# YOU BECOME A CONSTRUCTION SITE EMPLOYEE WHAT ABOUT YOUR WAGES?

Are you thinking about working as a construction site employee in construction & infrastructure? That's a good idea. You make structures that people need, such as homes, commercial buildings, roads and viaducts. That's something to be proud of. But what about your wages?

If you want to compare the wages you can earn in construction & infrastructure with the wages you earn elsewhere, remember that the wages of a construction site employee are different than you may be used to. How? We explain that here.

#### Four-week wage

In construction & infrastructure, the employer almost always pays the wages of the construction site employee every four weeks, instead of every month. A four-week wage is lower than a monthly wage. But per year, there is no difference with a monthly wage. Do you now have a monthly wage and want to compare this with a four-week wage? First, multiply your monthly wage by 12 (months) and then divide it by the number of workable days in a year (the years 2025, 2026, and 2027 each have 261 workable days). This gives you the daily wage, which you then multiply by 20 (days) to calculate the four-week wage.

# **Time Savings Fund**

The employer therefore transfers your wages to your bank account every four weeks. One particular aspect of construction & infrastructure is that the employer pays another amount to you every four weeks. This goes to your account with the construction & infrastructure Time Savings Fund (TSF). You are in charge of that account, just like your bank account. You determine when you withdraw money, how much and for what purpose.

If you are joining another employer in construction & infrastructure, you automatically take your TSF balance with you. If your employer goes bankrupt, your money is safe in the Time Savings Fund. If you decide to work in another sector, you can have your TSF balance paid out.

# Components of the Time Savings Fund

The amount the employer transfers to your account with the Time Savings Fund consists of the following components.

- 1. TSF Sustainable employability: In 2025 it concerns 4.36% additional wage. You can use this, for example, for an extra course or training you would like to follow or to buy extra days off or even for a gym membership.
- 2. TSF Days: You are entitled to a total of 48 paid days off per year. You will receive the wages for part of this (18 days) via the Time Savings Fund. If you take those 18 days, you can continue to pay yourself. If you don't take all those days, the rest is additional wage.
- 3. TSF Holiday Allowance: This is 8% of your wages. One particular aspect of construction & infrastructure is that the employer does not pay the holiday allowance once a year, but spreads it over the year, a part every four weeks. This gives you more freedom in spending your holiday allowance.

# What amounts are involved?

The table shows the minimum wage the employer must pay to construction site employees in job groups A to E. The table also gives an impression of the TSF amounts. These can range from at least  $\leqslant$ 578.77 per four weeks in job group A to  $\leqslant$ 726.49 in job group E. Per year, this is  $\leqslant$ 7,524.01 to  $\leqslant$ 9,444.37. These amounts may differ from person to person. Therefore, ask your (future) employer in construction % infrastructure to make a customised calculation.

Examples of wages and TSF amounts for construction site employees (gross amounts as of 1 July 2025)

job group	Α	В	C	D	E
(per hour)	(€18.22)	(€19.25)	(€20.42)	(€21.81)	(€22.87)
four-week wages without TSF	€2,915.20	€3,080.00	€3,267.20	€3,489.60	€3,659.20
TSF amounts:					
- sustainable employability (4.36%)	€127.59	€134.80	€143.00	€152.73	€160.15
- days (18 per year)	€201.82	€213.23	€226.19	€241.59	€253.33
- holiday allowance (8%)	€249.36	€263.46	€279.47	€298.50	€313.00
total TSF amounts	€578.77	€611.49	€648.66	€692.81	€726.49
four-week wages with TSF	€3,493.97	€3,691.49	€3,915.86	€4,182.41	€4,385.69

### **Explanation**

- 1. The wages in the table are the lower limit. What you will earn depends on the agreements you make with the employer.
- 2. The employer deducts tax and premiums from your wages and TSF amounts. He pays you the remaining amount.
- **3.** You can choose between *full* or *partial* payment of the amounts for TSF Days and TSF Holiday Allowance into the Time Savings Fund. Most employees opt for a partial payment (55%). The employer then transfers the rest (45%) to your bank account.

# Would you like to know more?

More information about working in construction & infrastructure can be found on the websites of the parties to the Collective Agreement for the Construction & Infrastructure Sector and at www.tbbouw.nl. More information about the Time Savings Fund can be found at www.bter-bouw.nl/tijdspaarfonds.

