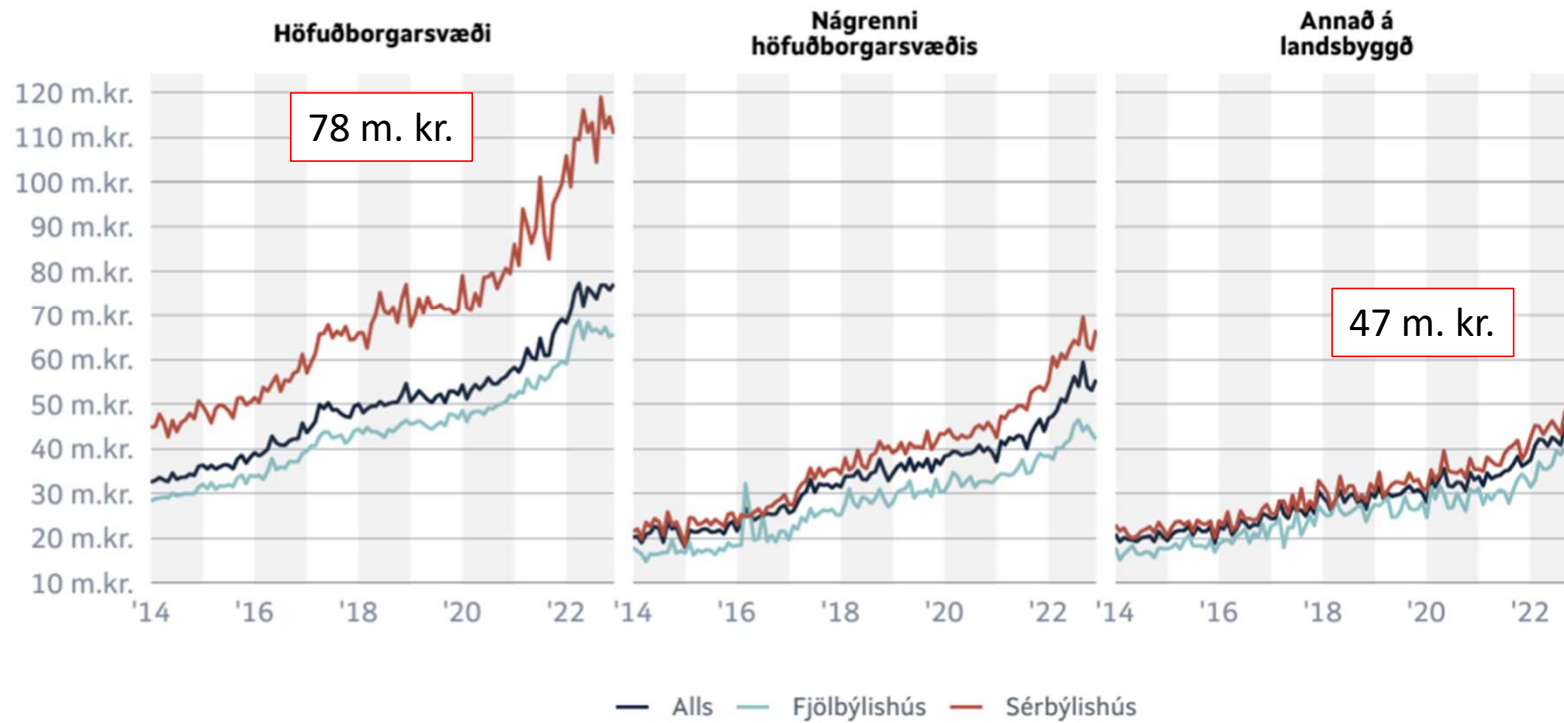


# Fordæmalausar verðhækkningar íbúðaverðs

## Unprecedented rises of housing prices

### Meðalkaupverð íbúða

jan. 2014 - des. 2022

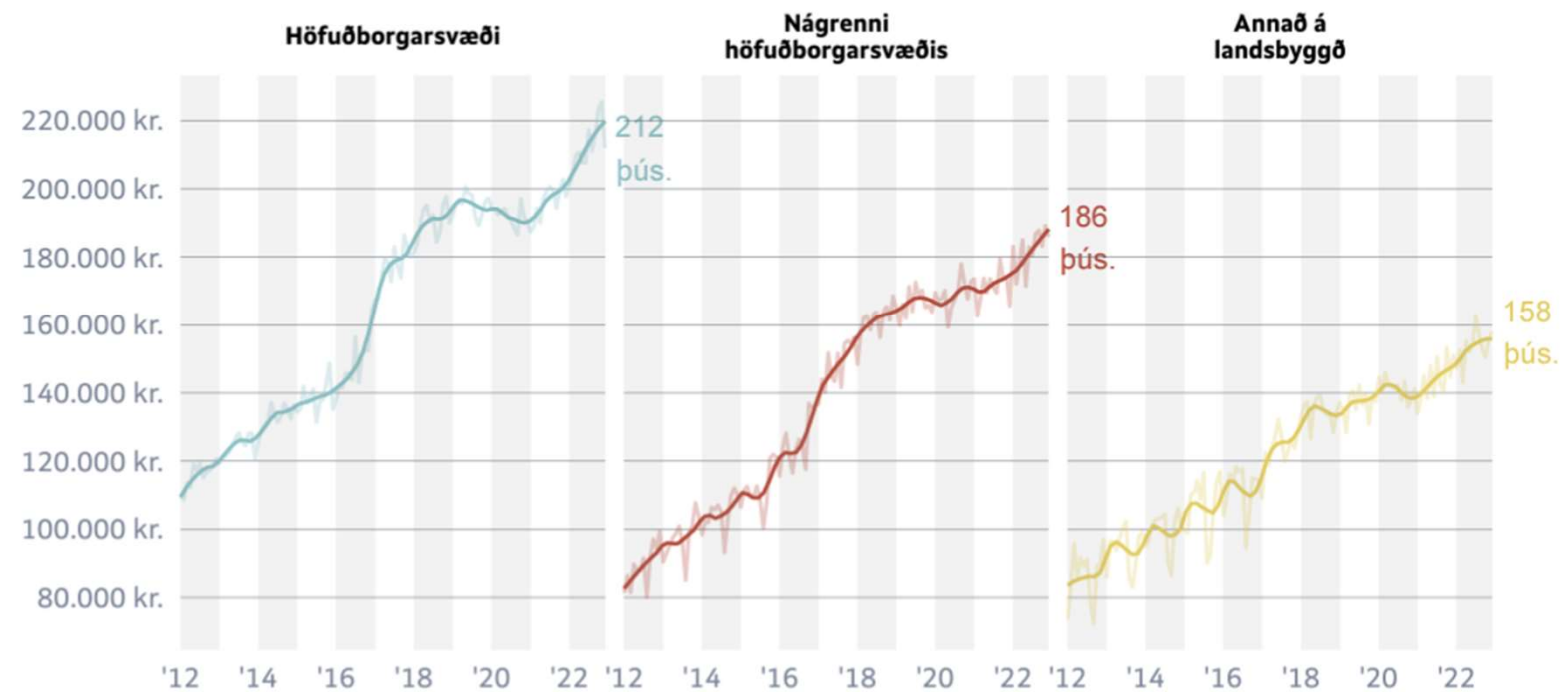


# Þróun leiguverðs til des. 2022

## Development of rental prices

### Meðalleigufjárhæð

jan. 2012 - des. 2022

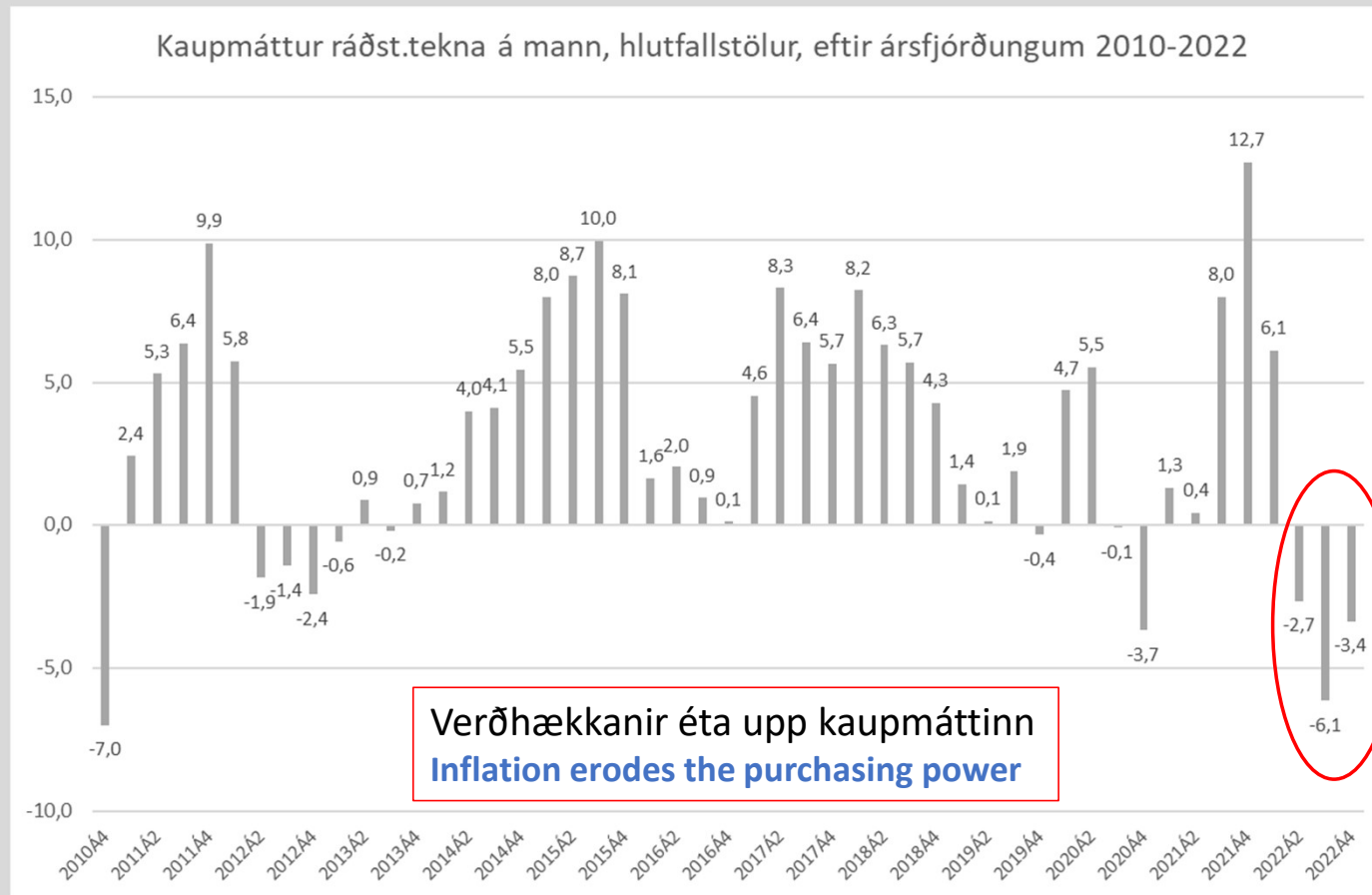


Heimild: Hagdeild HMS



# Kaupmáttur ráðstöfunartekna á mann

## Real earnings per individual



## Hagnaður eykst mikið – Profits increase greatly

Vísitala hagnaðar, fast verðlag

Profit index development

